

Overseas Offices

CO-OP TRADE AMERICA, INC.

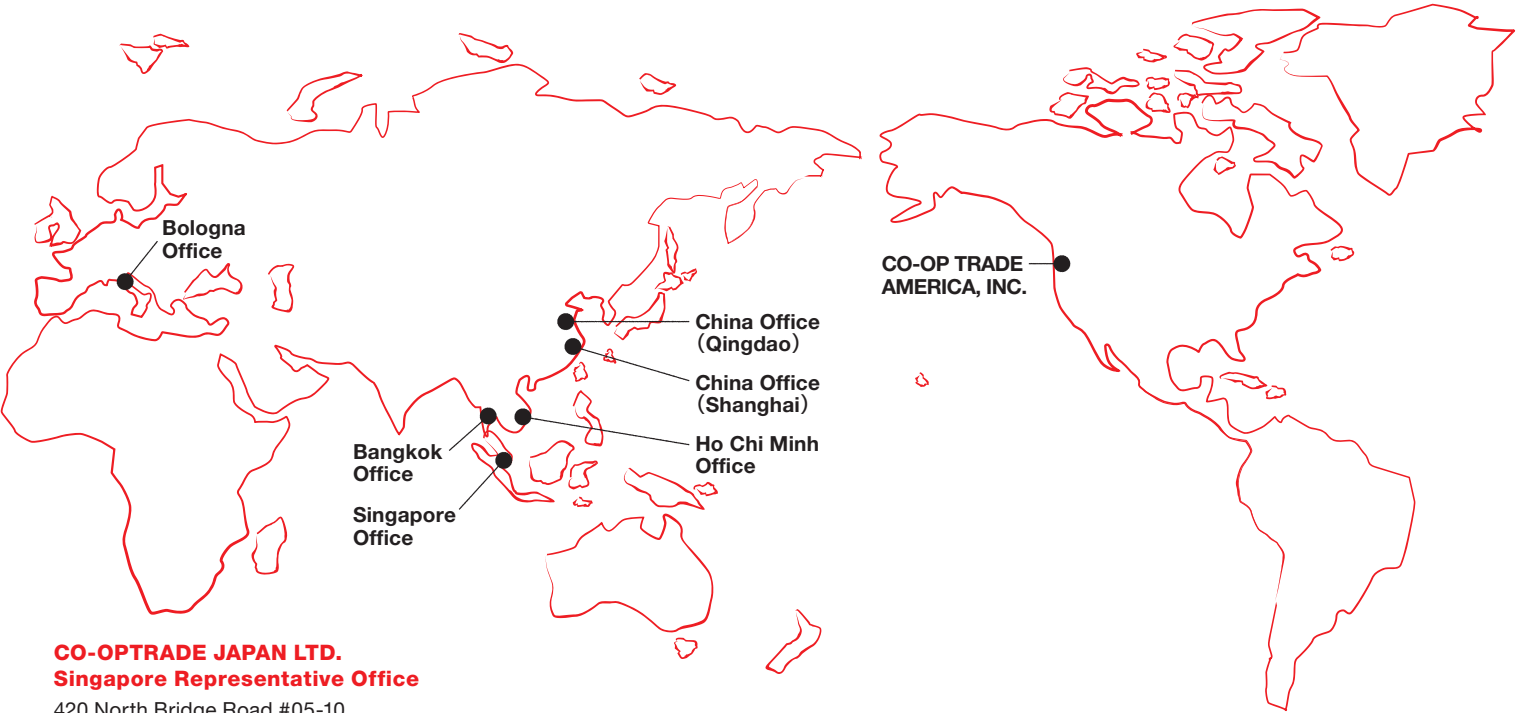
263 West Bakerview Road, Suite 405
Bellingham, WA, 98226, USA
TEL: +1-360-366-8712
FAX: +1-360-366-8718

CO-OPTRADE JAPAN LTD.
China Representative Office (Shanghai)

中国上海市静安区延安中路841号1708室
Room 1708 OOCL Plaza No.841 Yanan Middle Road,
Jingan District, Shanghai, 200040, China
TEL: +86-21-6279-1010
FAX: +86-21-6279-1212

CO-OPTRADE JAPAN LTD.
China Representative Office (Qingdao)

中国青岛市市南区香港中路10号 頤和国际大厦A座23A-10室
ROOM10, A-23A, Yihe International Tower, No.10,
Hong Kong Middle Road, Qingdao, 266071, China
TEL: +86-532-6677-7528
FAX: +86-532-6677-7529



CO-OPTRADE JAPAN LTD.
Singapore Representative Office

420 North Bridge Road #05-10
North Bridge Centre Singapore, 188727, Rep. of Singapore
TEL: +65-6336-0383
FAX: +65-6336-0878

CO-OPTRADE JAPAN LTD.
Bangkok Representative Office

ITF TOWER II, 18th Floor 140/39 Silom Road
Suriyawong Bangrak, Bangkok, 10500, Thailand
TEL: +66-2231-6248/6249
FAX: +66-2231-6250

CO-OPTRADE JAPAN LTD.
Ho Chi Minh Representative Office

4F, Unit 403, Vital Building. 16 Dang Tat St., District 1,
Ho Chi Minh City, Viet Nam
TEL: +84-28-3526-5277
FAX: +84-28-3526-5278

CO-OPTRADE JAPAN LTD.
Bologna Representative Office

Office No.412 REGUS BOLOGNA,
Central Station Viale Masini 12/14 6th Floor Bologna, 40126, Italy
TEL: +39-051-0924023

Japanese Consumers' Co-operative Union

<https://jccu.coop/eng/>
E-mail : kokusai@jccu.coop



Profile of
Japanese Consumers' Co-operative Union

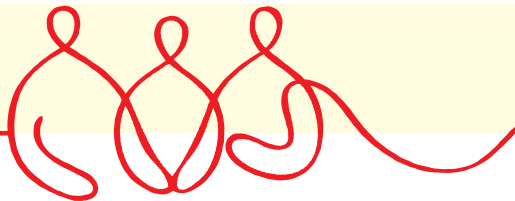
2021 – 2022



せいきょうから、あしたへ
Celebrating 70 years

Japanese Consumers' Co-operative Union

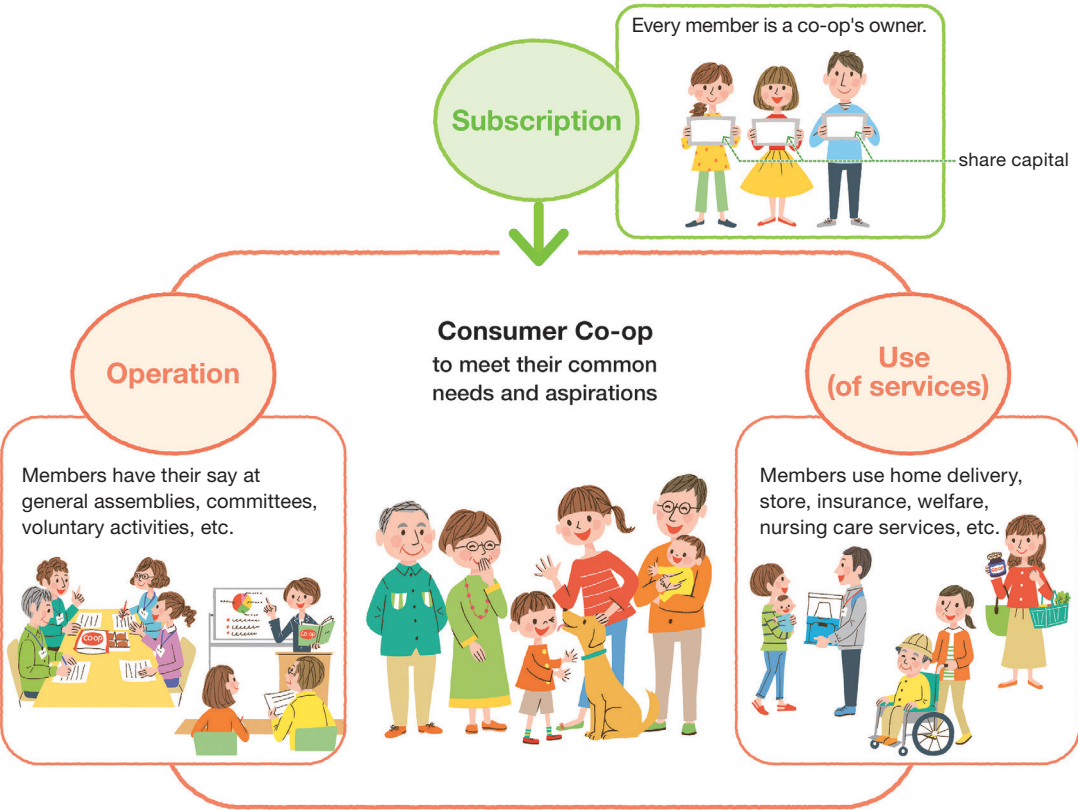
Consumer co-ops constitute the largest consumers' group in Japan.



The Ideal of Japanese Consumer Co-ops Movement for the 21st Century

Creating a more human lifestyle and sustainable society through the concerted efforts of autonomous citizens

A consumer co-op is an autonomous association of consumers united voluntarily to meet their common needs and aspirations.



The Characteristics of Japanese Consumer Co-ops

Consumer Cooperatives Act regulates consumer co-ops; the act classifies the co-ops into categories according to the type of business and does not permit consumer co-ops to do banking business. Each consumer co-op is permitted to do business only in the prefecture where it is registered. In principle, non-members are not allowed to use co-op's services.

2030 Vision of Japanese Consumer Co-ops

Creating the future with the power of connections

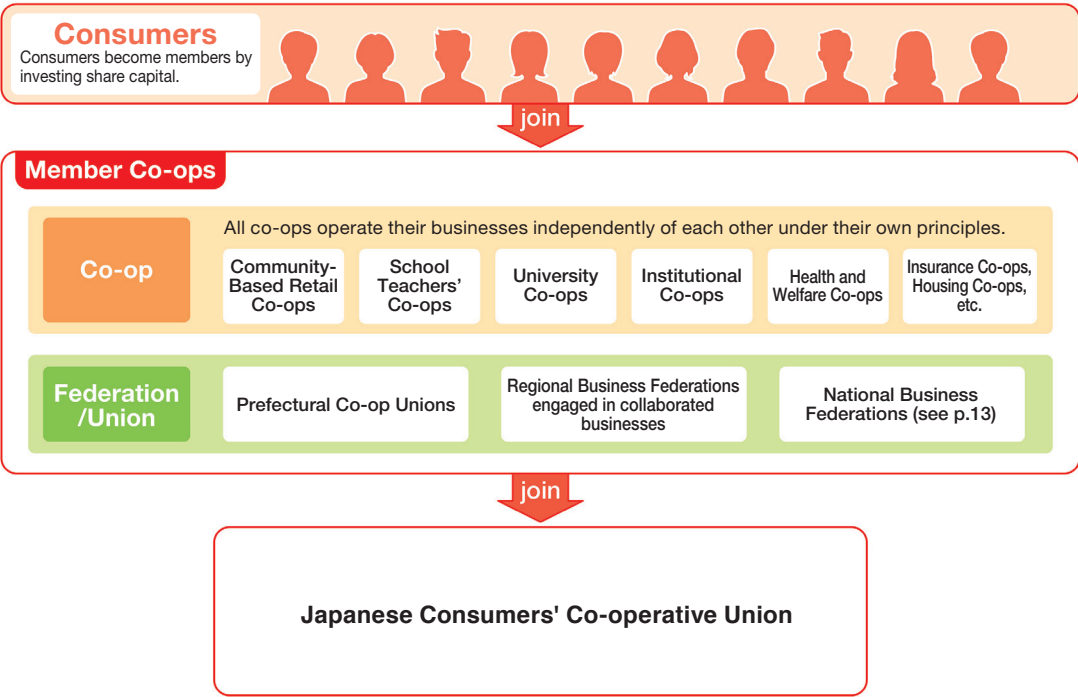
What is Japanese Consumers' Co-operative Union (JCCU)?

Japanese Consumers' Co-operative Union (JCCU) was established in March 1951 as a national federation of consumer co-ops in Japan. Today, 314 consumer co-ops and consumer co-op unions join JCCU and the total business turnover of the member co-ops is about 3.8 trillion JPY, with a total of 30 million members. JCCU is the largest consumers' organization in Japan.

As the representative of member co-ops, JCCU communicates with a variety of organizations, promotes consumers' co-operative movement, and makes policy proposals. JCCU also develops and supplies CO•OP Brand Products to its member co-ops, and supports the development of member co-ops' businesses and activities.

Relations between JCCU and Member Co-ops

JCCU and its member co-ops operate their businesses independently of each other and do not constitute headquarters/branch relations.



CO・OP Brand Products reflect members' needs and promote safety and reliability in their lives.



Product Development and Supply

There are two main functions of product business of JCCU.

- Development of CO・OP Brand Products: JCCU develops and improves CO・OP Brand Products to meet members' needs in their daily lives. The total number of the products is about 5,400 with sales turnover of 463.8 billion yen (at the retail price) covering 14.8% of the total sales of retail co-ops. (as of March 20, 2021)
- Distribution of products to member co-ops nationwide: JCCU manages the distribution of CO・OP Brand Products comprehensively from order management to logistics and delivery, cooperating with manufacturers for optimal management.

In addition to above, JCCU operates joint purchasing of products including national brand products and imports, makes home delivery catalogs, and organizes product promotion planning in cooperation with member co-ops.

The 3 Basic Values of CO・OP Brand Products

Secured Safety

Reliable Quality

Reasonable Price



CO・OP Brand Products

Brand Statement

Brand message

CO・OP Brand Products born from the desire of each individual member. "That's delicious!" "Good as I thought." We hope CO・OP Brand Products make you smile always.

Brand message

想いをかたちに
SMILING CO・OP

"Making thoughts a reality (SMILING CO・OP)"

5 commitments

1. Pursuing the development of better quality products by placing importance to safety and reliability
2. Pursuing the development of valuable products by listening to and incorporating the opinions of members
3. Fostering empathy by connecting thoughts
4. Bringing smiles and good health at dining table
5. Contributing to local communities and society

Home delivery catalogs

Stable and continuous relationship with producers

The JCCU Laboratory

Mail Order and Online Retail Business

There are two types of JCCU mail order and online retail business.

- For members' daily lives: JCCU offers products such as clothing, household goods, beddings, interior furnishings, and furniture. Ordered items are delivered directly to members' homes.
- Seasonal gifts: JCCU offers gift items to members. Ordered items are delivered directly to designated recipients.

Orders can be placed both by order sheets for home delivery and via online.

Customer interaction center

Business Platform Development for Member Co-ops

JCCU develops business platforms:

- Online membership application systems
- Online ordering systems for individuals
- Ordering systems of CO・OP Brand Products for member co-ops
- Quality management systems for member co-ops
- Building and improving distribution centers and promoting their joint use with member co-ops, etc.

Improvement of distribution center and promotion of joint use with member co-ops

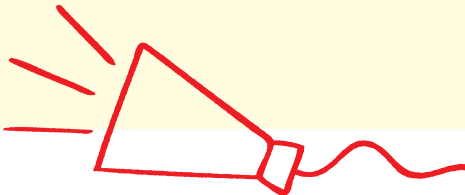
Orders via internet

Orders via app

4

5

Promotion of social activities to realize a better society



Roles as the Sole National Federation of Consumer Co-ops in Japan

Social Roles as a Consumers' Organization

JCCU takes initiatives to establish, improve, and advocate consumers' rights and enhance the social system.
The initiatives are as below:

- Submission of public comments to the Japanese government
- Attendance at and remarks to government's councils
- Investigations about food safety, consumer administration, environmental affair, etc.
- Publicity of the results of the actions above

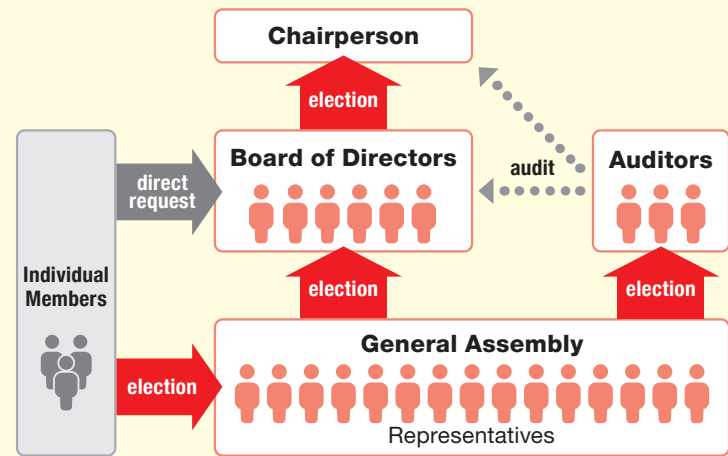


Organizational Operation Based on Principles of Honesty, Openness, and Social Responsibility

Formulation of National Policy of Consumer Co-ops

JCCU supports its member co-ops in their organizational operation. Also, at the Annual General Assembly of JCCU, common policies of consumer co-ops nationwide and JCCU's business plan and policies are decided. Before the General Assembly, JCCU hosts committees and conferences to be attended by members and staff of consumer co-ops nationwide to prepare proposals. The themes of committees and conferences range widely from daily life matters of individual members to business strategies of consumer co-ops.

Organizational Structure of Japanese Consumer Co-ops



Annual General Assembly of JCCU

Support for Member Co-ops

Support for Members' Activities

As the member of the local community, consumer co-ops are engaged in various activities and social contribution activities for the benefit of their members. JCCU supports these efforts of its members by holding seminars, workshops and events, publishing newsletters and educational materials, and planning and promoting joint campaigns by member co-ops nationwide. The themes of the activities are as follows:

Food safety and other dietary education, consumer issues, child-rearing support, household budget management, welfare, environment, disaster prevention and recovery support, peace movement, child poverty, etc.



Training session for Children's Future Action, an activity to learn about poverty and other children's issues

Support for Businesses of Member Co-ops

JCCU takes initiatives to solve common challenges of its member co-ops. The initiatives are as below:

- Support for home delivery business, store business, and Sanchoku, direct transactions with producers
- Legal assistance and consulting for business management
- Various seminars to assist human resource development
- Workshops and events
- Surveys and researches
- Publication of the result of researches, statistic data, learning materials for staff of member co-ops, etc.



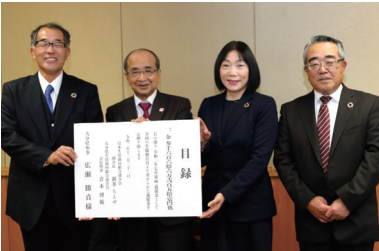
Teaching materials



Safe driving competition for driving staff of member co-ops

Cooperation with Various Organizations

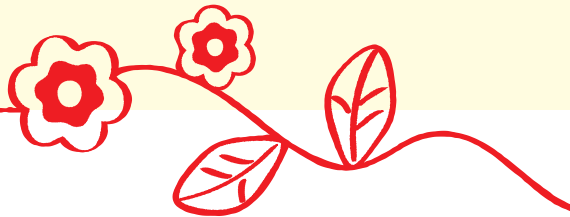
JCCU cooperates with its member co-ops and other organizations, such as co-operatives, NPOs, NGOs, administrative organs, etc. Each time a huge disaster occurs, JCCU supports reconstruction of communities and economy in the affected areas. At the same time, JCCU supports its member co-ops to hold disaster prevention seminars for members and local residents sharing experiences in and lessons learned during reconstruction support.



Support the development of "Child-Friendly Schools" in Africa through fundraising activities

Fundraising activities for the areas affected by the torrential rains

The variety of businesses and activities for everyday life



Main Businesses of Consumer Co-ops

Retail Business

Retail business of Japanese consumer co-ops consists of home delivery and store business. As for the home delivery, the ordered goods are delivered to individual homes or groups at a designated address on a weekly cycle. For the store business, co-ops mainly operate supermarket-type stores, which sell food and non-food items. Some co-ops run mobile stores or provide transportation service to co-op stores for those who have difficulty in shopping by themselves.



Insurance Business

Insurance business ensures members' lives in case of an emergency such as injury, disease, and disaster. Members can buy medical, life, and fire insurance offered by JCIF (see p.13) through one's co-op.



Welfare Business

Many consumer co-ops operate nursing care business for senior citizens and people with disabilities based on the nursing care insurance system. Their main business form is in-home nursing care. Co-ops' basis of nursing care is to protect the dignity of users and to support users' independent and at-home living. Co-ops also put efforts into community-based services and introduction of the "10 Basic Care by Co-op."



Healthcare Business

Health and welfare co-ops operate hospitals and clinics, aiming to create patient-centered medical care services cooperating with their members. They offer a broad range of medical services to co-op members and residents. Members voluntarily join preventive care activities such as daily blood pressure self-check.



Main Activities of Consumer Co-ops

Dietary Activities

Consumer co-ops have worked on a variety of dietary activities to realize members' aspiration for safety and security of food and health. Today, consumer co-ops offer their members opportunities for cooking classes, interaction with producers, and agricultural experiences. They also make proposals to the public considering the future of food safety and Japanese agriculture.



Activities for the Future

Under the slogan "For Peace and Better Life," which was declared when JCCU was established in 1951, consumer co-ops have worked on peace activities. Through the activities, the war experiences, especially of the tragedy caused by the drops of the atomic bombs, are delivered to the generations born after the Second World War, and consumer co-ops encourage people to consider, talk about, and preserve peace. Also, consumer co-ops conduct UNICEF fund-raising campaign.



Community Activities

In today's Japanese society, relationships among individuals are getting weaker. Consumer co-ops are aiming to create a society where everyone including senior citizens, people with disabilities, and children can live with a sense of security. Consumer co-ops help develop relationships among individuals, by promoting members' mutual help activities. They also offer gathering places for parents and children and events for senior citizens to enjoy chatting in the community.



Activities for a Sustainable Society

Co-ops promote greenhouse gas reduction, utilization and development of renewable energy, and waste reduction in their businesses. As activities with members, they promote ethical consumption, food waste reduction, plastic shopping bag reduction, and recycling. Many co-ops hold study sessions for their staff and members about global warming, plastic pollution, food waste, etc.



2021-2022

Head Office (Co-op Plaza)

3-29-8 Shibuya, Shibuya-ku, Tokyo 150-8913 Japan
Tel: +81-3-5778-8103
Fax: +81-3-5778-8104

Organization Size (as of March 20, 2021)

Member societies (incl. business federations) 314
Full-time employees 1,440

Main Businesses and Activities

1) Product supply to member co-ops

- Development and supply of CO•OP Brand Products
- Mail order and online retail business
- Quality management of products, development and operation of business platform, etc.

2) Actions as the national federation of consumer co-ops in Japan

- Formulation of national policies of consumer co-ops
- Representation of co-op's views and coordination with other groups at national and international levels
- Action and advocacy on issues such as food, environment, welfare, consumer affairs, etc.

3) Support for member co-ops

- Support for interaction among member co-ops
- Support for business operation and coordination of member activities
- Support for organizational operation and compliance efforts, etc.

Profit and Loss Statement

	¥thousand
Sales	439,680,519
Cost of sales	387,567,523
Gross Surplus	52,112,995
Membership dues	1,050,131
Contractual commission	7,825,936
Other revenue	3,208,831
Business Surplus	64,197,897
Operating expenses	56,977,883
Operating Surplus	7,220,013
Non-operating revenue	1,362,317
Non-operating expenses	60,514
Current Surplus	8,521,816
Extraordinary profit	57,012
Extraordinary losses	488,773
Surplus for the Fiscal Year before Taxation	8,090,055
Taxes	1,358,514
Net Surplus for the Fiscal Year	6,731,540

fiscal year ended March 20, 2021

Balance Sheet

Assets	¥thousand
Current assets	132,968,998
Fixed assets	
Tangible assets	51,877,793
Intangible assets	3,539,472
Other fixed assets	53,362,194
Total fixed assets	108,779,460
Total assets	241,748,459
Liabilities and Capital	¥thousand
Current liabilities	106,966,357
Fixed liabilities	16,421,355
Total liabilities	123,387,713
Share capital	8,999,540
Reserves	
Legal reserves	9,026,000
Voluntary reserves	92,515,000
Unallocated surplus	7,338,222
Total reserves	108,879,222
Shareholder's equity	117,878,762
Net asset	118,360,745
Total liabilities and capital	241,748,459

Affiliate Companies

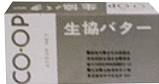
CX-Cargo Co., Ltd / CO-OP CLEAN CO., Ltd. / CO-OP INFORMATION SYSTEMS CO., LTD. / CO-OPTRADE JAPAN LTD. / CO-OP TRADE AMERICA, INC. / The Earth Club Co., Ltd. / NATIONAL SCHOOL REQUISITES CO., Ltd. / i&i SERVICE Corporation

History of JCCU and Consumer Co-ops Nationwide

Until 1960s

During the recovery and reconstruction period after the Second World War, consumer co-ops are established and re-established nationwide. They begin joint buying business and supermarket-style stores.

- 1945 The Japanese Co-operative Alliance, the predecessor of JCCU, is established.
- 1948 Consumers' Livelihood Co-operative Society Law is enacted.
- 1951 Japanese Consumers' Co-operative Union (JCCU) is established.
- 1958 Japan Consumer Cooperative Business Union is established as a joint purchasing business federation of consumer co-ops.
- 1960 JCCU launches its first CO•OP Brand Product, "CO•OP Butter."
- 1968 Consumer co-ops nationwide start joint buying group delivery.



in 1970s

During Japan's high economic growth period, securing food safety becomes a social issue. Japan suffers the rapid price increase and supply shortage because of the two oil shocks in 1973 and 1979.

- 1970~ Consumer co-ops grow rapidly. Joint buying business and supermarket-style stores expand.
- 1976 JCCU establishes the JCCU Laboratory.



in 1980s

Joint buying business becomes sophisticated and matured, utilizing IT in logistics, delivery, order processing and so on. In the late 80s, the economic bubble starts and regulations on co-operative movement become tighter.

- 1984 JCCU launches its first insurance product as a CO•OP Brand Product.
- 1985 Membership of consumer co-ops exceeds 10 million.



in 1990s

While the economic bubble burst and economic globalization advances, Japan faces emerging food-safety problems such as E.coli O157 contamination and BSE (mad cow disease).

- 1992 The 30th ICA General Congress is held in Tokyo.
- 1995 JCCU and its member co-ops take action to support the victims of the Great Hanshin-Awaji Earthquake.
- 1997 "The Ideal of Japanese Consumer Co-ops Movement for the 21st Century" is adopted.
- 1998 Membership of consumer co-ops exceeds 20 million.

in 2000s

The individual home delivery expands and the insurance business grows rapidly.

- 2007 Consumers' Livelihood Co-operative Society Law (hereafter Consumer Cooperatives Act) is amended and enforced the following year.
- 2008 Japan CO-OP Insurance Consumers' Co-operative Federation (JCIF) is established.
- 2010 The Health Co-operative Association of JCCU becomes independent from JCCU as Japanese Health and Welfare Co-operative Federation (HeW CO-OP JAPAN).

in 2010s

Support for disaster recovery and the participation in the local community are developed.

- 2011 JCCU and its member co-ops take action to support the victims of the Great East Japan Earthquake.
- 2012 International Year of Co-operatives
- 2015 Renewal of CO•OP Brand Products
- 2018 JCCU declares the Co-op Action Plan for SDGs. JCCU and its member co-ops take action to support the victims of natural disasters including the July 2018 West Japan Heavy Rain.
- 2020 JCCU adopts the 2030 Vision of Japanese Consumer Co-ops.

in 2020s

- 2021 JCCU celebrates its 70th anniversary.



Consumer Co-operative Movement in Japan

The first Japanese consumer co-op was established at the end of the 19th century on the model of the Rochdale Pioneers Co-operative. In the late 1940s, consumer co-ops spread across the country to deal with the poor livelihoods of citizens after the Second World War.

There was a time when consumer co-ops faced difficulties. However, they expanded their business into the areas of supermarkets and home delivery services to protect consumers from inflation and meet their requirements regarding food safety during Japan's rapid economic growth in the 1960s and 70s. Today, consumer co-ops have 30 million members nationwide with a total business turnover of over 3.8 trillion yen.



Presiding Ministry and Governing Law for Consumer Co-ops

In Japan, the supervisory authority for consumer co-ops is the Ministry of Health, Labour and Welfare, and the act on which they are governed is Consumer Cooperatives Act. Similar to other types of co-operative associations, they are given tax concession. They perform their business independently from the government and are granted no subsidies.

	Presiding Ministry	Governing Law
Consumer Co-ops	Ministry of Health, Labour and Welfare	Consumer Cooperatives Act
Agricultural Co-ops	Ministry of Agriculture, Forestry and Fisheries	Agricultural Co-operatives Act
Fishery Co-ops		Fishery Cooperative Act

FY2020 Consumer Co-op Societies in Japan

Consumer Co-op Societies in Japan

		FY2018		FY2019		FY2020	
	unit		17/16		18/17		19/18
Number of consumer co-ops *1		568	100.5%	565	99.5%	565	100.0%
Retail co-ops		431	100.0%	429	99.5%	428	99.8%
(Community-based retail co-ops)*2		130	98.5%	128	98.5%	128	100.0%
Health and welfare co-ops		107	101.9%	106	99.1%	107	100.9%
Insurance & Housing co-ops		18	100.0%	18	100.0%	18	100.0%
Business federations		12	100.0%	12	100.0%	12	100.0%
Membership	thousand	29,226	101.7%	29,609	101.3%	29,980	101.3%
Total share capital	million yen	821,936	101.7%	842,382	102.5%	870,346	103.3%
Total business turnover	million yen	3,535,325	100.8%	3,549,516	100.4%	3,814,720	107.5%
Retail sales	million yen	3,053,268	100.6%	3,065,252	100.4%	3,336,632	108.9%
Market share of retail sales *3	%	2.69		2.68		2.80	
JCCU sales	million yen	382,087	100.9%	392,195	102.6%	439,681	112.1%

*1: The number of consumer co-ops is those of co-ops that answered JCCU's survey. Prefectural co-op unions are not included, while member co-ops of National Federation of University Co-operative Associations (NFUCA) and Japanese Health and Welfare Co-operative Federation (HeW CO-OP JAPAN) that are not directly affiliated with JCCU are included.

*2: The number of "Community-based retail co-ops" is the total numbers of community-based retail co-ops and expanded institutional co-ops.

*3: Automobile and fuel sales are excluded.

Community-Based Retail Co-ops

		FY2018		FY2019		FY2020	
	unit		17/16		18/17		19/18
Number of co-ops		123	98.4%	121	98.4%	121	100.0%
Membership	thousand	22,254	101.7%	22,657	101.8%	23,042	101.7%
Total turnover	million yen	2,875,715	101.0%	2,895,602	100.7%	3,241,957	112.0%
Sales	million yen	2,766,190	100.9%	2,784,799	100.7%	3,126,505	112.3%
(Amount of monthly purchase/member)	yen	10,863	99.2%	10,742	98.9%	11,823	110.1%
Store sales	million yen	902,322	99.5%	896,553	99.4%	948,863	105.8%
Home delivery service sales	million yen	1,815,096	101.3%	1,841,764	101.5%	2,132,765	115.8%
(Individual home delivery service sales)	million yen	1,295,755	102.8%	1,329,796	102.6%	1,577,909	118.7%
Total share capital	million yen	688,863	101.9%	709,333	103.0%	736,471	103.8%
(Average share capital/member)	yen	30,954	100.2%	31,307	101.1%	31,962	102.1%
Co-op bonds	million yen	61,273	97.7%	64,402	105.1%	64,528	100.2%
Number of stores		965	99.8%	958	99.3%	944	98.5%
Total stores sales area	m ²	1,288,319	99.7%	1,286,993	99.9%	1,261,688	98.0%
Number of full-time employees		28,422	100.7%	28,540	100.4%	29,854	104.6%
Households-subscription rate	%	38.0		38.4		39.0	

Health and Welfare Co-ops

HeW CO-OP JAPAN		FY2018		FY2019		FY2020	
	unit		17/16		18/17		19/18
Co-op societies *1		105	100.0%	105	100.0%	104	99.0%
Members	thousand	2,972	100.2%	2,969	99.9%	2,956	99.6%
Turnover	million yen	347,091	101.2%	349,889	100.8%	332,744	95.1%
(Medical business)	million yen	271,417	101.3%	270,924	99.8%	253,585	93.6%
(Welfare business)	million yen	70,752	101.4%	72,030	101.8%	72,318	100.4%
Hospitals *2		75	100.0%	75	100.0%	75	100.0%
Clinics *2		345	100.3%	333	96.5%	285	85.6%
Total share capital	million yen	83,669	100.7%	84,090	100.5%	85,679	101.9%
(Average share capital/member)	yen	28,230	100.2%	28,444	100.8%	29,029	102.1%
Full-time equivalent (FTE)		39,320	104.4%	39,565	100.6%	39,269	99.3%

*1: The figure represents the number of co-ops affiliated with HeW CO-OP JAPAN.

*2: Hospitals are medical facilities with 20 or more beds, and clinics are those with less than 20 beds.

Retail Co-ops

Retail co-ops supply a wide range of consumer goods and services to their members.

Community-Based Retail Co-ops

Community-based retail co-ops serve local residents through home delivery, store and catalog business, insurance and welfare service.

University Co-ops

University co-ops serve students and faculty members in universities and colleges through operating bookstores, convenience stores, cafeterias, and other services. National Federation of University Co-operative Associations (NFUCA), which is affiliated with JCCU, is a national association of university co-ops.

NFUCA

Co-op societies	214
Members	1,542,984
Turnover (¥million)	116,479
Full-time employees	1,221

*source: National Federation of University Co-operative Associations(NFUCA)

School Teachers' Co-ops

School teachers' co-ops serve teachers at both public and private elementary, junior and senior high schools, mainly through catalog business.

Institutional Co-ops

Institutional co-ops serve employees at their workplaces through operating stores and cafeterias.

Expanded Institutional Co-ops

Expanded institutional co-ops serve both employees and residents in neighboring residential areas.

Housing Co-ops

Housing co-ops provide houses, make extensions or reconstruction of buildings, etc. to co-ops members at reasonable prices. They provide services to their members in cooperation with real estate developers.

Insurance Co-ops

Insurance co-ops offer life and other insurance products that suit members' needs with more reasonable premiums and better coverage.

There are two types of insurance federations that are affiliated with JCCU; Japan CO-OP Insurance Consumers' Co-operative Federation (JCIF) which is a union of 151 JCCU member societies from across the nation including JCCU, and the other, the National Federation of Workers and Consumers Kyosai Cooperatives (Kokumin Kyosai co-op) which offers insurance mainly to trade union members.

JCIF

Co-op societies	151
Number of policies	8,678,218
Premium income (¥million)	200,950
Claims paid (¥million)	67,479
Full-time employees	552

*source: Japan CO-OP Insurance Consumers' Co-operative Federation

Kokumin Kyosai co-op

Co-op societies	58
Number of policies	29,771,650
Premium income (¥million)	560,316
Claims paid (¥million)	314,549
Full-time employees	3,553

*source: National Federation of Workers and Consumers Kyosai Cooperatives

Health and Welfare Co-ops

Health and welfare co-ops are founded under the Consumers' Livelihood Co-operative Society Law to help local residents deal with problems related to their health and daily life. Health and welfare co-ops own and operate medical-care and nursing-care facilities such as hospitals, primary health care centers, nursing care homes, home-visit care stations, rehabilitation facilities, and at-home help services for the elderly. In addition, local residents who support the co-op as members and the staff cooperate with each other to conduct businesses and activities to solve livelihood-related problems.

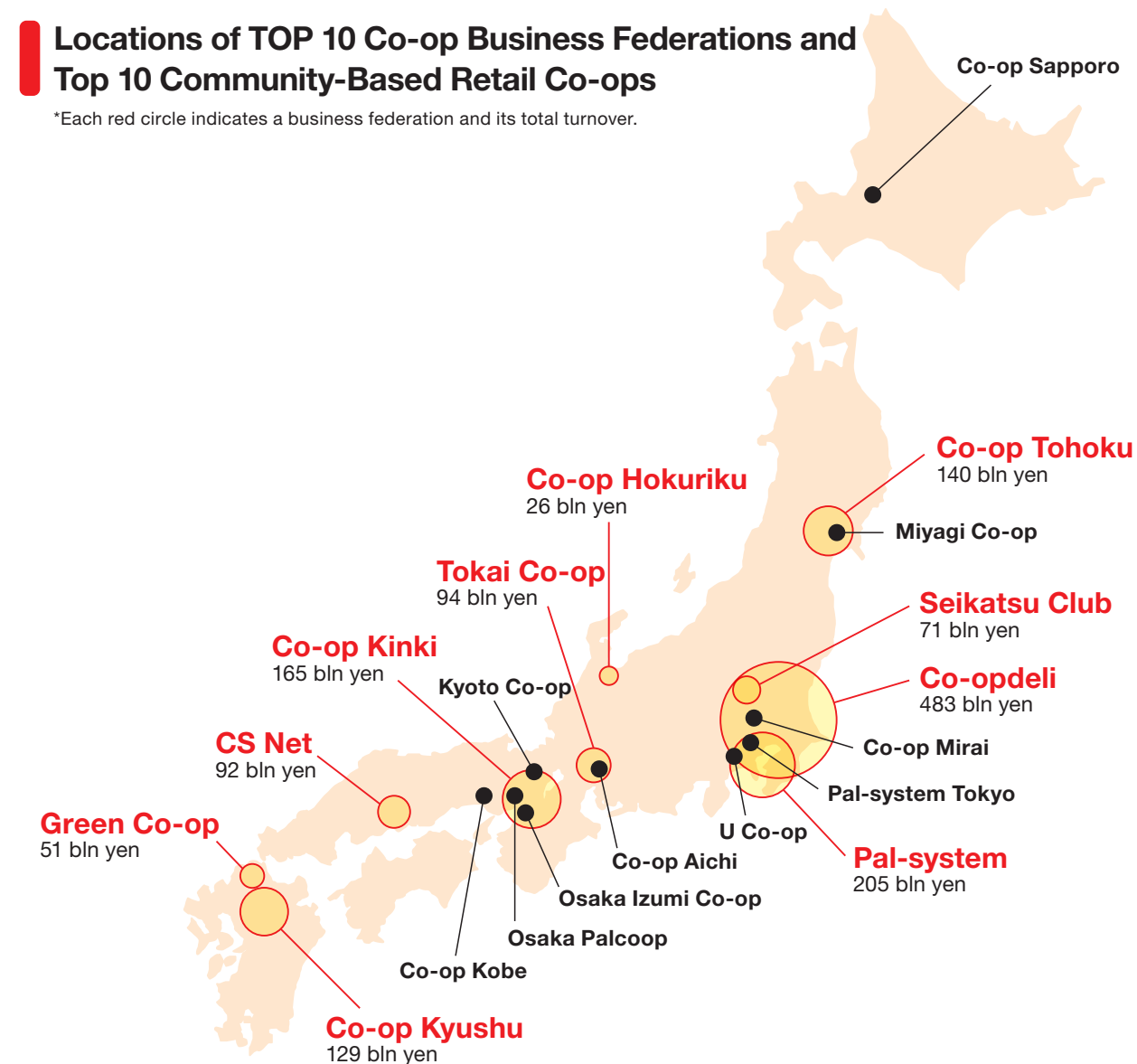
Japanese Health and Welfare Co-operative Federation (HeW CO-OP JAPAN), which is affiliated with JCCU, is a national federation of health and welfare co-operatives that engage in health and welfare businesses.

TOP 10 Community-Based Retail Co-ops in Japan

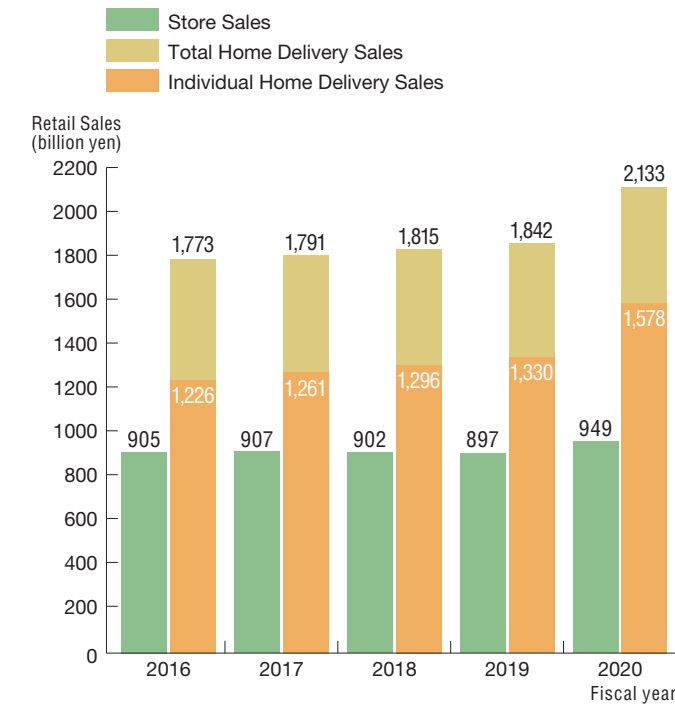
	Turnover (¥ million)	20/19(%)	Membership	20/19(%)
Co-op Mirai	446,256	113.1	3,589,106	101.0
Co-op Sapporo	316,043	108.3	1,868,534	103.2
Co-op Kobe	279,104	109.0	1,718,402	100.4
U Co-op	201,103	114.9	1,814,223	100.9
Miyagi Co-op	143,072	109.3	961,849	101.0
Osaka Izumi Co-op	105,823	113.0	550,278	101.5
Pal-system Tokyo	91,307	118.7	519,805	101.0
Kyoto Co-op	90,586	112.9	559,944	100.8
Osaka Palcoop	67,173	110.2	448,376	101.6
Co-op Aichi	67,024	114.7	519,146	102.7

Locations of TOP 10 Co-op Business Federations and Top 10 Community-Based Retail Co-ops

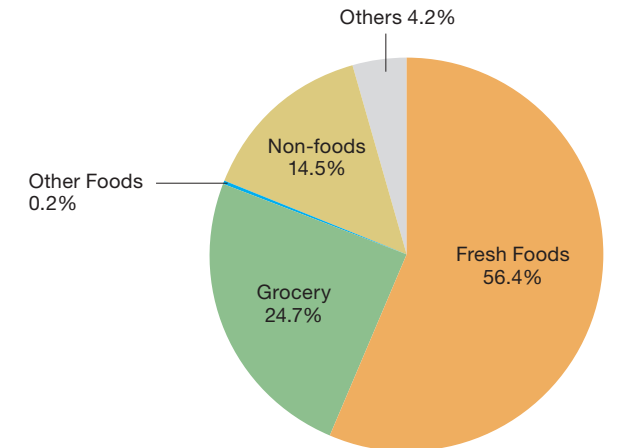
*Each red circle indicates a business federation and its total turnover.



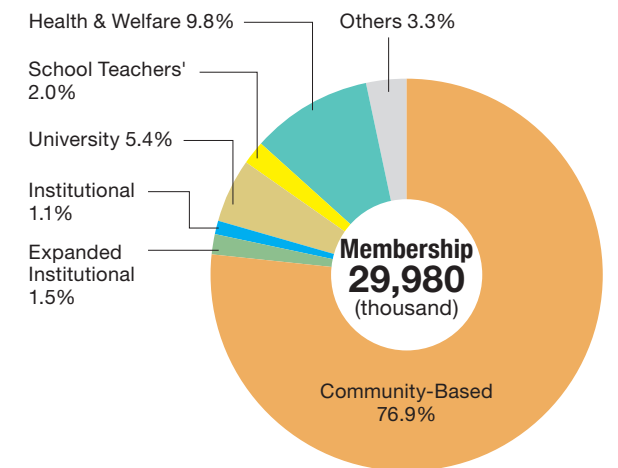
Community-Based Retail Sales by Type of Operation



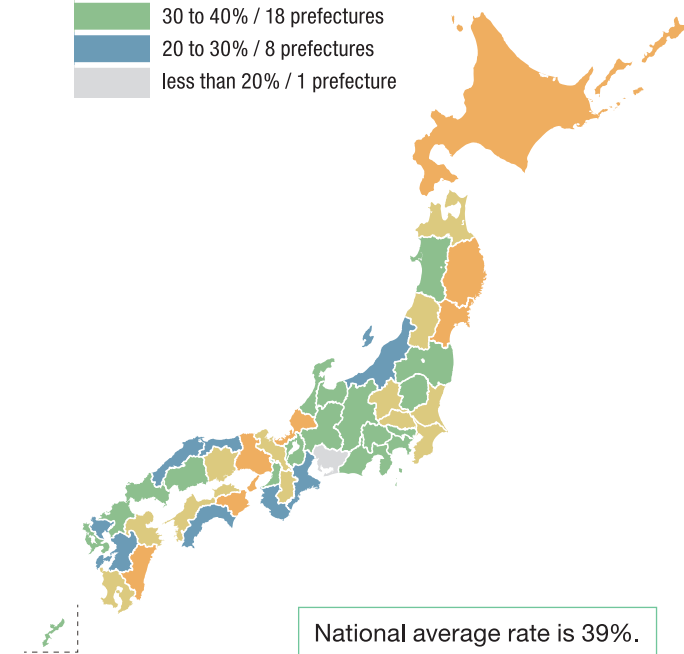
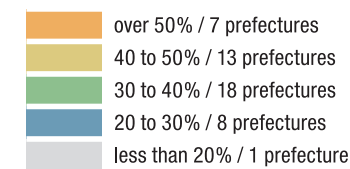
Percentage of Community-Based Retail Sales by Product Category



Percentage of Membership by Type of Consumer Co-ops



Household-Subscription Rate to Community-Based Retail Co-ops



Percentage of Turnover by Type of Consumer Co-ops

