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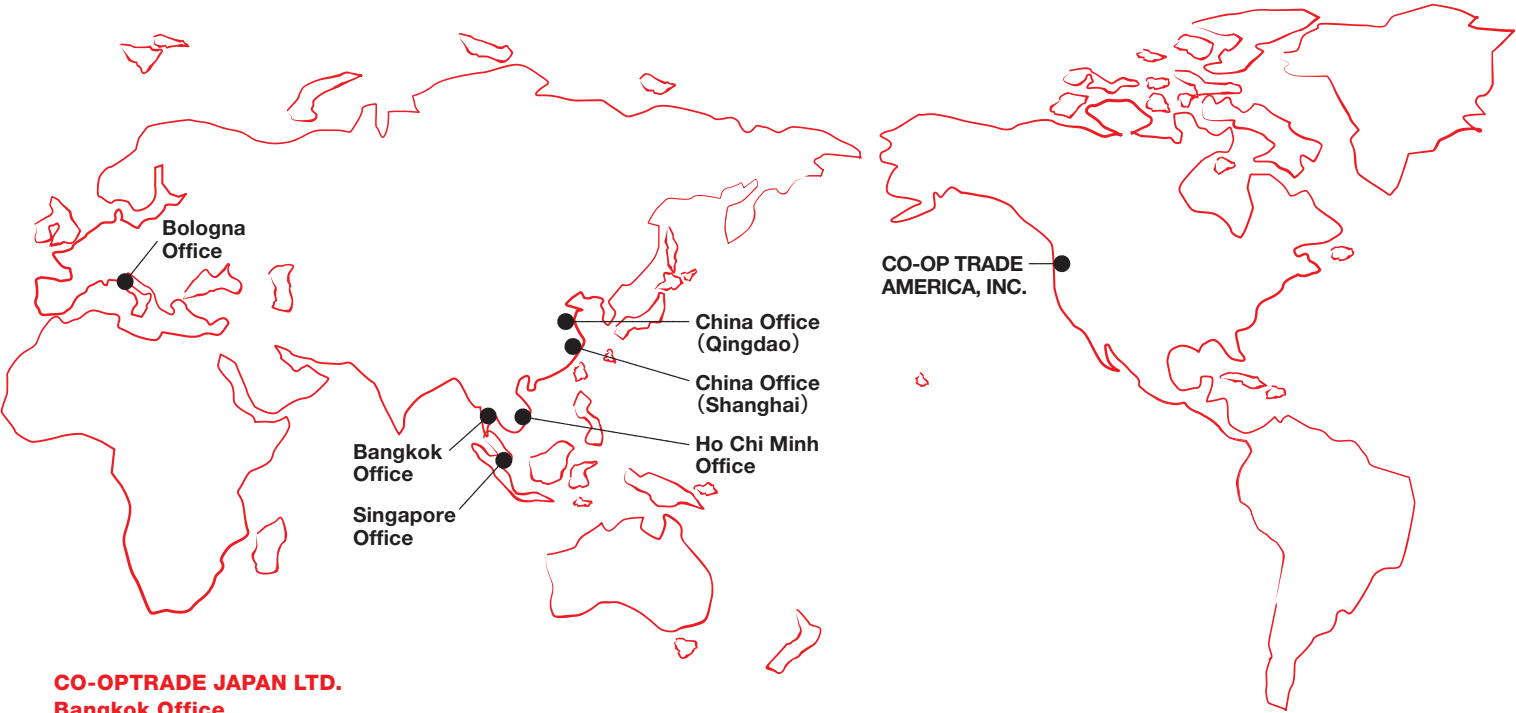
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Japanese Consumers' Co-operative Union

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Corporate website  
(English)



<https://jccu.coop/eng/>

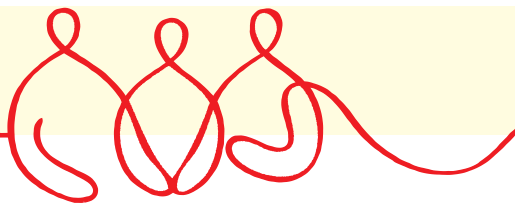


Profile of  
Japanese Consumers' Co-operative Union

2022 – 2023

Japanese Consumers' Co-operative Union

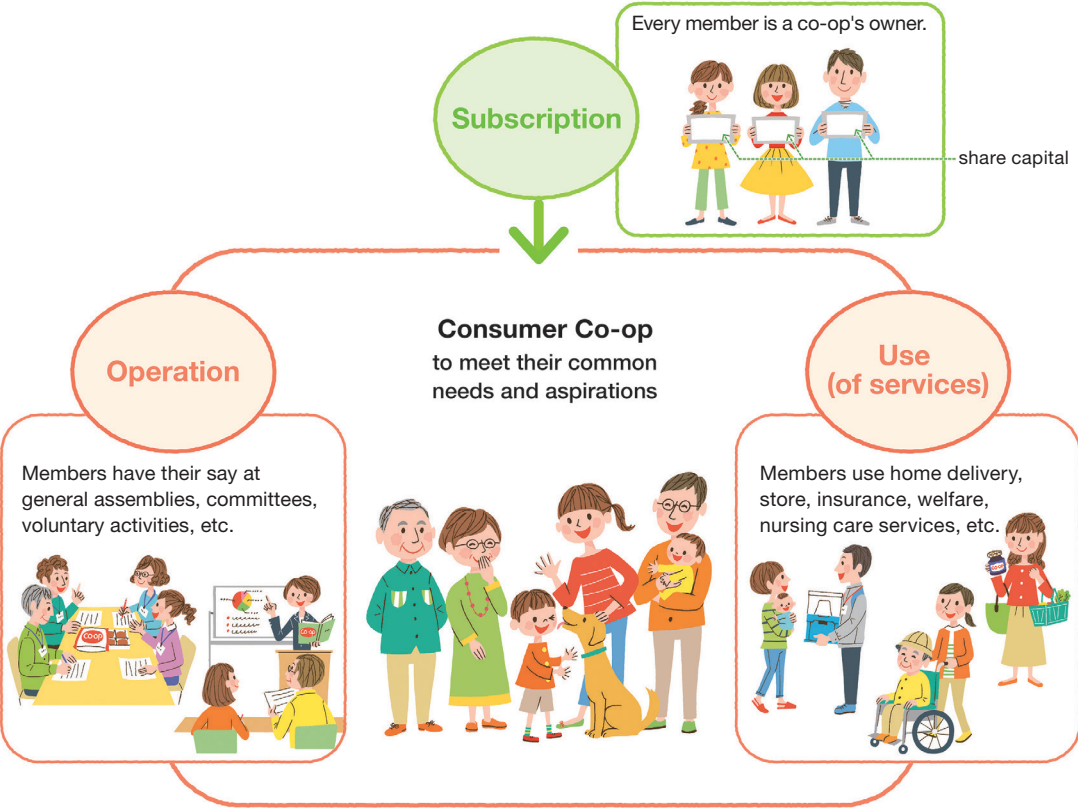
# Consumer co-ops constitute the largest consumers' group in Japan.



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

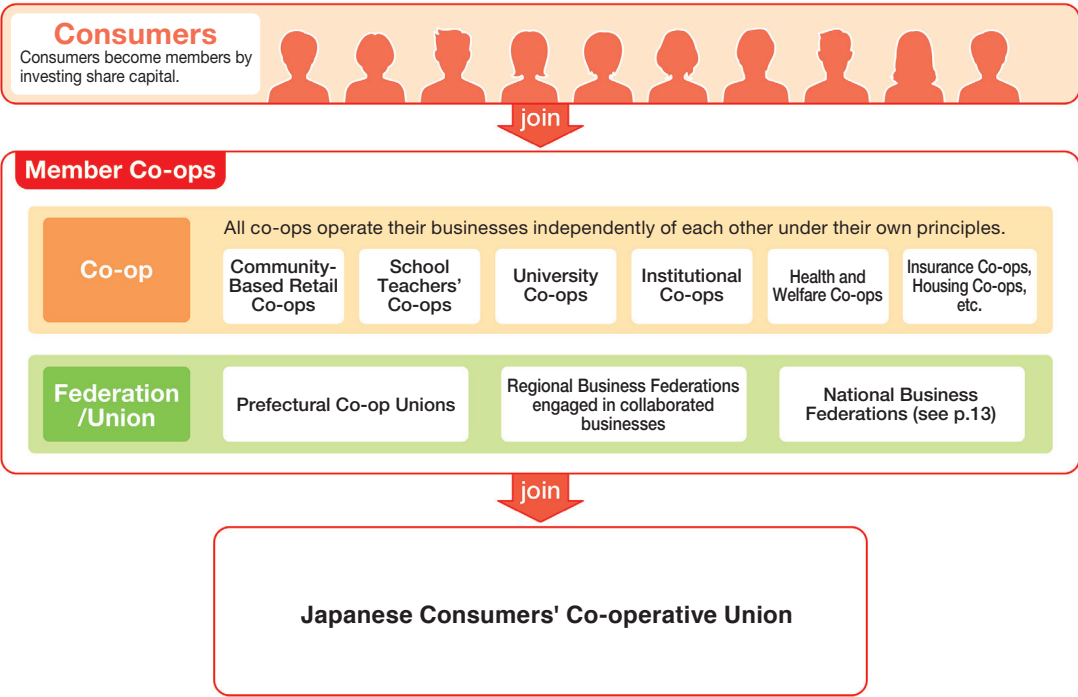
What is Japanese Consumers' Co-operative Union (JCCU)?

Japanese Consumers' Co-operative Union (JCCU) was established in March 1951 as a national federation of consumer co-ops in Japan. Today, 312 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 459.5 billion yen (at the retail price) covering 15.0% of the total sales of retail co-ops. (as of March 20, 2022)
- 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.

Brand Statement for CO・OP Brand Products

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.

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



CO・OP Brand Products



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



Catalogs for members' daily lives



Catalogs for seasonal gifts

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



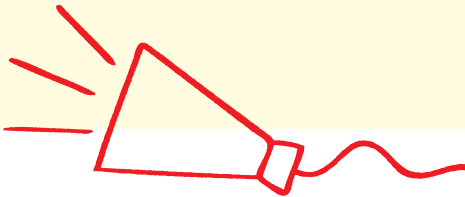
Orders via internet



Service to order products from recipes (CO・OP chef website)



# 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, energy, etc.
- Publicity of the results of the actions above

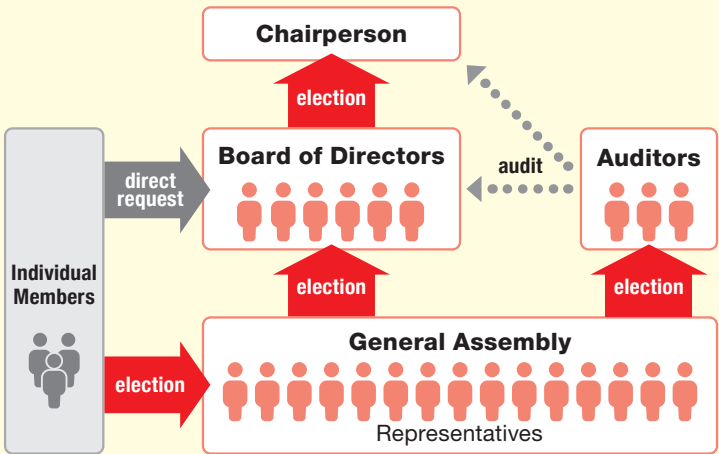


### Organizational Operation Based on Principles of Honesty, Openness, and Social Responsibility

### 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



Co-op Sanchoku Research Exchange 2022

### 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 the reconstruction of communities and the 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 to share experiences and lessons learned during reconstruction support.

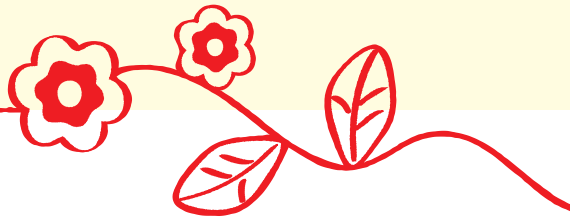


Support the development of "Child-Friendly Schools" in Africa through fundraising activities

Conclusion of agreements on disaster relief and community watch-over activities



# 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 services 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 CO•OP Kyosai (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.



Rice farming experience (Co-op Mie)

### 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.



Child-rearing support (Co-op Ehime)

### 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.



Children's Peace Conference via online

### 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.



Co-op Tohoku Green Energy wind farm

2022-2023

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Organization Size (as of March 20, 2022)

Member societies (incl. business federations) 312  
Full-time employees 1,432

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	432,946,682
Cost of sales	381,701,244
Gross Surplus	51,245,438
Membership dues	1,088,222
Contractual commission	7,541,413
Other revenue	3,169,756
Business Surplus	63,044,833
Operating expenses	56,576,138
Operating Surplus	6,468,695
Non-operating revenue	1,615,349
Non-operating expenses	34,281
Current Surplus	8,049,763
Extraordinary profits	342
Extraordinary losses	116,833
Surplus for the Fiscal Year before Taxation	7,933,271
Taxes	1,478,825
Net Surplus for the Fiscal Year	6,454,446

(Fiscal year ended March 20, 2022)

Balance Sheet

Assets	¥thousand
Current assets	137,631,583
Fixed assets	
Tangible assets	47,824,876
Intangible assets	3,076,138
Other fixed assets	56,036,413
Total fixed assets	106,937,427
Total assets	244,569,011
Liabilities and Capital	¥thousand
Current liabilities	116,278,290
Fixed liabilities	6,315,643
Total liabilities	122,593,933
Share capital	8,998,070
Reserves	
Legal reserves	9,026,000
Voluntary reserves	95,703,204
Unallocated surplus	7,828,964
Total reserves	112,558,168
Shareholder's equity	121,556,238
Net asset	121,975,077
Total liabilities and capital	244,569,011

Affiliate Companies

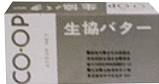
CX-Cargo Co., Ltd / CO-OP CLEAN CO., Ltd. / CO-OP INFORMATION SYSTEMS CO., LTD. / CO-OPTRADE JAPAN LTD. / CO-OP TRADE AMERICA, INC. / The Earth Club Co., Ltd. / NATIONAL SCHOOL REQUISITES CO., Ltd. / i&i SERVICE Corporation

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, currently called as CO•OP Kyosai) 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

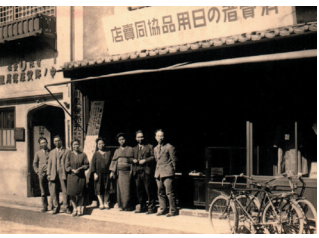
- 2021 JCCU launches "CO•OP Sustainable" product series. JCCU celebrates its 70th anniversary.



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



# FY2021 Consumer Co-op Societies in Japan

## Consumer Co-op Societies in Japan

		FY2019		FY2020		FY2021	
	unit		YoY		YoY		YoY
Number of consumer co-ops *1		565	99.5%	565	100.0%	564	99.8%
Retail co-ops		429	99.5%	428	99.8%	427	99.8%
(Community-based retail co-ops)*2		128	100.0%	128	100.0%	127	99.2%
Health and welfare co-ops		106	99.1%	107	100.9%	107	100.0%
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	29,609	101.3%	29,974	101.2%	30,174	100.7%
Total share capital	million yen	842,382	102.5%	870,187	103.3%	897,016	103.1%
Total business turnover	million yen	3,549,516	100.4%	3,814,715	107.5%	3,769,155	98.8%
Retail sales	million yen	3,065,252	100.4%	3,336,867	108.9%	3,275,080	98.1%
Market share of retail sales *3	%	2.68	-0.01	2.80	0.12	2.74	-0.06
JCCU sales	million yen	392,195	102.6%	439,681	112.1%	432,946	98.5%

\*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

		FY2019		FY2020		FY2021	
	unit		YoY		YoY		YoY
Number of co-ops		121	98.4%	121	100.0%	120	99.2%
Membership	thousand	22,657	101.8%	23,036	101.7%	23,316	101.2%
Total turnover	million yen	2,895,602	100.7%	3,241,957	112.0%	3,183,208	98.2%
Sales	million yen	2,784,799	100.7%	3,126,505	112.3%	3,063,041	98.0%
(Amount of monthly purchase/member)	yen	10,742	98.9%	11,824	110.1%	11,450	96.8%
Store sales	million yen	896,553	99.4%	948,863	105.8%	923,655	97.3%
Home delivery service sales	million yen	1,841,764	101.5%	2,132,765	115.8%	2,112,744	99.1%
(Individual home delivery service sales)	million yen	1,329,796	102.6%	1,577,909	118.7%	1,583,209	100.3%
Total share capital	million yen	709,333	103.0%	736,313	103.8%	764,941	103.9%
(Average share capital/member)	yen	31,307	101.1%	31,964	102.1%	32,483	101.6%
Co-op bonds	million yen	64,402	105.1%	64,528	100.2%	61,546	95.4%
Number of stores		958	99.3%	944	98.5%	938	99.4%
Total stores sales area	m <sup>2</sup>	1,286,993	99.9%	1,261,688	98.0%	1,288,111	102.1%
Number of full-time employees		28,540	100.4%	29,851	104.6%	30,225	101.3%
Households-subscription rate	%	38.4	0.3%	38.7	0.4%	39.0	0.3%

## Health and Welfare Co-ops

HeW CO-OP JAPAN		FY2019		FY2020		FY2021	
	unit		YoY		YoY		YoY
Co-op societies *1		105	100.0%	104	99.0%	103	99.0%
Members	thousand	2,969	99.9%	2,956	99.6%	2,921	98.8%
Turnover	million yen	349,889	100.8%	332,744	95.1%	352,448	105.9%
(Medical business)	million yen	270,924	99.8%	253,585	93.6%	273,577	107.9%
(Welfare business)	million yen	72,030	101.8%	72,318	100.4%	73,094	101.1%
Hospitals *2		75	100.0%	75	100.0%	75	100.0%
Clinics *2		333	96.5%	285	85.6%	277	97.2%
Total share capital	million yen	84,090	100.5%	85,679	101.9%	86,628	101.1%
(Average share capital/member)	yen	28,444	100.8%	29,029	102.1%	29,653	102.1%
Full-time equivalent (FTE)		39,565	100.6%	39,269	99.3%	38,740	98.7%

\*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	213
Members	1,536,795
Turnover (¥million)	132,265
Full-time employees	1,068

\*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 (Kyosai) Consumers' Co-operative Federation (CO•OP Kyosai), which is a union of 153 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.

CO • OP Kyosai	
Co-op societies	153
Number of policies	8,820,059
Premium income (¥million)	206,273
Claims paid (¥million)	72,461
Full-time employees	608

\*source: Japan CO-OP Insurance (Kyosai) Consumers' Co-operative Federation

Kokumin Kyosai co-op	
Co-op societies	58
Number of policies	29,317,622
Premium income (¥million)	551,010
Claims paid (¥million)	311,099
Full-time employees	3,650

\*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.

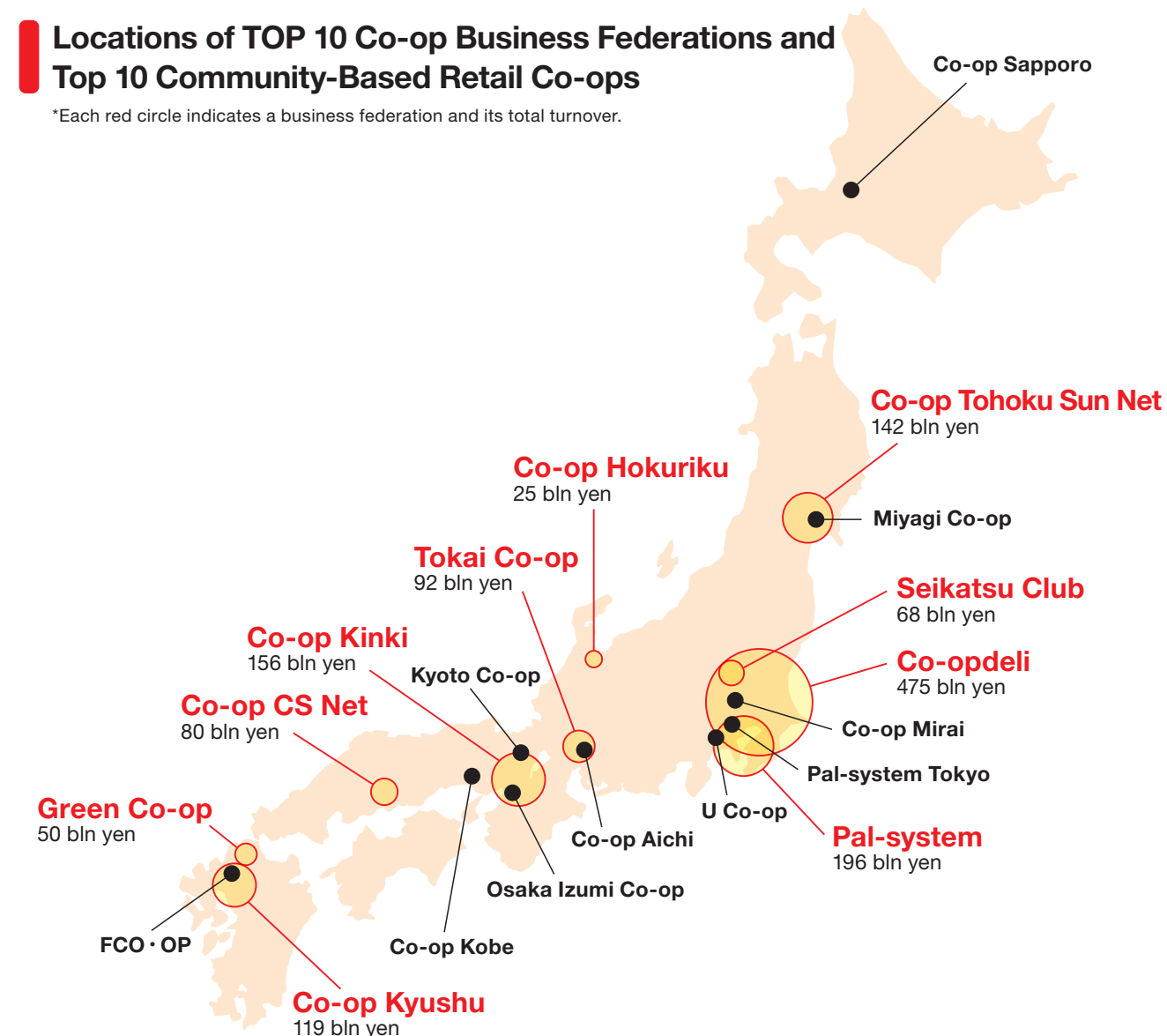
Japanese Health and Welfare Co-operative Federation (HeW CO-OP JAPAN), which is affiliated with JCCU, is a national federation of health and welfare co-operatives that engage in health and welfare businesses.

## TOP 10 Community-Based Retail Co-ops in Japan

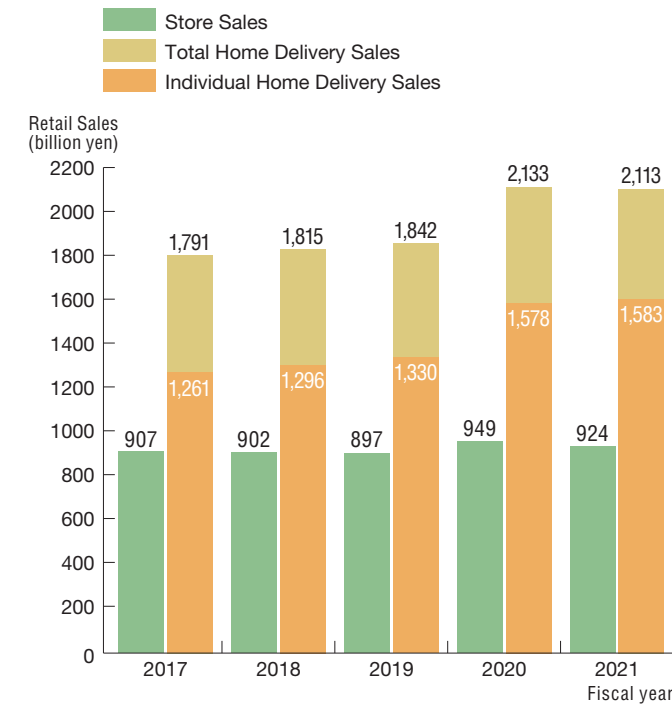
	Turnover (¥ million)	21/20(%)	Membership	21/20(%)
Co-op Mirai	436,448	97.8	3,632,030	101.2
Co-op Sapporo	321,541	101.7	1,921,098	102.8
Co-op Kobe	258,685	92.7	1,725,288	100.4
U Co-op	197,395	98.2	1,822,388	100.5
Miyagi Co-op	141,100	98.6	969,621	100.8
Osaka Izumi Co-op	102,381	96.7	558,104	101.4
Pal-system Tokyo	89,121	97.6	523,596	100.7
Kyoto Co-op	88,643	97.9	564,980	100.9
Co-op Aichi	65,464	97.7	529,216	101.9
FCO・OP	65,195	98.2	542,318	99.4

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

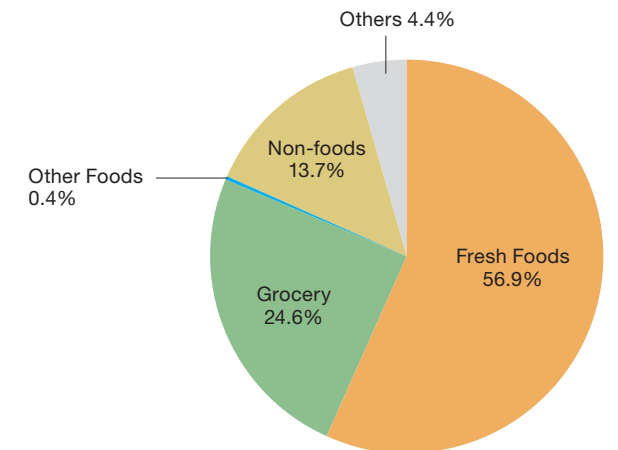
\*Each red circle indicates a business federation and its total turnover.



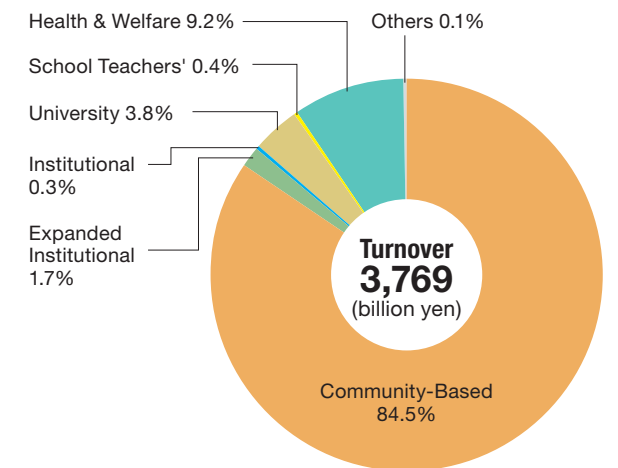
## Community-Based Retail Sales by Type of Operation



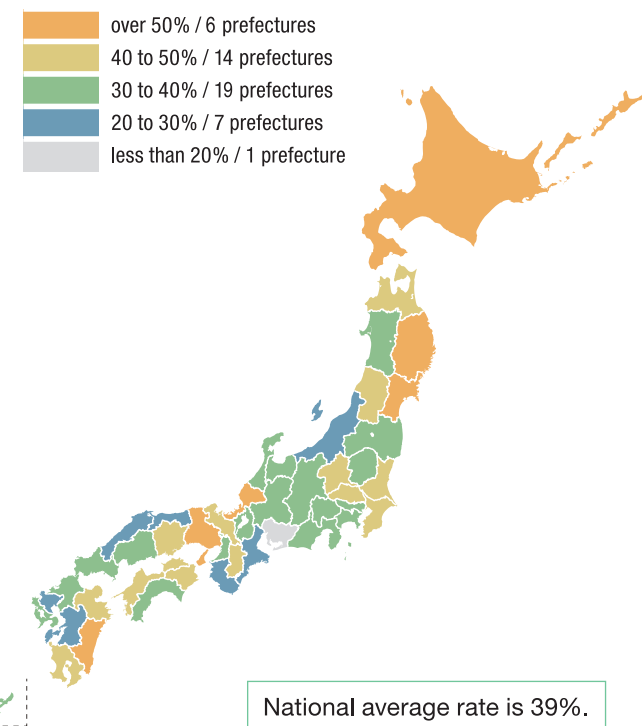
## Percentage of Community-Based Retail Sales by Product Category



## Percentage of Turnover by Type of Consumer Co-ops



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



## Percentage of Membership by Type of Consumer Co-ops

