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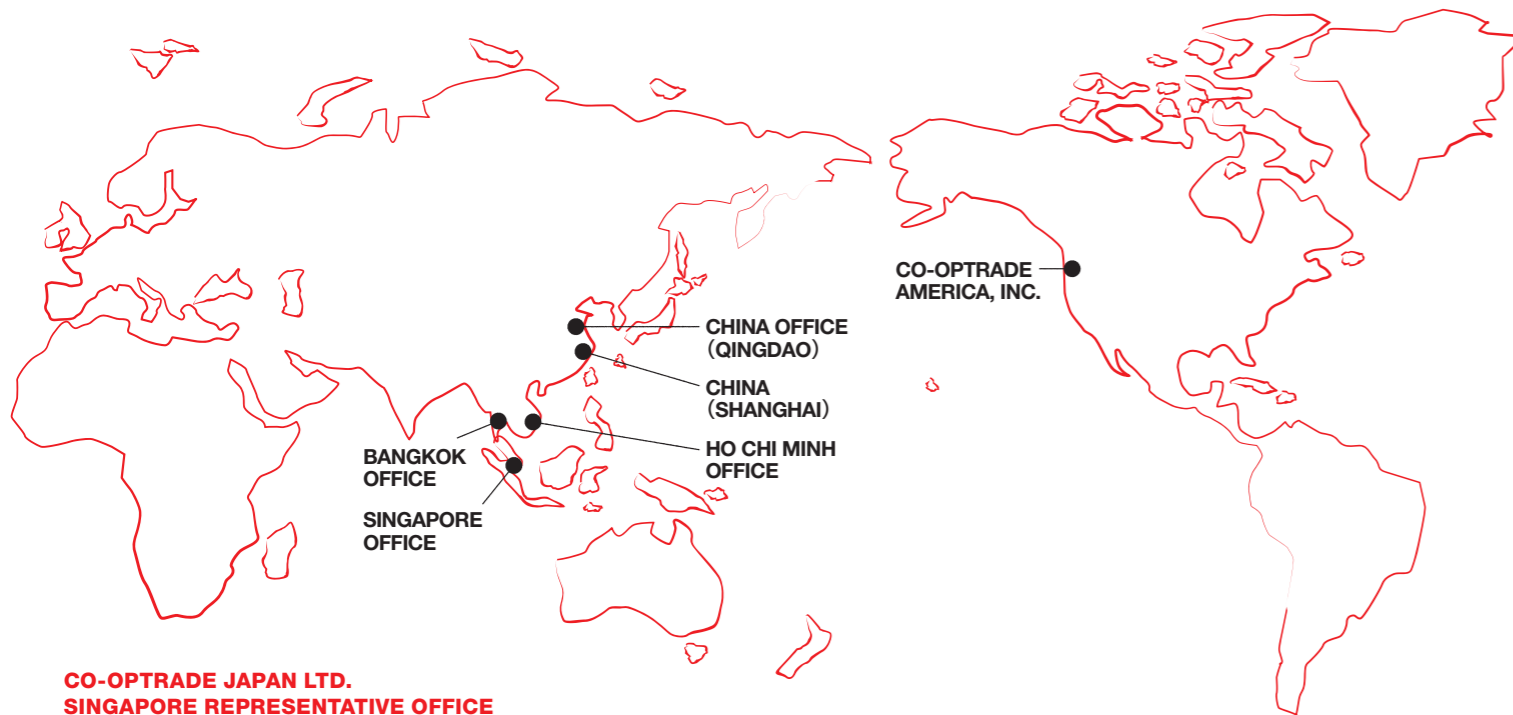
JAPANESE CONSUMERS' CO-OPERATIVE UNION

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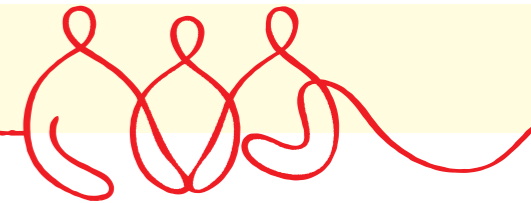


2017 - 2018

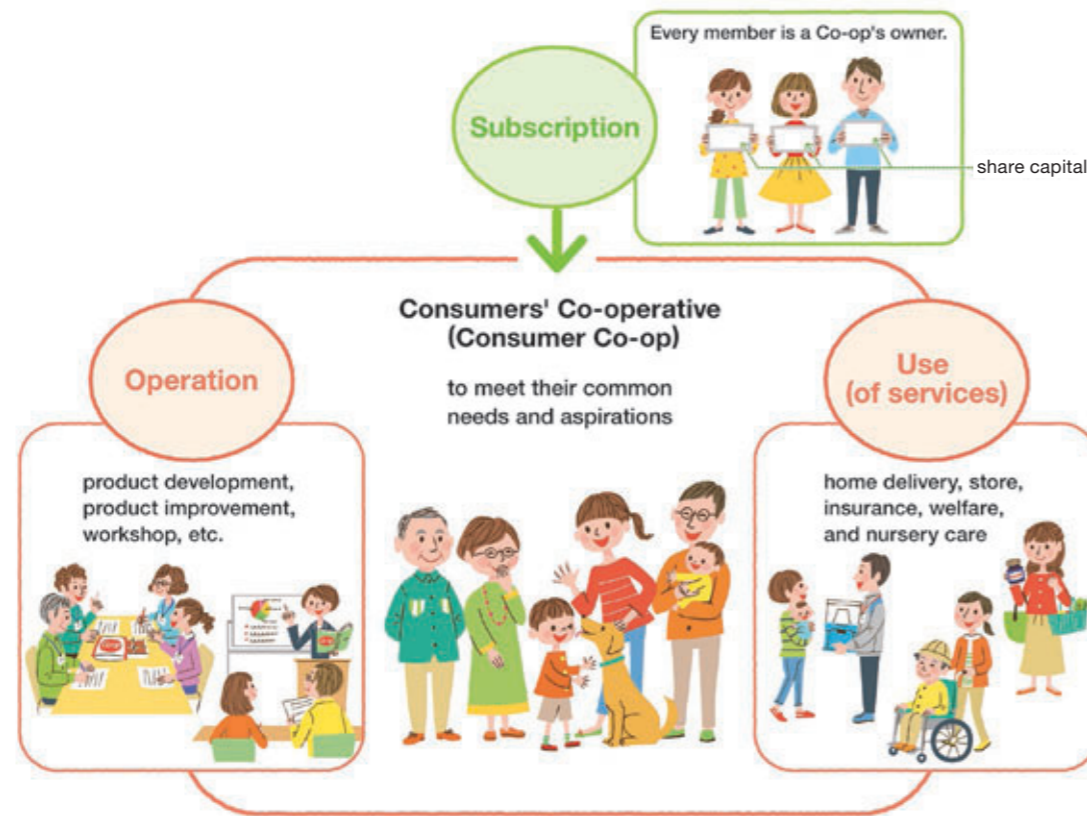
Profile of Japanese Consumers' Co-operative Union



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



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-op 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.

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.

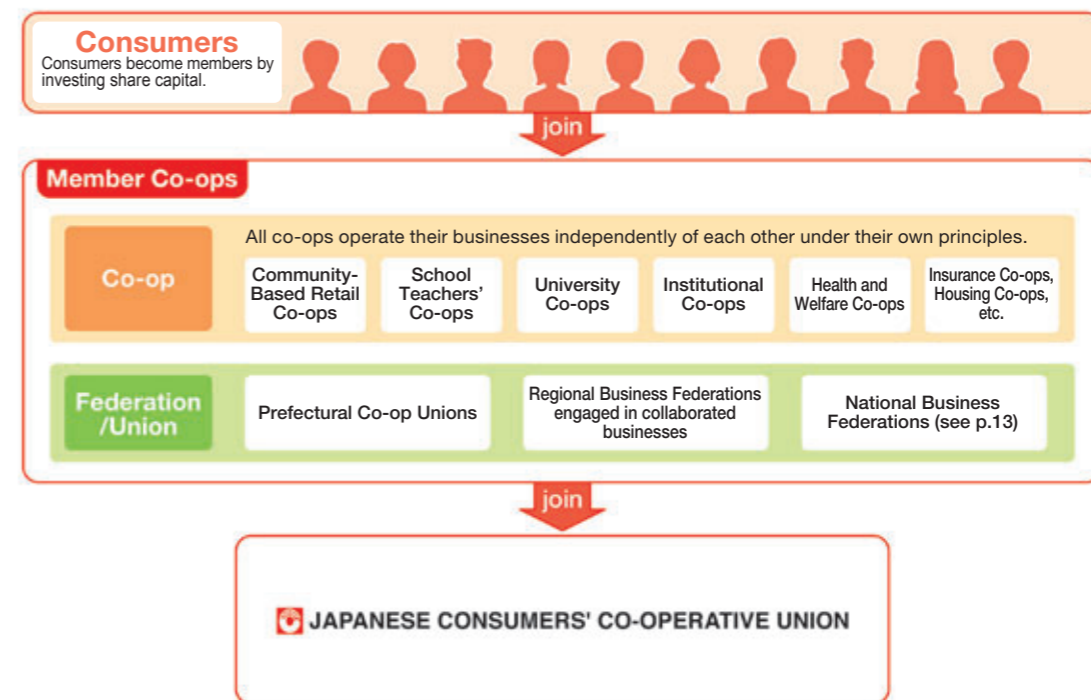
What is Japanese Consumers' Co-operative Union(JCCU)

Japanese Consumers' Co-operative Union (JCCU) was established in March 1951 as the national federation of consumer co-ops in Japan. Today, about 320 consumer co-ops and consumer co-op unions join JCCU and the total of gross sales of the member co-ops is about 3.4 trillion JPY, with total 28 million members. JCCU is the largest consumers' organization in Japan.

As the representative of member co-ops, JCCU communicates with a variety of organizations, advocates 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.

Relation 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 relationships.



2020 Vision of Japanese Consumer Co-ops

We are dedicated to working with the people to realize a new society where smiles and trust abound.

Safety and Reliability, CO·OP Brand Products reflect members' voice.



Product Business

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' demand in their daily lives. The total number of the products is about 4,500 with sales turnover of 406.7 billion yen (at the retail price) covering 15.0% of the total sales of retail co-ops.
- Distribution of products to member co-ops nationwide: JCCU manages the distribution of CO·OP Brand Products comprehensively from ordering 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

想いをかたちに
SMILING CO-OP

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

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.

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

The 3 Basic Values of CO-OP Brand Products

Secured
Safety

Reliable
Quality

Reasonable
Price



Home delivery catalogs



JCCU laboratory

Catalog Business

There are two types of JCCU catalog business.

- Catalogs for members' daily life: handles mainly furniture, home décor goods, and clothing. Goods are delivered directly to members' home.
- Seasonal Gift Catalogs: members place orders for gift items, which are delivered directly to designated recipients.

Orders can be placed both through catalogs 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 joint use with member co-ops, etc..



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

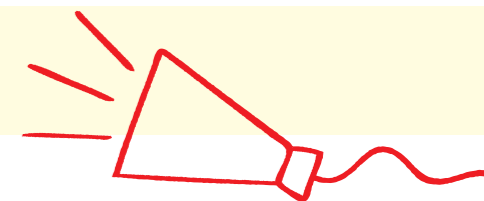


Orders via internet (image)



Orders via app (image)

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:

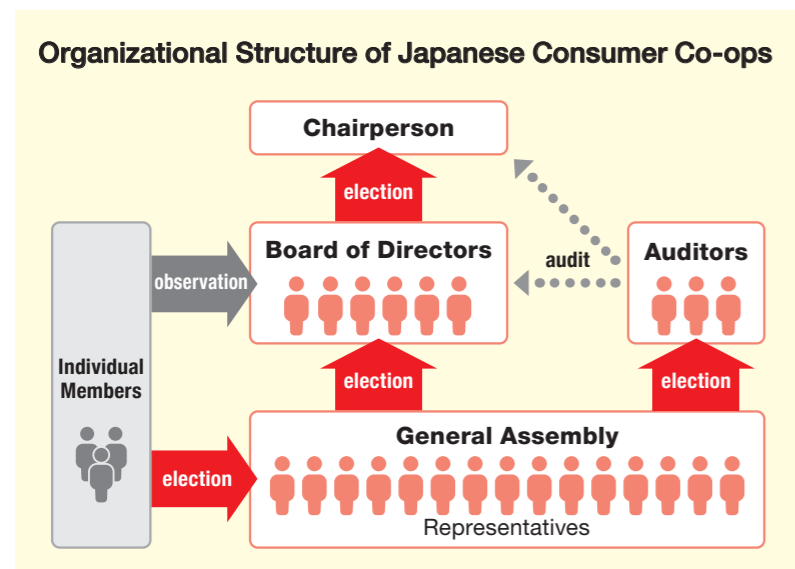
- Submission of public comments to the Japanese government
- Attendance at and remarks to government's councils
- Investigations about food safety, consumer administration, environmental affair, etc.
- Publicity of the results of the actions above.



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 staffs 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.



Annual General Assembly of JCCU

Support to Member Co-ops

Support to Members' Activities

Consumer co-ops carry out various activities and educational programs for their members and social action programs as the member of the local community where each of them is located. The themes of activities are as below:

food education including food safety, consumer issues, family budget management, collection and release of statistics about family budget, welfare, environment, disaster prevention, support for disaster recovery at affected area, peace movement, etc..

JCCU supports its member co-ops by holding seminars and exchange events, publishing newsletters and educational materials, planning and promoting campaigns jointly held by its member co-ops nationwide.



Seminar for members



Learning materials for members

Support for Businesses of Member Co-ops

JCCU takes initiative to solve common challenges of its member co-ops and supports member co-ops to tackle the challenges jointly.

The initiatives are as below:

- Support for home delivery business, store business, and SANCHOKU business
- Legal help and consulting support for business management
- Various seminars to assist human resource development
- Exchange events
- Surveys and researches
- Publication of the result of investigations, statistic data, learning materials for staff of member co-ops, etc..



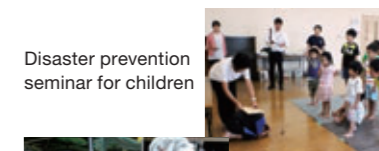
Learning materials



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, mutuals, 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.

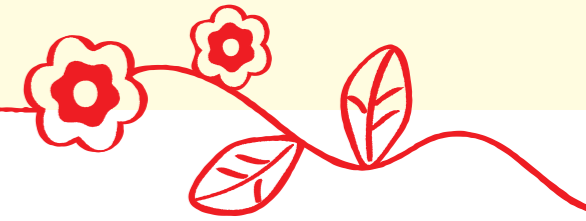


Disaster prevention seminar for children



Soup kitchen for the afflicted people of the 2016 Kumamoto Earthquake

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' life in case of an emergency such as injury, disease, and disaster. Members can buy insurance offered by JCIF (see p.13) through one's co-op that covers medical insurance, term life insurance, whole life insurance, life insurance, fire insurance.



Healthcare Business

Health and welfare co-ops operate hospitals and clinics, aiming to create patient-oriented 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.



Welfare Business

Many consumer co-ops operate nursing care business, based on nursing care insurance system. They are dedicated to independence support for their users and supply home-based care services, community-based services, elder care facilities, and other services.



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 community societies, where relations among individuals are getting weaker, consumer co-ops are aiming to create a society, where everyone including seniors, disabled people, and children, can live with a sense of safety. Consumer co-ops help develop relations among individuals, by promoting members' mutual aid activity. They also offer saloons for parents and children and events for seniors to enjoy chatting in the community.



Activities for a Sustainable Society

Consumer co-ops take a broad range of actions to encourage members to consider the environment for the realization of a sustainable society, e.g. eco-friendly shopping bags, reduction in plastic bag use, distribution of environmental education leaflets, and so on. Consumer co-ops also develop and promote eco-friendly products and renewable energy.



2017-2018 (June, 2017)

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Organization Size

Member societies (incl. business federations) 322
Full-time employees 1,489

Main Businesses and Activities

1) Product supply to member co-ops

- Development and supply of CO·OP Brand Products
- Catalog 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 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	371,651,270
Cost of sales	328,630,300
Gross Surplus	43,020,970
Membership dues	1,034,664
Contractual commission	7,060,425
Other revenue	3,536,138
Business Surplus	54,652,200
Operating expenses	52,870,974
Operating Surplus	1,781,226
Non-operating revenue	1,501,589
Non-operating expenses	64,806
Current Surplus	3,218,009
Extraordinary profit	132,025
Extraordinary losses	239,402
Surplus for the Fiscal Year before Taxation	3,110,632
Taxes	337,606
Net Surplus for the Fiscal Year	5,353,267

fiscal year ended March 20, 2017

Balance Sheet

ASSETS	¥thousand
Current assets	95,874,298
Fixed assets	
Tangible assets	57,318,795
Intangible assets	7,371,846
Other fixed assets	55,569,793
Total Fixed Assets	120,260,435
Total Assets	216,134,734
LIABILITIES AND CAPITAL	¥thousand
Current liabilities	99,362,455
Fixed liabilities	8,441,507
Total Liabilities	107,803,962
Share Capital	9,134,760
Reserves	
Legal reserves	9,026,000
Voluntary reserves	84,254,000
Unallocated surplus	5,353,267
Total Reserves	98,633,267
Shareholder's equity	107,768,027
Net asset	108,330,772
Total Liabilities and Capital	216,134,734

Affiliate Companies

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

History of JCCU and Consumer Co-ops Nationwide

Until 1960s

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

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



In 1970s

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

- 1970~** Consumer co-ops grew rapidly. Joint buying business and supermarket-style stores expanded in number.
- 1976** JCCU established JCCU laboratory.



In 1980s

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

- 1984** JCCU launched its first insurance product as a CO·OP Brand Product.
- 1985** Membership of consumer co-ops exceeded 10 million.



In 1990s

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

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

In 2000s and 2010s

- 2007** Consumers' Livelihood Co-operative Society Law (hereafter Consumer Cooperatives Act) was amended, and enforced the following year.
- 2008** Japan CO-OP Insurance Consumers' Co-operative Federation (JCIF) was established.
- 2010** Japanese Health and Welfare Co-operative Federation (Hew CO-OP Japan) became independent from JCCU.
- 2011** JCCU and its member co-ops took action to support the victims of the Great East Japan Earthquake.
- 2012** International Year of Co-operatives
- 2015** Renewal of CO·OP Brand Products
- 2016** JCCU and its member co-ops took action to support the victims of the 2016 Kumamoto Earthquake.

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 meeting their requirements regarding food safety during Japan's rapid economic growth in the 1960s and 70s. Today, consumer co-ops have 28 million members nationwide with a total turnover of over three 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

Consumer Co-op Societies in Japan

	unit	FY2014		FY2015		FY2016	
		14/13 (%)	15/14 (%)	16/15 (%)	16/15 (%)		
Number of Consumer co-ops *1		571	99.0%	568	99.5%	566	99.6%
Retail co-ops		435	98.9%	431	99.1%	428	99.3%
(Community-based retail co-ops)*2		133	98.5%	132	99.2%	129	97.7%
Health and welfare co-ops		110	98.2%	112	101.8%	113	100.9%
Insurance & Housing co-ops		13	108.3%	13	100.0%	13	100.0%
Business federations		13	100.0%	12	92.3%	12	100.0%
Membership	thousand	27,809	101.7%	28,190	101.4%	28,619	101.5%
Total share capital	million yen	771,302	101.3%	781,273	101.3%	795,116	101.8%
Total business turnover	million yen	3,365,269	100.4%	3,444,834	102.4%	3,479,466	101.0%
Retail sales amount	million yen	2,907,966	100.2%	2,979,986	102.5%	3,010,110	101.0%
Market share of retail sales *3	%	2.65		2.67		2.69	
JCCU wholesale amount	million yen	374,735	99.1%	375,795	100.3%	371,651	98.8%

*1: The numbers of co-ops are 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

	unit	FY2014		FY2015		FY2016	
		14/13 (%)	15/14 (%)	16/15 (%)	16/15 (%)		
Number of co-ops		125	97.7%	124	99.2%	122	98.4%
Membership	thousand	20,933	102.3%	21,374	102.1%	21,787	101.9%
Total turnover	million yen	2,714,556	100.7%	2,792,149	102.9%	2,823,497	101.1%
Sales	million yen	2,609,278	100.7%	2,685,960	102.9%	2,717,159	101.2%
(Amount of monthly purchase/member)	yen	10,924	97.3%	11,000	100.7%	10,913	99.2%
Store sales	million yen	873,577	99.2%	903,084	103.4%	904,941	100.2%
Home delivery service sales	million yen	1,707,305	101.5%	1,749,306	102.5%	1,773,088	101.4%
(Individual home delivery service sale)	million yen	1,125,366	104.0%	1,187,328	105.5%	1,226,890	103.3%
Total share capital	million yen	642,289	101.3%	651,259	101.4%	663,821	101.9%
(Average share capital/member)	yen	30,683	99.0%	30,470	99.3%	30,469	100.0%
Co-op bonds	million yen	60,052	111.0%	61,384	102.2%	63,594	103.6%
Number of stores		977	99.7%	968	99.1%	965	99.7%
Total stores sales area	m ²	1,257,259	106.9%	1,272,112	101.2%	1,281,506	100.7%
Number of full-time employees		27,313	106.0%	27,306	100.0%	27,692	101.4%
Households-subscription rate	%	37.1		37.5		37.9	

Health and Welfare Co-ops

HeW CO-OP JAPAN	unit	FY2014		FY2015		FY2016	
		14/13 (%)	15/14 (%)	16/15 (%)	16/15 (%)		
Co-op societies		109	99.1%	111	101.8%	111	100.0%
Members	thousand	2,886	101.3%	2,928	101.5%	2,946	100.6%
Turnover	million yen	325,573	101.3%	333,260	102.4%	338,921	101.7%
(Medical business)	million yen	261,736	100.8%	264,477	101.0%	265,908	100.5%
(Welfare business)	million yen	60,543	103.2%	66,444	106.4%	68,059	102.4%
Hospitals *		77	98.7%	75	98.7%	75	100.0%
Clinics *		342	100.6%	337	98.0%	343	101.8%
Total share capital	million yen	75,874	104.9%	83,318	104.7%	83,812	100.6%
(Average share capital/member)	yen	26,641	103.5%	28,450	103.2%	28,441	100.0%
Full-time equivalent (FTE)		34,857	102.9%	37,409	104.3%	38,419	102.7%

*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.

NFUCA

Co-op societies	218
Members	1,544,426
Turnover (¥million)	118,442
Full-time employees	1,922

*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 work places through operating stores and canteens.

Expanded Institutional Co-ops

Expanded Institutional Co-ops serve both employees and residents in neighboring residential areas.

Health and Welfare Co-ops

Health and Welfare Co-ops provide medical and nursing care services to local residents, and manage hospitals, primary health care centers, nursing care homes, home-visit care stations, rehabilitation facilities and at-home help services for the elderly. Japanese Health and Welfare Co-operative Federation (HeW CO-OP JAPAN), which is affiliated to JCCU, is a national federation of the health and welfare co-ops.

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 149 JCCU member societies from across the nation and the other, the National Federation of Workers and Consumers Insurance Co-operatives (ZENROSAI) which offers insurance mainly to trade union members.

JCIF

Co-op societies	149
Policies	8,095,128
Premium income (¥million)	180,528
Claims paid (¥million)	64,403
Full-time employees	419

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

ZENROSAI

Co-op societies	58
Policies	32,165,703
Premium income (¥million)	586,057
Claims paid (¥million)	319,349
Full-time employees	3,485

*source: the National Federation of Workers and Consumers Insurance Co-operatives

Housing Co-ops

Housing Co-ops provide houses, make extension or reconstruction of buildings etc. to co-op members at reasonable price.

ZENJUREN is a national federation of housing co-operative societies, which coordinates the business of housing co-ops. It includes independent regional housing co-ops that are affiliated with JCCU, that provide services to their members in cooperation with real estate developers.

ZENJUREN

Co-op societies	12
Members	422,307
Housing units constructed	116
Full-time employees	366

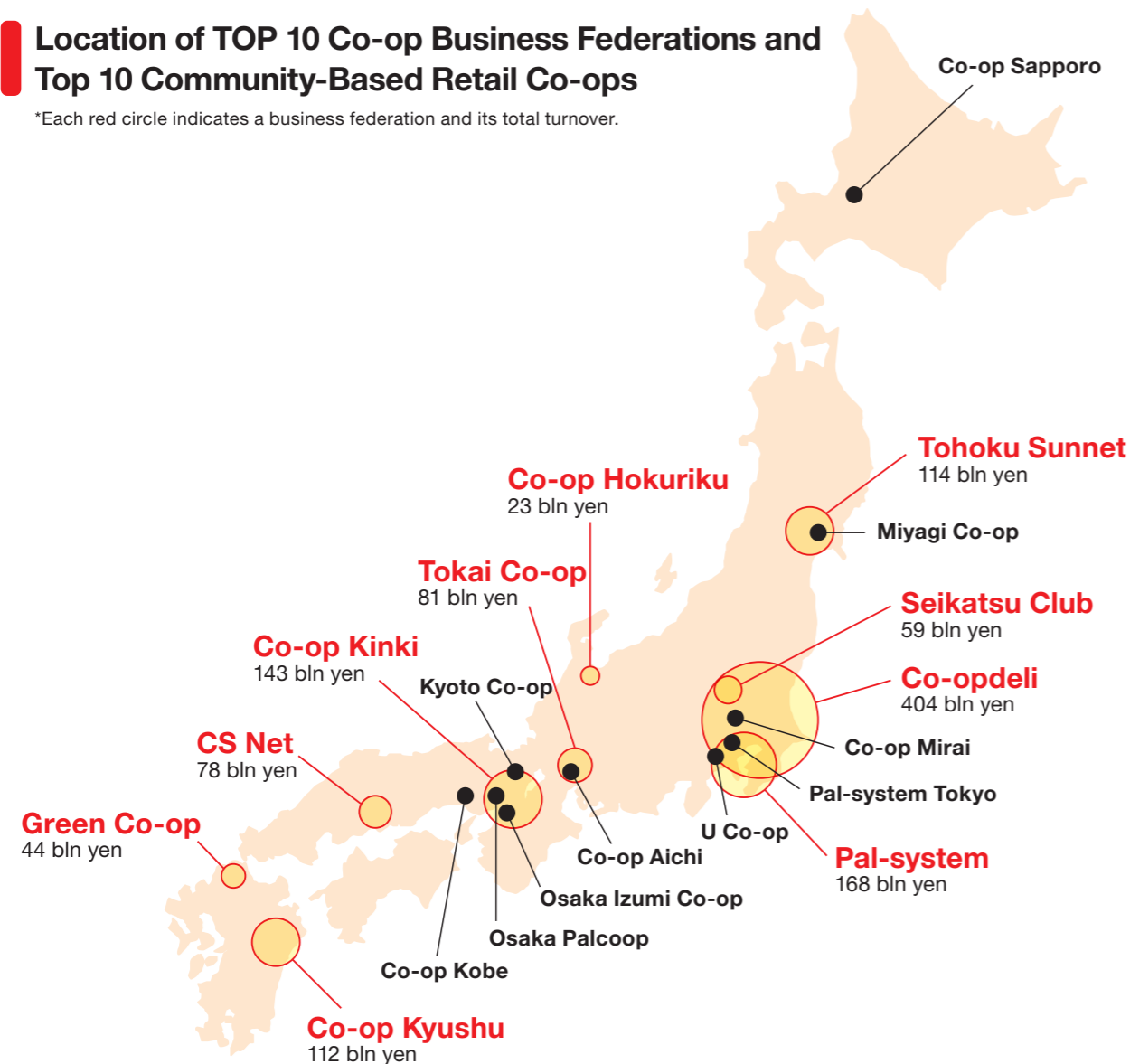
*source: National Federation of Housing Co-operative Societies (ZENJUREN)

TOP 10 Community-Based Retail Co-ops in Japan

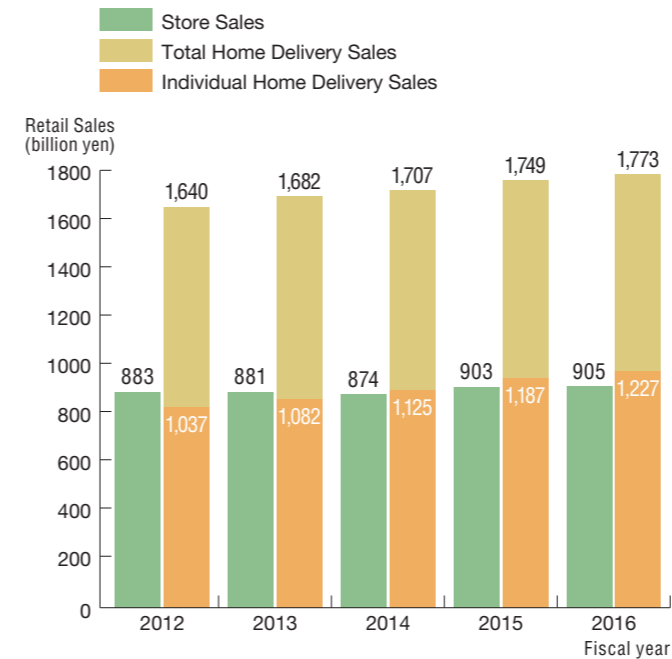
	Turnover (¥ million)	16/15(%)	Membership	16/15(%)
Co-op Mirai	385,350	101.3	3,344,652	102.9
Co-op Sapporo	288,433	103.8	1,654,657	103.7
Co-op Kobe	248,197	99.6	1,688,252	100.3
U Co-op	182,236	99.0	1,773,169	100.2
Miyagi Co-op	107,186	98.2	723,122	102.1
Osaka Izumi Co-op	87,595	106.1	514,173	103.2
Kyoto Co-op	76,015	102.2	529,805	101.5
Pal-system Tokyo	73,211	100.7	464,135	103.0
Osaka Palcoop	59,460	103.2	412,340	102.9
Co-op Aichi	58,021	99.9	465,323	103.3

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

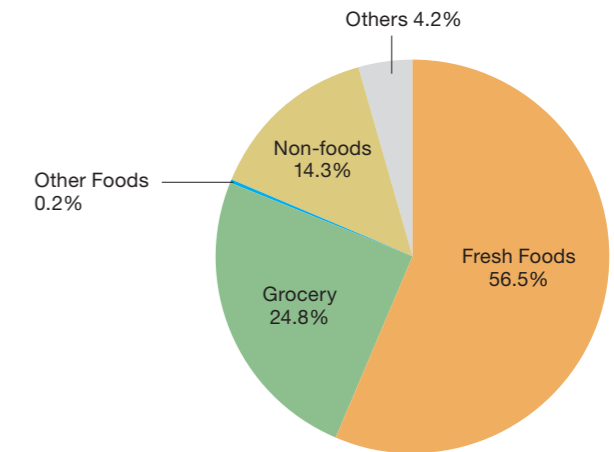
*Each red circle indicates a business federation and its total turnover.



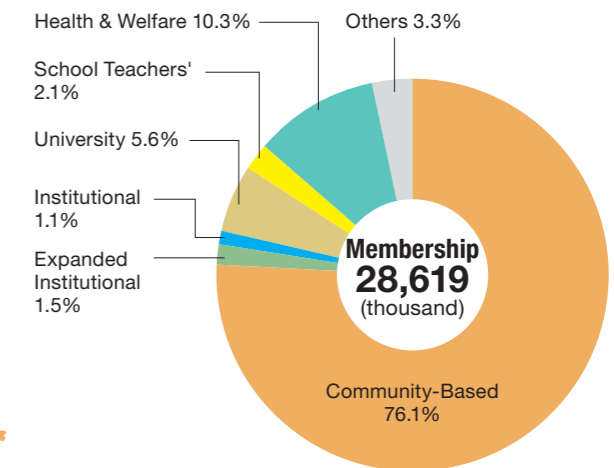
Community-Based Retail Sales by Type of Operation



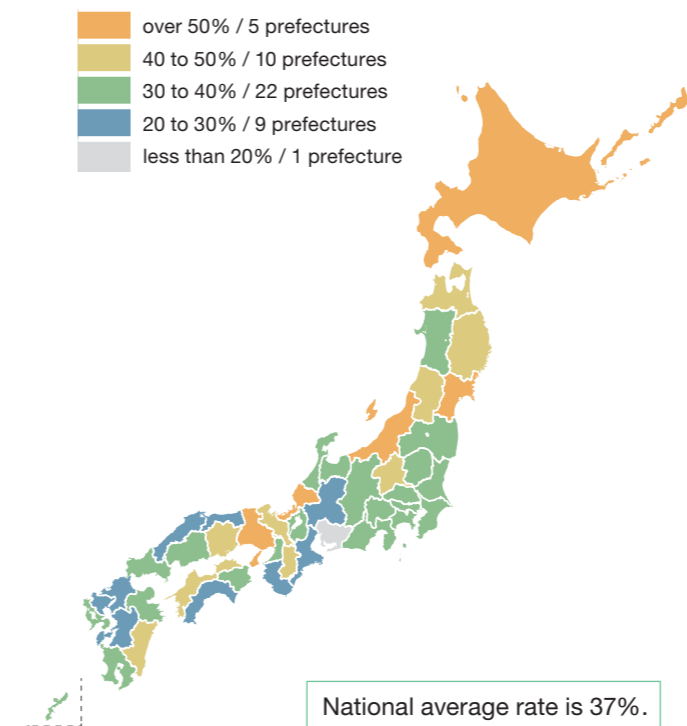
Percentage of Community-Based Retail Sales by Product Category



Percentage of Membership by Type of Consumer Co-ops



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



Percentage of Turnover by Type of Consumer Co-ops

