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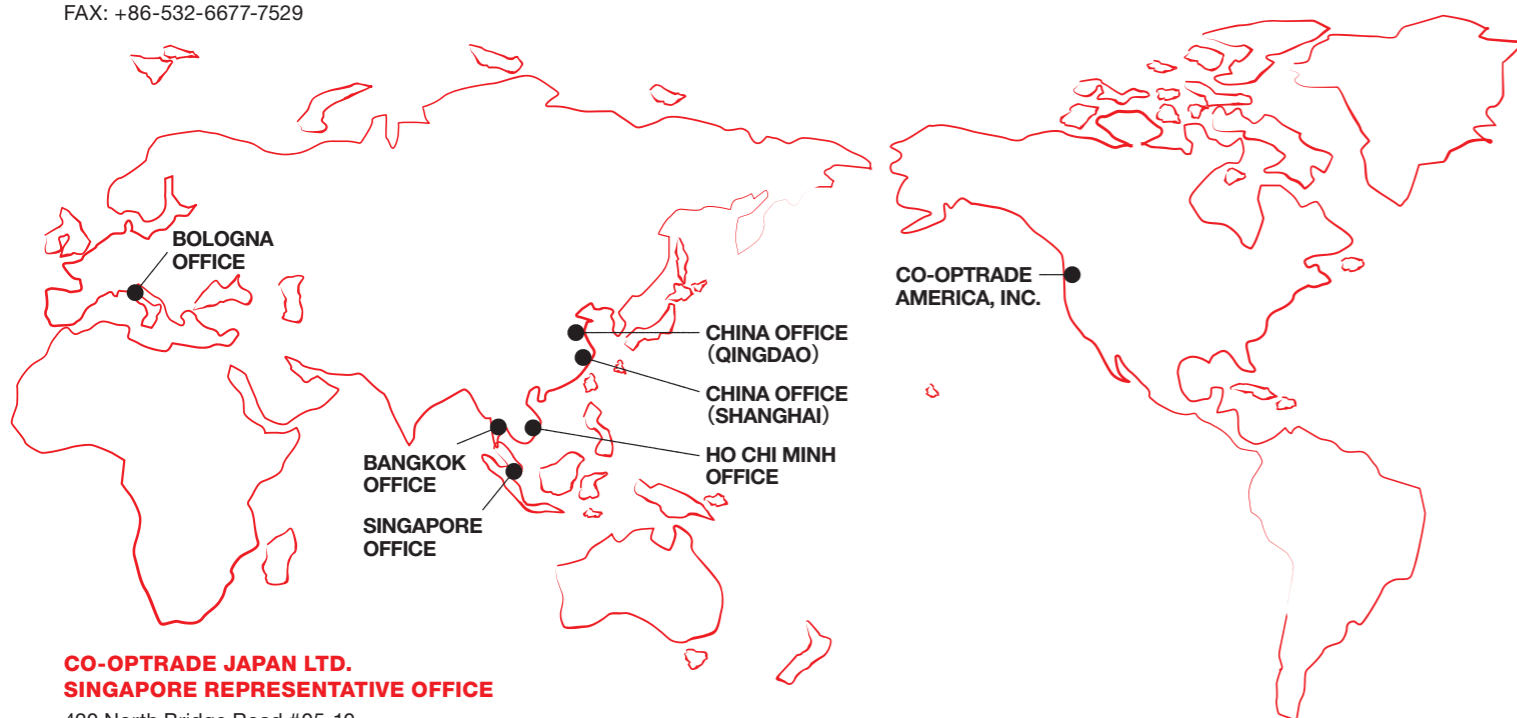
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JAPANESE CONSUMERS' CO-OPERATIVE UNION

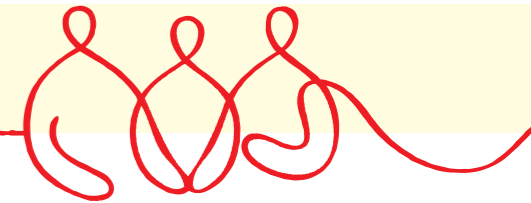
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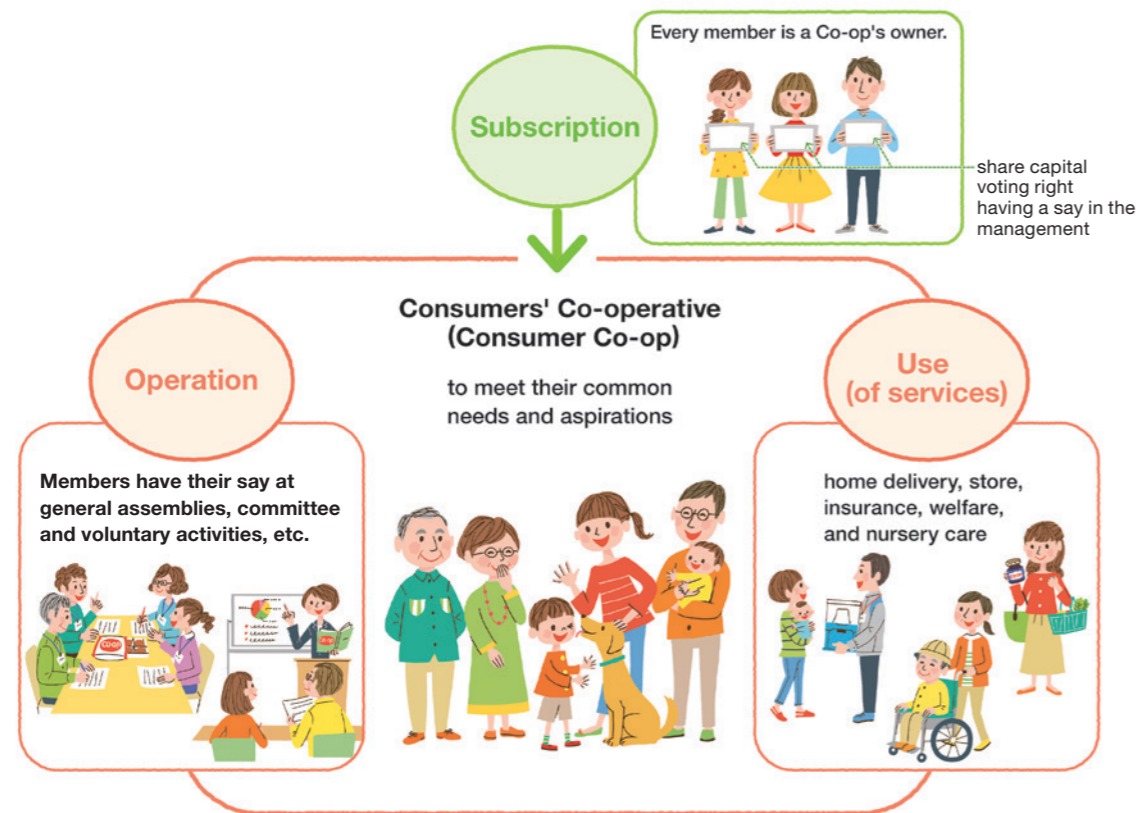
Profile of Japanese Consumers' Co-operative Union

2019 - 2020

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.

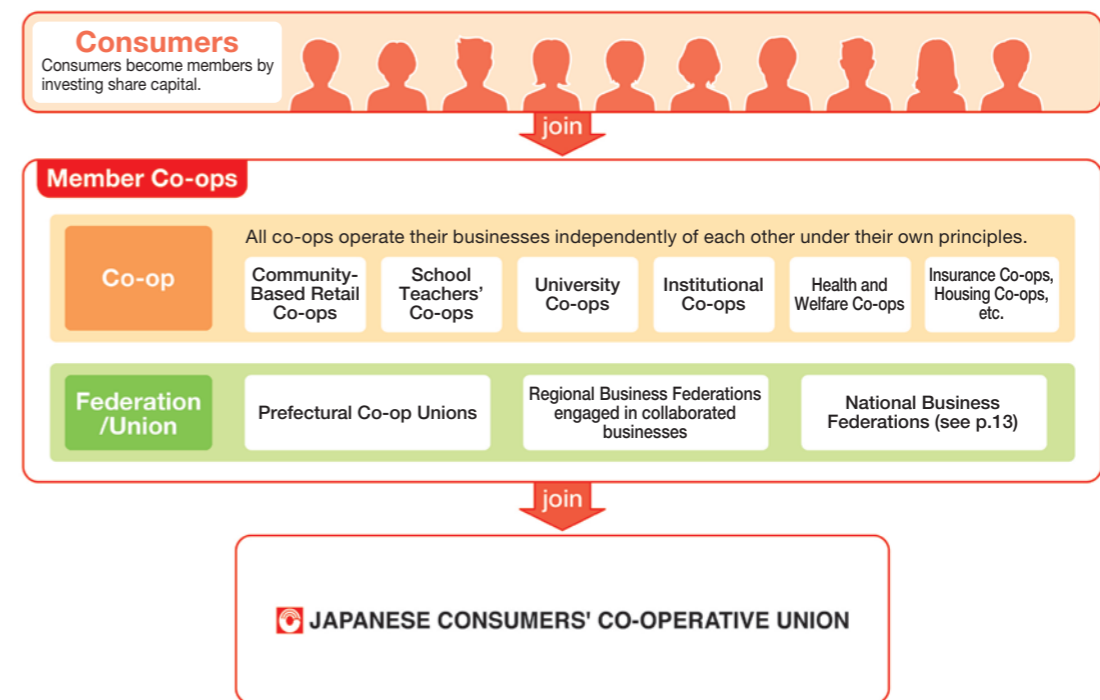
What is Japanese Consumers' Co-operative Union(JCCU)

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 3.5 trillion JPY, with total 29 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 5,300 with sales turnover of 417.3 billion yen (at the retail price) covering 15.1% of the total sales of retail co-ops. (as of March 31, 2019)
- 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

Mail Order Business

There are two types of JCCU mail order business.

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

Orders can be placed both by mail order 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.



Home delivery catalogs



JCCU laboratory



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

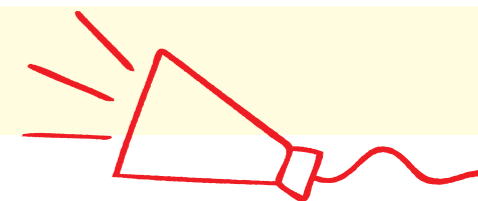


Orders via internet (image)



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:

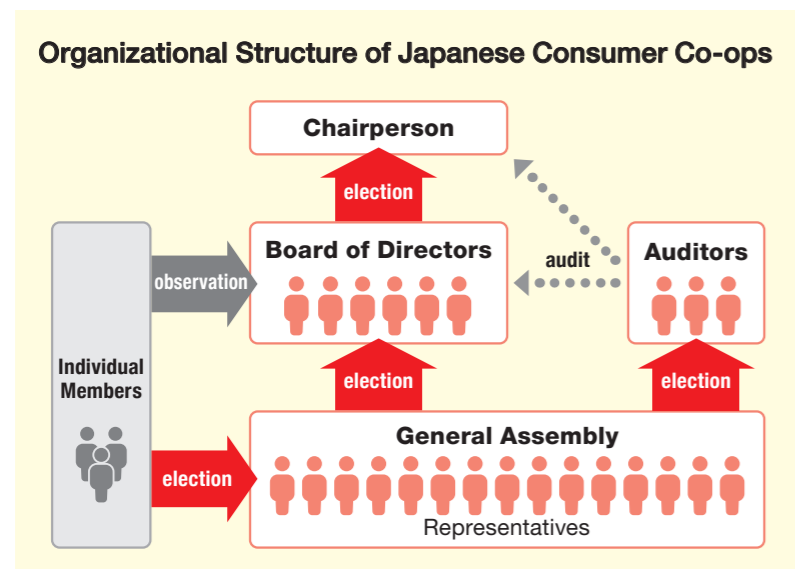
- Submission of public comments to the Japanese government
- Attendance at and remarks to government's councils
- Investigations about food safety, consumer administration, environmental affair, etc.
- Publicity of the results of the actions above.



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 reduction, support for disaster recovery at affected areas, 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 them 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 researches, statistic data, learning materials for staff of member co-ops, etc.



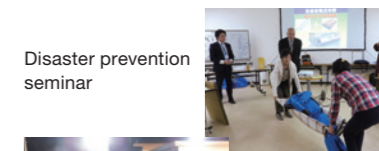
Learning materials



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.

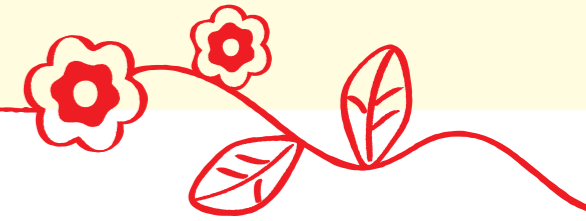


Disaster prevention seminar



Soup kitchen for the afflicted people of the July 2018 West Japan Heavy Rain

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, life insurance, fire insurance.



Welfare Business

Many consumer co-ops operate nursing care business for the elderly and persons with disabilities based on the nursing care insurance system. Their main business form is in-home 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 are also putting effort in 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-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.



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.



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 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.



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 loss reduction, plastic shopping bag reduction, and recycling collection. Many co-ops hold study sessions for their staff and members about global warming, plastic pollution, food loss, etc.



2019-2020 (June, 2019)

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Organization Size (as of March 20, 2019)

Member societies (incl. business federations) 319
Full-time employees 1,454

Main Businesses and Activities

1) Product supply to member co-ops

- Development and supply of CO·OP Brand Products
- Mail order 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	382,087,435
Cost of sales	337,854,397
Gross Surplus	44,233,037
Membership dues	1,044,261
Contractual commission	6,998,786
Other revenue	2,980,506
Business Surplus	55,256,594
Operating expenses	54,416,946
Operating Surplus	839,647
Non-operating revenue	1,777,787
Non-operating expenses	13,316
Current Surplus	2,604,119
Extraordinary profit	0
Extraordinary losses	154,875
Surplus for the Fiscal Year before Taxation	2,449,244
Taxes	297,688
Net Surplus for the Fiscal Year	2,151,556

fiscal year ended March 20, 2019

Balance Sheet

ASSETS	¥thousand
Current assets	89,195,759
Fixed assets	
Tangible assets	54,070,798
Intangible assets	5,201,840
Other fixed assets	52,577,610
Total Fixed Assets	111,850,249
Total Assets	201,046,008
LIABILITIES AND CAPITAL	¥thousand
Current liabilities	84,244,730
Fixed liabilities	6,151,123
Total Liabilities	90,395,854
Share Capital	9,075,500
Reserves	
Legal reserves	9,026,000
Voluntary reserves	89,209,900
Unallocated surplus	2,799,376
Total Reserves	101,035,276
Shareholder's equity	110,110,776
Net asset	110,650,154
Total Liabilities and Capital	201,046,008

Affiliate Companies

CX Cargo Ltd. / CO-OP CLEAN CO., Ltd. / CO-OP INFORMATION SYSTEMS CO., LTD. / CO-OPTRADE JAPAN LTD. / CO-OP TRADE 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. International Year of Co-operatives
- 2012** Renewal of CO·OP Brand Products
- 2015** JCCU and its member co-ops took action to support the victims of the 2016 Kumamoto Earthquake.
- 2016** JCCU and its member co-ops took action to support the victims of natural disasters including the July 2018 West Japan Heavy Rain.

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 29 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

FY2018 Consumer Co-op Societies in Japan

Consumer Co-op Societies in Japan

	unit	FY2016		FY2017		FY2018	
		16/15(%)	17/16(%)	17/16(%)	18/17(%)		
Number of Consumer co-ops *1		570	99.6%	565	99.1%	568	100.5%
Retail co-ops		428	99.3%	431	100.7%	431	100.0%
(Community-based retail co-ops)*2		129	99.2%	132	102.3%	130	98.5%
Health and welfare co-ops		113	100.9%	105	92.9%	107	101.9%
Insurance & Housing co-ops		17	100.0%	17	100.0%	18	105.9%
Business federations		12	100.0%	12	100.0%	12	100.0%
Membership	thousand	28,619	101.5%	28,731	100.4%	29,243	101.8%
Total share capital	million yen	795,108	101.8%	807,971	101.6%	822,010	101.7%
Total business turnover	million yen	3,479,078	101.0%	3,506,490	100.8%	3,535,051	100.8%
Retail sales amount	million yen	3,010,110	101.0%	3,033,644	100.8%	3,053,254	100.6%
Market share of retail sales *3	%	2.69		2.69		2.69	
JCCU wholesale amount	million yen	371,651	100.3%	378,547	101.9%	382,087	100.9%

*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	FY2016		FY2017		FY2018	
		16/15(%)	17/16(%)	17/16(%)	18/17(%)		
Number of co-ops		122	98.4%	125	102.5%	123	98.4%
Membership	thousand	21,787	101.9%	21,873	100.4%	22,271	101.8%
Total turnover	million yen	2,823,109	101.1%	2,847,330	100.9%	2,875,696	101.0%
Sales	million yen	2,717,159	101.2%	2,740,760	100.9%	2,766,171	100.9%
(Amount of monthly purchase/member)	yen	10,911	99.2%	10,946	100.3%	10,859	99.2%
Store sales	million yen	904,941	100.2%	907,270	100.3%	902,701	99.5%
Home delivery service sales	million yen	1,773,088	101.4%	1,790,962	101.0%	1,813,083	101.2%
(Individual home delivery service sale)	million yen	1,225,751	103.2%	1,260,756	102.9%	1,293,717	102.6%
Total share capital	million yen	663,814	101.9%	675,823	101.8%	688,937	101.9%
(Average share capital/member)	yen	30,468	100.0%	30,898	101.4%	30,935	100.1%
Co-op bonds	million yen	63,594	103.6%	62,737	98.7%	61,273	97.7%
Number of stores		965	99.7%	967	100.2%	965	99.8%
Total stores sales area	m ²	1,282,670	100.8%	1,291,868	100.7%	1,288,154	99.7%
Number of full-time employees		27,699	101.4%	28,212	101.9%	27,312	96.8%
Households-subscription rate	%	37.9		37.7		38.1	

Health and Welfare Co-ops

HeW CO-OP JAPAN	unit	FY2016		FY2017		FY2018	
		16/15(%)	17/16(%)	17/16(%)	18/17(%)		
Co-op societies		111	100.0%	105	94.6%	105	100.0%
Members	thousand	2,946	100.6%	2,966	100.7%	2,972	100.2%
Turnover	million yen	337,930	101.4%	343,060	101.5%	347,091	101.2%
(Medical business)	million yen	265,909	100.5%	267,915	100.8%	271,417	101.3%
(Welfare business)	million yen	67,745	102.0%	69,781	103.0%	70,752	101.4%
Hospitals *		75	100.0%	75	100.0%	75	100.0%
Clinics *		343	101.8%	344	100.3%	345	100.3%
Total share capital	million yen	83,806	100.6%	84,866	101.3%	85,320	100.5%
(Average share capital/member)	yen	28,440	100.0%	28,613	100.6%	28,705	100.3%
Full-time equivalent (FTE)		38,418	102.7%	37,671	98.1%	39,320	104.4%

*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 Association (NFUCA), which is affiliated to JCCU, is the national association of university co-ops.

NFUCA

Co-op societies	215
Members	1,562,324
Turnover (¥million)	184,288
Full-time employees	1,674

*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 153 JCCU member societies from across the nation and the other, National Federation of Workers and Consumers Kyosai Cooperatives (Kokumin Kyosai co-op) which offers insurance mainly to trade union members.

JCIF

Co-op societies	153
Policies	8,374,294
Premium income (¥million)	191,032
Claims paid (¥million)	67,352
Full-time employees	436

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

Kokumin Kyosai co-op

Co-op societies	58
Policies	31,199,975
Premium income (¥million)	572,332
Claims paid (¥million)	359,436
Full-time employees	3,530

*source: National Federation of Workers and Consumers Kyosai Cooperatives

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

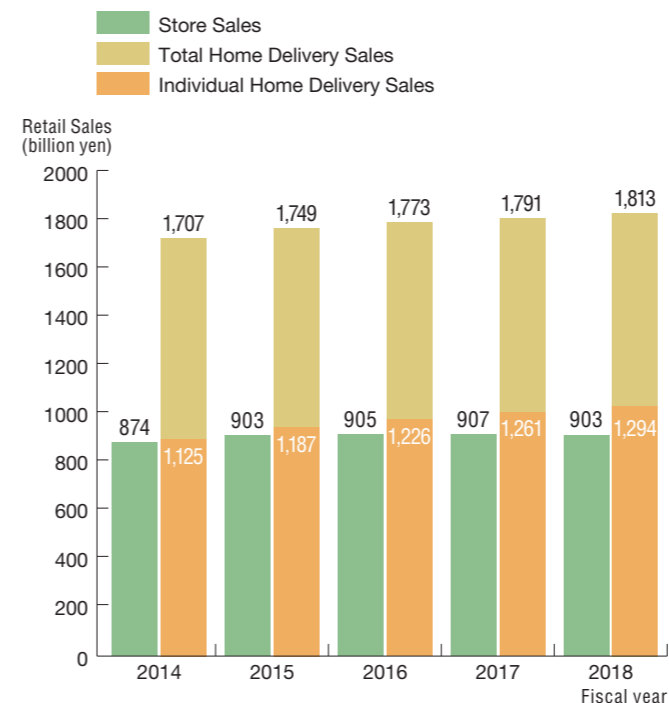
Co-op societies	11
Members	224,354
Housing units constructed	105
Full-time employees	97

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

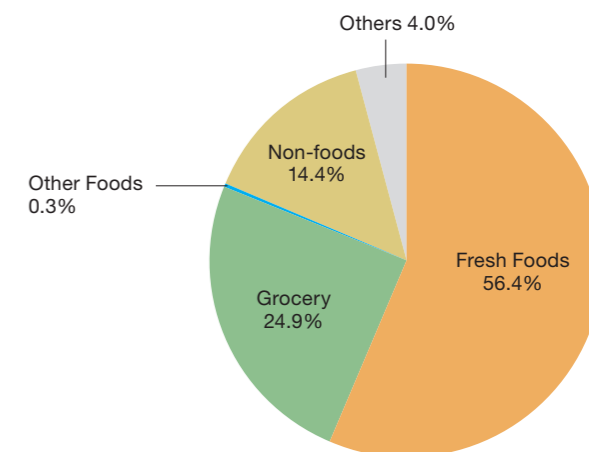
TOP 10 Community-Based Retail Co-ops in Japan

	Turnover (¥ million)	18/17(%)	Membership	18/17(%)
Co-op Mirai	390,939	100.3	3,470,561	101.7
Co-op Sapporo	294,559	100.6	1,762,681	103.0
Co-op Kobe	253,842	100.7	1,718,069	101.4
U Co-op	176,495	98.5	1,788,834	100.8
Miyagi Co-op	107,905	100.2	746,970	101.3
Osaka Izumi Co-op	93,060	101.5	533,821	101.5
Kyoto Co-op	79,260	101.7	545,791	101.4
Pal-system Tokyo	75,224	101.3	497,878	104.0
Osaka Palcoop	60,469	101.5	431,780	102.5
Co-op Aichi	58,600	100.0	491,554	102.3

Community-Based Retail Sales by Type of Operation

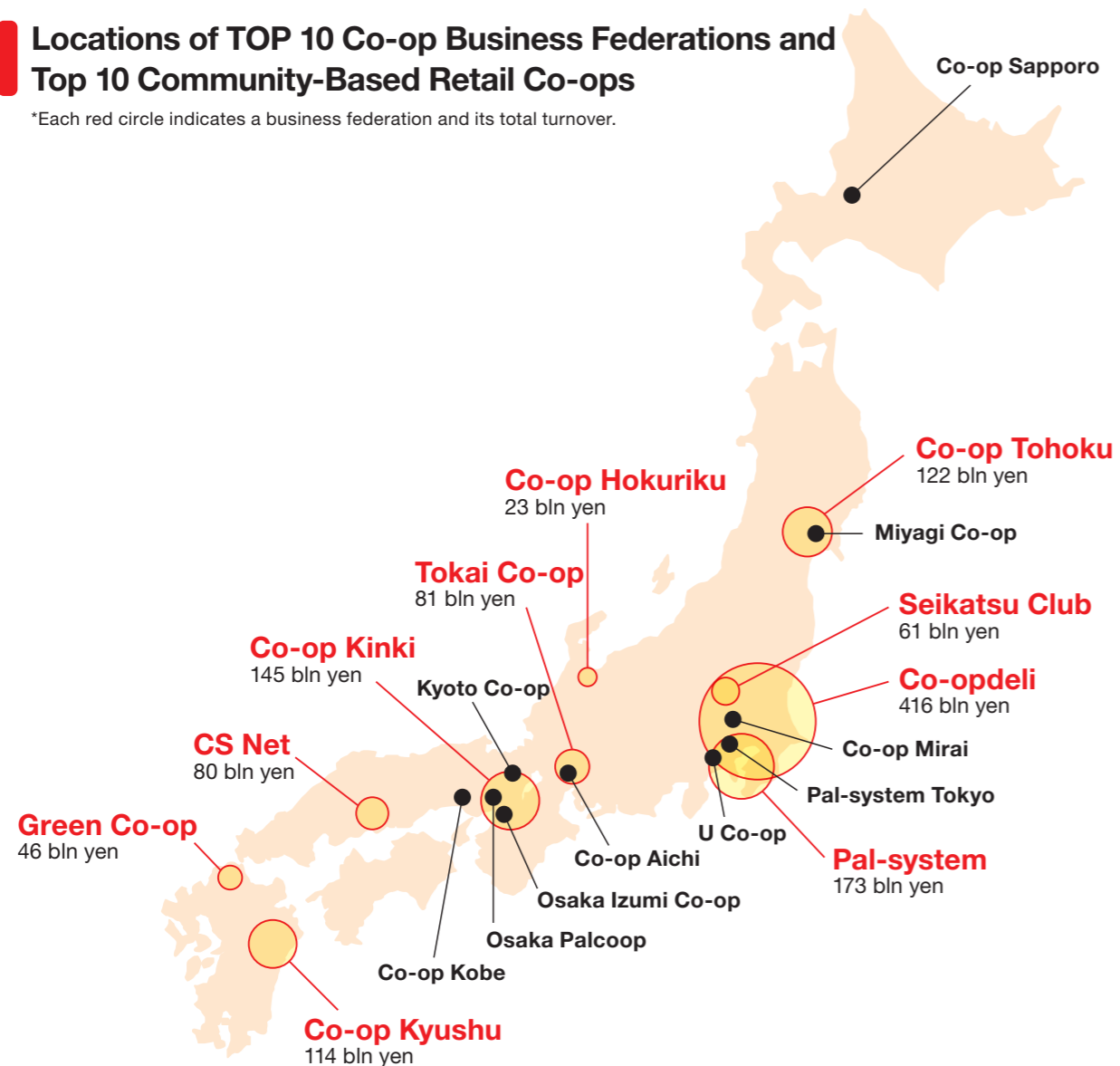


Percentage of Community-Based Retail Sales by Product Category

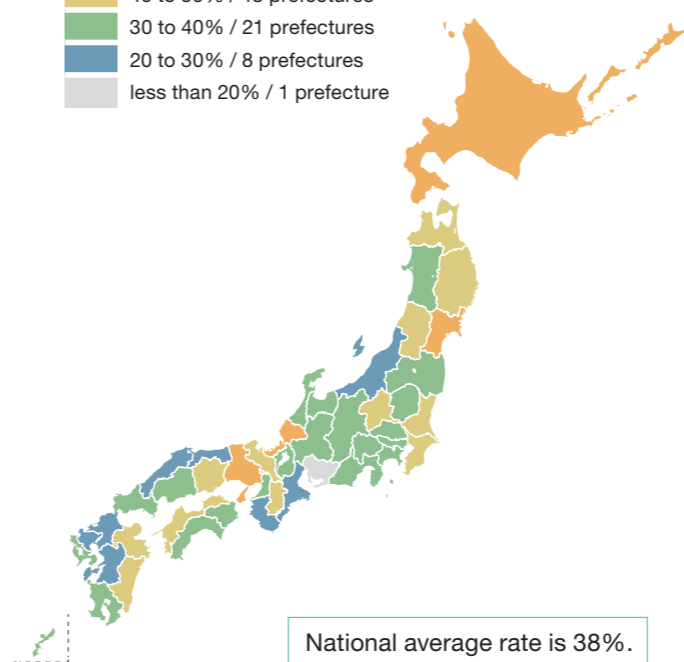
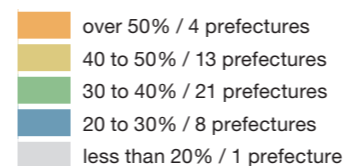


Locations of TOP 10 Co-op Business Federations and Top 10 Community-Based Retail Co-ops

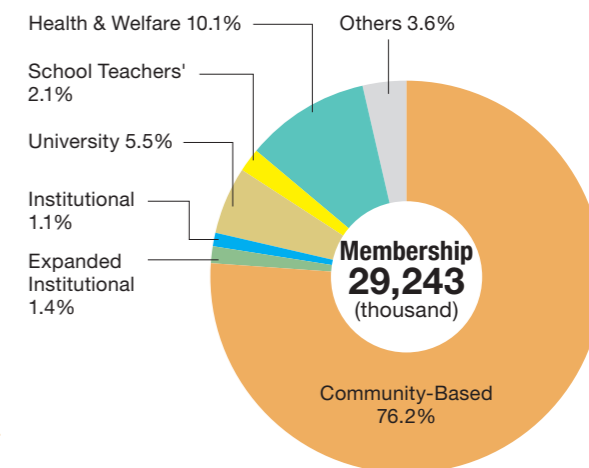
*Each red circle indicates a business federation and its total turnover.



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



Percentage of Membership by Type of Consumer Co-ops



Percentage of Turnover by Type of Consumer Co-ops

