Operating Companies' ESG Initiatives

JFR Card

JFR Card is an operating company engaged in credit cards, loans, nonlife insurance agency, and life insurance soliciting.

JFR Card is actively involved in ESG initiatives under the sustainability policy. In regard to environmental matters, it is promoting a changeover to online card usage statements, digitalization of paper documents, and completely paper-free meetings, in order to contribute to a low-carbon society. When opening its Tokyo office in 2019, it also made productivity improvements through adoption of a free address system and workplace environment reforms. Coinciding with this, from March 2019 it changed to a system where Saturdays. Sundays, and public holidays are non-working days, to reduce the total number of hours worked in a year and promote a better work-life balance.

WEB JFR Card website

J. Front Design & Construction

J. Front Design & Construction is an operating company that works on construction contracts and manufactures furniture.

Regarding environmental matters, it has adopted paperless meetings following the move of its Tokyo office in May 2019, and switched to LED lighting in its Osaka factory in August 2019. In these and other ways, it seeks to reduce emissions of greenhouse gases. In August 2019 the Children's Association of Neyagawa Niwajihonmachi Neighborhood Association, where the company plant is located, was invited to a woodwork workshop for children during the summer vacation, to enhance relations with local communities.



J. Front Design & Construction website

Dimples'

Dimples' is an operating company providing total solutions centered on four main areas: human resources dispatching, job placement services, outsourcing, and education and training.

Because of our high number of female employees, it recognizes the importance of promoting women's empowerment. The company promotes human resources utilization based on the individual's skills, achievements, aptitudes, and motivation. As of November 2019, the percentage of women in leadership positions in its head office, business offices, and outsourcing department is around 65%. As a company actively seeking to develop women-friendly workplace environments, we have received certification as a Leading Company for Women's Empowerment (Osaka City), Women's Empowerment Promotion Leader (Aichi Prefecture). Gender Equality Promotion Declaration Company (Ishikawa Prefecture), and a Fujinokuni Women's Empowerment Supporting Company (Shizuoka Prefecture).

WEB Dimples' website

Daimaru Kogyo

Daimaru Kogyo is an operating company involved in the wholesale and import-export business.

For the sake of the environment, its offices have switched to LED lighting and its meetings are now paperless. From the perspective of governance, it has obtained international ISO 27001 certification for information security in its retail departments, and strives to protect the information of its trading partners and customers. Its automotive departments have acquired ISO 9001 and endeavor to strengthen quality control.



J. Front Foods

Operating Companies **ESG** Initiatives

Super Mom system: a new work style

J. Front Foods is an operating company primarily involved in the restaurant business, operating 28 restaurants nationwide from Sapporo to Hiroshima.

Though many women are employed in the restaurant industry, they face difficulties in working while raising children or a lack of job security when returning to work after time away to be a mother. The Super Mom system was developed with an awareness of such problems to create better work environments for women.

The main features of this system are:

- Allowing women to carry mobile phones in the workplace so that they can respond to emergency calls from the daycare center or kindergarten.
- Providing rooms at some stores for children to wait until their mothers finish working and return home together.
- Allowing women to cook and take home meals using ingredients near to being disposed of and not able to be used the next day. This also makes effective use of food that would otherwise be thrown away.

Since the introduction of this system, more mothers have

sought and found employment. As labor shortages become acute, such systems as these supporting the needs of workers are securing vital human resources.





J. Front Foods website

Consumer Product End-Use Research Institute

Newly entering the certification business HACCP initiatives

The Consumer Product End-Use Research Institute is an operating company that accepts commissions from companies inside and outside the Group for merchandise testing, quality consulting, and so forth.

With the rising concern by consumers over food safety, the Japanese government decided in 2018 to require HACCP^{*} hygiene management for business operators handling food.

Seeing this current as a business opportunity, the Consumer Product End-Use Research Institute is entering into the certification business.

In March 2019, it was registered as an assessment company for the Japan Food Safety Management Association (JFSM)'s JFS-A/B standards (a Japanese food safety management standard in accordance with international standards; 29 companies are registered nationwide as of December 2019). This enables the institute to assess and appraise whether a company is providing food safely.

Currently five members are registered as auditors/assessors with the JFSM, a number that will be expanded as this business grows.

* HACCP stands for Hazard Analysis and Critical Control Point, a system of hygiene management for food developed to ensure the safety of space food in the USA in the 1960s.



Consumer Product End-Use Research Institute website

Angel Park

Angel Park is an operating company involved in the leasing of car parks.

Both the south and north areas of the parking at Angel Park contain two 200-volt electric vehicle charging stands, while the Yaba Park parking area has one stand. Further efforts will be made for the expected increase in electric vehicles, to help contribute to reducing greenhouse gases.

WEB Angel Park website

JFR Service

JFR Service is an operating company that handles facilities, back office services, and purchasing for the Group.

It is achieving work style reforms for a better work-life balance by adopting robotic process automation (RPA) to streamline the administrative operations system and shift to high-value added services. In fiscal 2019 it focused on shifting to paperless office operations to reduce the amount of paper used, and supporting employment by developing job duties for those working shortened hours due to caring for children or family members. Through regular departmental ESG staff meetings, distribution of its own pocket manual to all employees, and regularly issuing ESG news, the initiatives of each division are shared to promote operations within all the companies.



JFR Information Center

Operating Companies' ESG Initiatives

The JFR Information Center is an operating company that develops, operates, and manages the systems of the Group.

The center's environmental initiatives include promoting paperless business with digital vouchers and encouraging use of online storage, and reducing greenhouse gas emissions. General office waste is disposed of properly through increasingly sophisticated sorting of garbage.



JFR Information Center website