

Initiatives to Revitalize the Regions

Initiatives to Resolve Local Issues

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The Bank encourages JA's innovative efforts to meet the actual conditions and needs of each region.

Topics

Endeavors aimed at Revitalizing the Local Community Through Collaborative Efforts with local stakeholders



～ A Vibrant Community alive With Ornamental Plants and Tourism

JA Ibusuki is located at the southernmost tip of the Satsuma Peninsula, a hot spring resort with as many as 1,000 spring sources and sand steam baths. Taking advantage of the mild climate and hot springs, the cultivation of foliage plants is also thriving. There is a specialized committee dedicated to foliage plants that is the only one of its kind in the country.

To enhance the tropical atmosphere that is characteristic of Ibusuki, foliage plants are displayed at local events and lodging facilities in the city. This display not only features the image of Ibusuki as a town of foliage plants and increases awareness of the area, but also contributes to the vibrancy of the community.

In an effort to increase the appeal of the region through branding and tourism, we established the Foliage Plant Town Ibusuki Council in collaboration with JA Ibusuki and the prefecture. The council works to improve recognition of the region with the catchphrase, Fall in love with the greenery: Ibusuki, the city of ornamental plants.

To further revitalize and sustain this effort, a comprehensive collaboration agreement was signed with the JA Ibusuki in December 2022. JA Ibusuki will continue to work together with the government and the committee to promote the image of a vibrant community, highlighting ornamental plants and tourism.


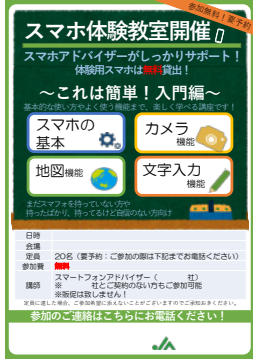
Topics

JA Smartphone Classes aimed at eliminating the digital divide throughout the country

Triggered by the spread of COVID-19, the very concept of "connectedness" is undergoing dramatic changes, and the importance and presence of digital services in our daily lives is rapidly increasing. Smartphones are already an important link in individual's lives.

The importance of solving "digital divide" is increasing in today's society—this includes ensuring the same levels of convenience anywhere in the country, and communicating with friends and family who live in remote locations.

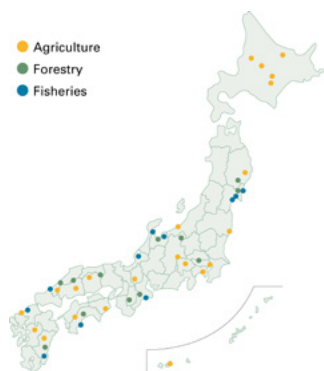
The JA Group has been offering JA Smartphone Classes nationwide since July 2021 to meet the needs of local residents, and as of March 31, 2023, a total of approximately 5,000 classes had been held with a total of approximately 40,000 participants. We will continue to provide new opportunities for people to experience digital services and work toward bridging the digital divide.

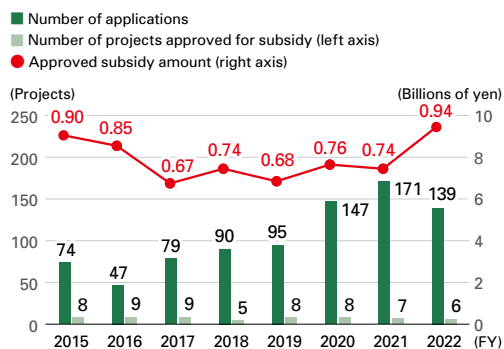
Agricultural, Forestry and Fisheries Future Fund Supports Local AFF Organizations

The Agricultural, Forestry and Fisheries Future Fund was established in 2014 by The Norinchukin Bank, a member of JA Group, JF Group and JForest Group, with a ¥20 billion contribution. This fund seeks to support initiatives to nurture leaders who drive the sustainable development of the AFF industries, strengthen the revenue base of these industries and revitalize local communities based on the AFF industries.

Projects Targeted by the Agricultural, Forestry and Fisheries Future Fund



Number of Projects Targeted and Amount of Subsidy from the Agricultural, Forestry and Fisheries Future Fund



Food and Farming Education Activities

Each year, we distribute booklets to children in the fifth year of elementary school across Japan covering a variety of topics, from food and farming education to environmental education to financial and economic education. We also distribute a universal edition for special education schools. In fiscal 2022, we added new themes related to the SDGs, such as "food loss," and distributed approximately 1.30 million copies were distributed free of charge to 20,000 elementary schools nationwide.



Senior Elementary School Edition: Our Lives with Agriculture (Left), Universal Design Edition (Right)

Training the Next Generation of Farm Managers

The Japan Institute of Agricultural Management, with the Bank as the main sponsor and the support of member companies, opened in 2013 to foster the next generation of farm managers and leaders in regional farming. So far, the institute has produced 119 graduates. In April 2023, the institute celebrated its 10th anniversary and launched a new online school to expand the scope of its farm management program. In April 2024, the institute will take on the challenge of providing even more value to the farming industry by undergoing a curriculum transition at the Shinagawa main campus aimed at fostering innovators in the agribusiness field.

Online school course catalog (available in stages beginning June 2023)

オンラインスクールの教育メニュー（2023年6月以降、順次提供開始）

Local Revitalization Support Utilizing Farmstays

We are promoting a farmstay venture meant to generate profit in the sense that it creates hiring and income in rural areas. In March 2020, we signed a four-way partnership agreement with JA Zen-Noh, Nokyō Tourist Corporation and the Japan Countryside Stay Association. Through this agreement, we are working to realize regional revitalization through the establishment and promotion of the farmstay business. In addition to providing JA Bank's financial functions (such as farmstay loans), the bank offers partnership coordination via a broad trading infrastructure.

Regional Revitalization Through Farmstays, Promotion of Farming Areas and Agriculture

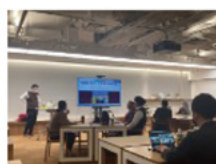
From September 2021 to January 2022, as an effort to contribute to the revitalization of rural districts, the four organizations at left held farmstay-themed courses at Marunouchi Platinum University, which offers career courses for businesspeople. This initiative was supported by the Association for Creating Sustainability in Urban Development of the Otemachi, Marunouchi and Yurakucho

Districts (commonly known as the Ecozeria Association). The association cooperates and/or collaborates with entities in or nearby the Dai Maru Yu Area and promotes the environmental symbiosis of city planning in the area.

This course aimed to create sustainable local communities through exchanges between rural and urban areas to solve problems and create fans. In addition to six classroom lectures, fieldwork studies were conducted in the farmstay area to deepen exchanges between urban and rural residents.



Learning in Tokyo



Rural-urban exchanges, building communities (creating fans of regions)

Interaction with the regions



Creating Business Innovation

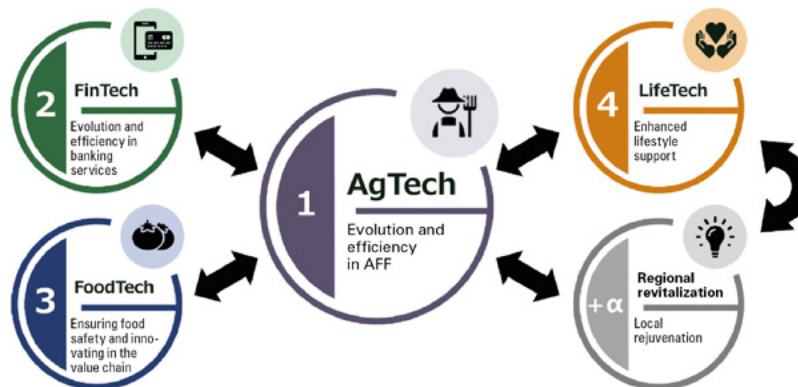
AgVenture Lab: A Hub for Open Innovation

In 2019, JA Group opened an innovation laboratory, AgVenture Lab, in Otemachi, Tokyo, based on the concept of cultivating the next generation of agriculture, closely supporting daily lives of local communities, and connecting places and people.

The Lab aims to utilize a variety of knowledge and technology to create new businesses, develop services, and solve social issues by connecting various businesses of the JA Group with startup companies, partner companies, universities, and governments that have technologies and ideas. In terms of physical facilities, the Lab offers co-working spaces for start-up companies, etc. In terms of soft aspects, the Lab solicits business plans from startup companies and others, aiming to create new business models that leverage the strengths of the JA Group. Furthermore, the JA Accelerator Program will serve as a pillar in accelerating innovation within the Group. In May 2022, we held a business plan contest to select companies that would participate in the 4th JA Accelerator Program; in this contest, nine companies passed the selection process.

This program, under the theme of Co-creating a Sustainable Future for Food, Agriculture, and Lifestyle, invites the submission of business plans not only in FinTech, but also AgTech, FoodTech, and LifeTech, targeting a wide range of businesses operated by the JA Group. The program aims to create new business models that leverage JA Group strengths (e.g., physical locations, infrastructure, customer network, etc.).

AgVenture Lab Initiative Areas



AgVenture Lab

4th JA Accelerator Program Business Plan Contest Award Recipients

< Business Plan Contest Merit Award > 4th JA Accelerator Program Participating Companies	
Agnavi Inc.	ICHI-GO-CAN®, a brand of sake in 180mL cans that is appropriate in volume, fashionable, and convenient to carry
ecologgie Inc.	Joint development of sustainable and functional poultry feed
ENtertainment Graphic Innovation	Improve farmers income Making Campsites a New Market - Campsite-specific "Local Production for Local Consumption" EC Platform
cuoncrop K.K.	MY Eco-Measure
Sagri Co., Ltd	Planting survey and soil analysis using satellite data
DayBreak Co., Ltd	Food loss reduction project using special refrigeration technology
TOWING	Dissemination of next-generation seedlings capable of carbon fixation in agricultural lands through the use of high-performance soils
TOMUSHI Corporation	Sophisticated beetle mass production system for sustainable proteins solves protein crisis and waste problem
My Fit Inc.	Personalized protein subscription myfit
[Innovation Award] Companies that are potential candidates for alliances and support outside of the program	
JPY, Inc., Kamakura Industries, GenomeMiner, Jikantechno Inc., nano Freaks , Frontier Field Inc.	

The JA Group Approach to the SDGs

The achievement of the SDGs requires not only the participation of governments, but also private organizations and businesses, with cooperative organizations expected to play a role as well.

In light of these circumstances and expectations of cooperatives, the JA Group released the JA Group Declaration of Commitment to the SDGs in 2020, which outlines the JA Group's basic approach to the SDGs. As a member of the JA Group, the Bank will also promote efforts to achieve the SDGs.

SDGs and the JA Group

<https://org.ja-group.jp/challenge/sdgs/>

The JA Bank Commitment to the SDGs

<https://www.jabank.org/sdgs/>

Topics

Organizing a Business Plan Contest for Students

The AgVenture Lab (innovation lab) held a business plan contest for students to support student entrepreneurs who aim to solve social issues. In fiscal 2022, 10 finalists were selected from 76 ideas submitted by universities, graduate schools, and high schools nationwide. At the contest held in February 2023, each of the finalists presented their business plans and deepened their collaboration with participants and sponsors, including the JA Group.

The JA Group is actively engaged in dialogue with these young people that is aimed at collaboration and partnership.

[Excellence Award]

- Geochemistry Laboratory (Kinki University) *Project for Utilizing Mineral Springs to Enhance Marine Environment and Fishing Yields*
- e-Combu (Otaru University of Commerce and others) *Earth-friendly feed made from unused kelp*
- LacuS Corporation (Kaishi Vocational University) *Complete nutritional food brand for seniors [ME TIME]*

[The Norinchukin Bank Prize]

- LIFT (Tohoku University) *Efficient transport of animals using rope self-propelled transporters*



Participants in the Business Plan Contest for Students