



3rd-Quarter Financial Report for the Fiscal Year Ending December 31, 2019

November 8, 2019

TSE 1st Section: 6071

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- 1 Company Profile**
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Management Philosophy

Bringing happiness to all the people
who share a connection

VISION

We will solve Japan's greatest domestic
social problem, "population decline,
declining birthrate and aging population"

1 Company Profile

Business Model Marriage Hunting Business

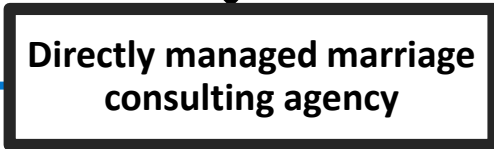
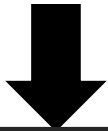
Joining route
Marriage hunting party
PARTY☆PARTY
Marriage hunting app
Bridal Net

Joining route
Marriage hunting party
PARTY☆PARTY
Existing business

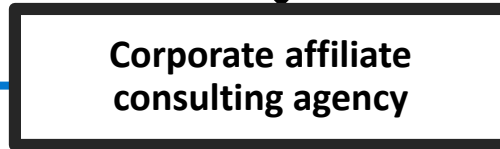
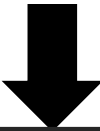
Joining route
Regional network



Member



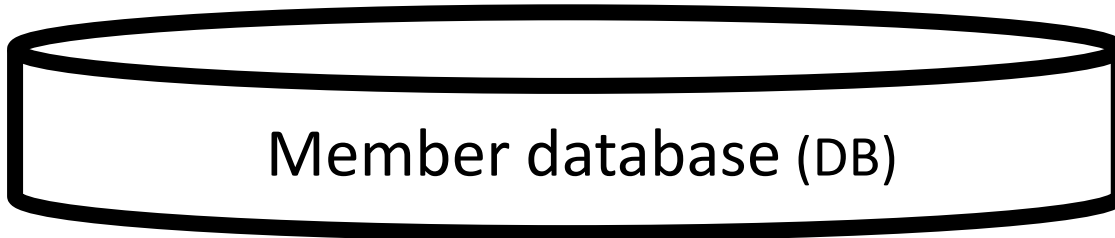
Member



Member



The largest amount of big data (Consulting agency database)
in the industry, holding about 60,000 people's data



Business model having infrastructure at its core

Business Model Life Design Business

2018

Number of couples married

6,132 couples

(Number of people married 12,264)



2019

Number of couples married

Expecting **8,000 couples**

(Number of people married 16,000)

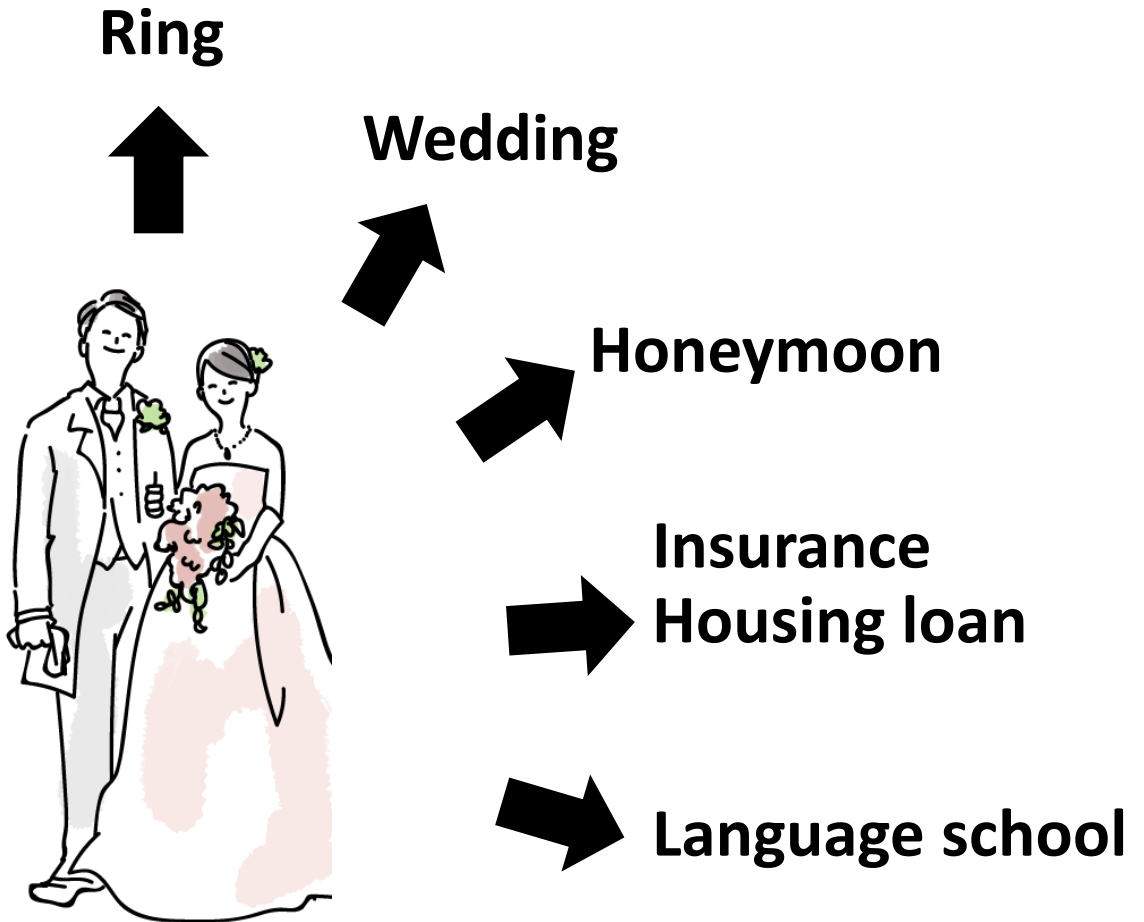


2022

Number of couples married

About **18,000 couples**

(Number of people married about 36,000)



Life Design Business expands as the number of couples married increases.

Marriage Hunting Business Company that Tackles Social Problem (population decline, declining birthrate and aging population)

2015

16.32
million people
(75 years old or older)

2065

22.48
million people
(75 years old or older)

+37.7%

Aging population 

2000

69.97
million people
(Men and women aged
20 to 64 years old)

2040

55.43
million people
(Men and women aged
20 to 64 years old)

-20.8%

Working generations 

1947

4.54%

2018

1.42%

-3.12%

Total fertility rate 

||

Declining population



Source: National Institute of Population and Social Security Research "Population Projections for Japan (2017)," Statistic Bureau, Ministry of Internal Affairs and Communications "Labour Force Survey" for 2000, JILPT "Rodoryoku jukyuno suikei 2007," Ministry of Health, Labour and Welfare (2019), Vital Statistics, Report of Vital Statistics confirmed data for birth, and Summary of Monthly Report of Vital Statistics 2018 (approximate numbers) for 2012 and later

**"Korega nihonshometsuno sukejuruda!
(This is the timetable for Japan to cease to exist!)"**

Title "Future Perspective View by Masashi Kawai" Author: Masashi Kawai

Current Situation of Japan's Social Problem

Support by the central and local governments for marriage hunting is not sufficient.

Fertility rate hits the lowest in history.
Policy review is imperative

However, most of the existing countermeasures for the declining birthrate are for the situation after having a baby. The support for young people is limited to measures such as marriage hunting support by local governments.

The only solution is to increase the number of married couples

出生数、最少を更新 政策見直し急務 出産しやすい環境整備

厚生労働省が7日発表した人口動態統計では、少子化対策の見直しが必要であることが浮き彫りになった。(1面参照)

政府は少子化対策として保育所の増設や長時間労働を削減する見直しを始めた。IT(情報技術)企業に勤める28歳の女性会社員は「結婚したら時間の余裕がなくなる」と懸念を口にしている。賃金水準や出産・育児休暇後の扱い、昇給・昇進などを評価基準とし、一定規模以上の企業に守らなければ、23年以降に制裁金の対象になる。

政府だけでなく、企業も対応が必要だ。例えば男女ともに出産や子育ての時期は業務や労働時間を絞り、落ち着けばフルタイムに戻るといった柔軟な働き方が必要だ。

出生率(17年)が最も高いフランスでは、第1子出産時の平均年齢は28・7歳と日本に比べ、2歳若く、働いた後に大学に入り直したり、大学在学中に出産して子どもを育てたり柔軟だ。

仏政府は職業教育などの改革法を通じて男女の賃金格差是正の義務を課している。賃金水準や出産・育児休暇後の扱い、昇給・昇進などを評価基準とし、一定規模以上の企業に守らなければ、23年以降に制裁金の対象になる。

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* June 8, 2019 The Nihon Keizai Shinbun, Morning edition, Page 2

Support for marriage hunting is a problem that should be solved by private companies

To Increase Married Couples IBJ Focuses on Success, and Increases Number of Affiliate Consulting Agencies.

Directly managed marriage consulting lounge

婚活ラウンジ
IBJメンバーズ

The strength of IBJ to deliver a high success rate is
shared with affiliate consulting agencies in Japan

Methods

20 years since its
establishment
First in the industry



Know-how

Directly managed lounge
Success rate 51.7%
The very best in the
industry



System

Industry standard OS
(Operation system)
Only one in the industry

Affiliate consulting
agencies

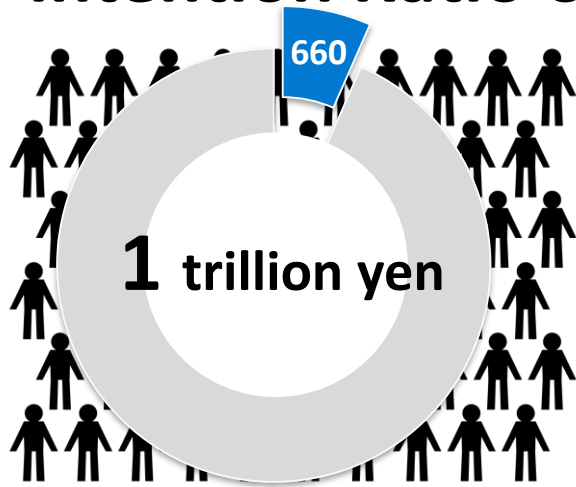
2,211

companies

(As of the end of 3Q, 2019)

Highly efficient and profitable business model focused on success
(Advertising cost, personnel expense, and rent are not required)

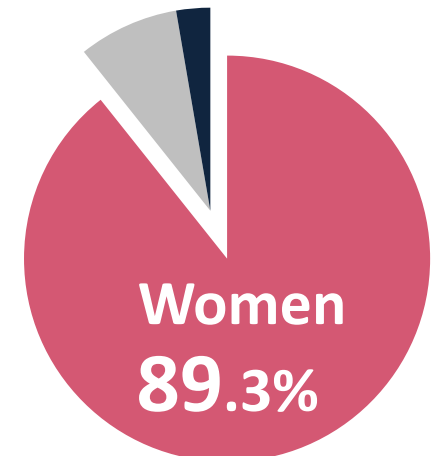
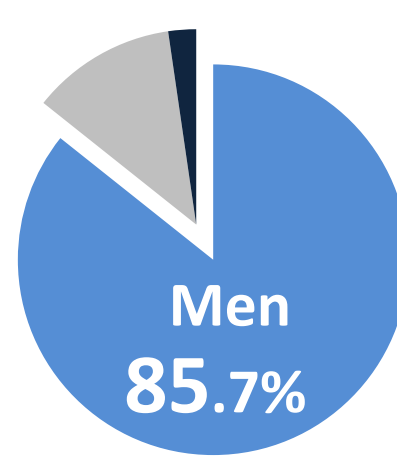
Size of Marriage Hunting Market, and Marriage Intention Ratio of the Unmarried



Potential market size is
1 trillion yen

Actual market size 66.0 billion yen

Marriage intention ratio of
unmarried men and women is
nearly 90%



There are sufficient opportunities to meet possible candidates,
but they do not get married

To get married, it is important to support the process

Current IBJ's Strength - Arranged Marriage Meeting System

The industry standard OS (Operation System)

IBJ's system of arranged marriage meetings makes it possible to conduct a member search, correspond, and manage members' interaction status, and activates members' activities

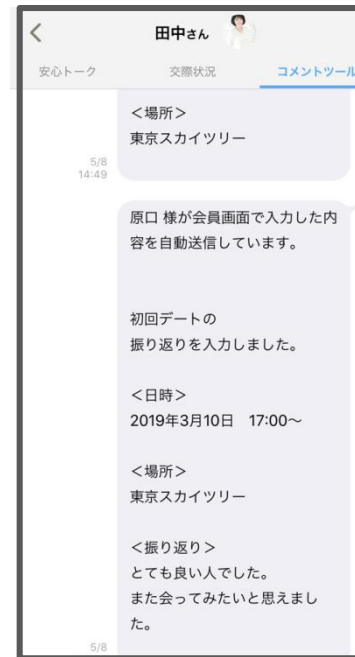
[Member search]



[Activity status]



[Chat function]



[Interaction management]



Documents required at the time of joining

- Document to certify the person's identity
- Certificate to prove that the person is single
- Certificate of residence
- Certificate of income
- Certificate of graduation
- Certificate of qualification
- Photo

Members can join in activities without worrying, and members are very serious

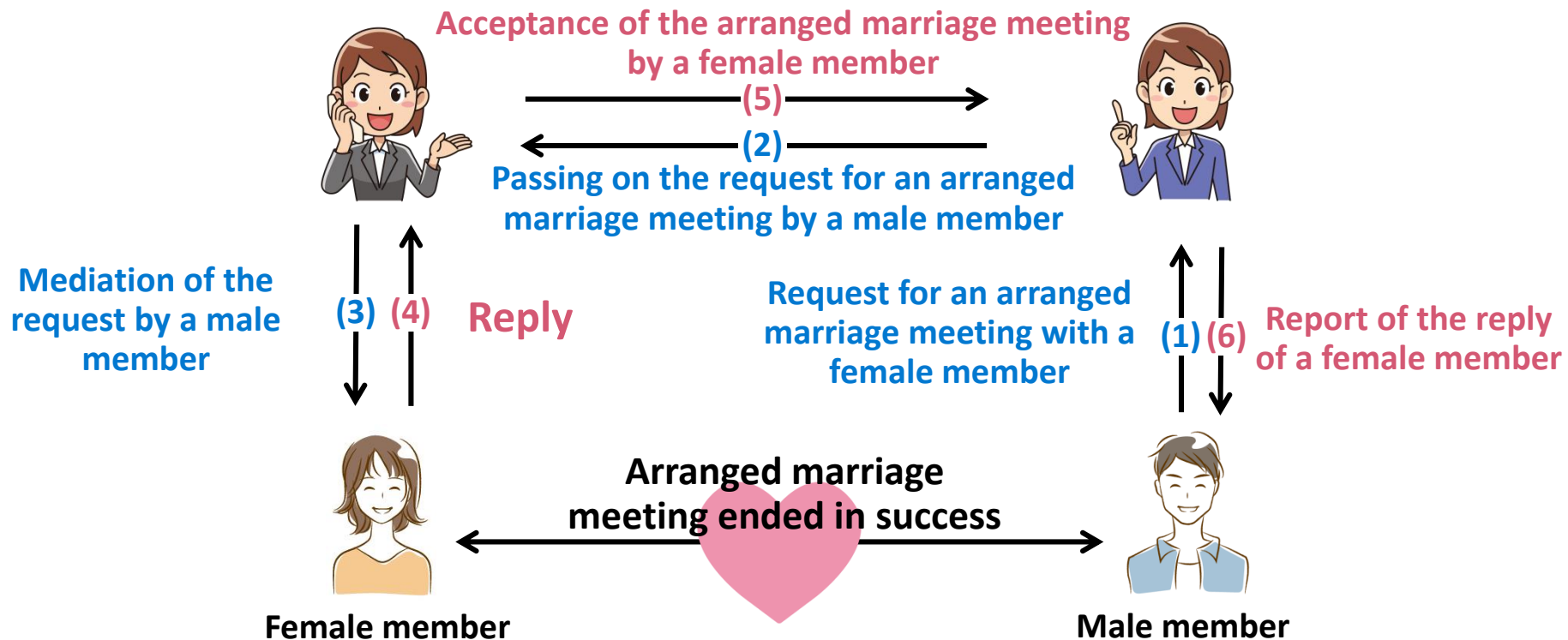
Current IBJ's Strength - Human Support

Caring support until marriage



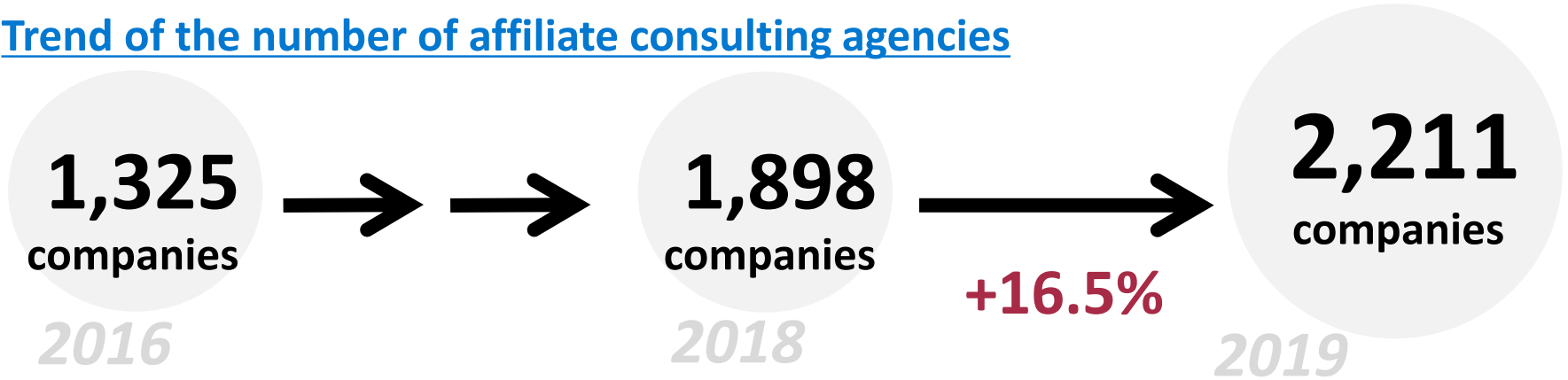
Focus on success

Arranged marriage meeting coordinated by counselor

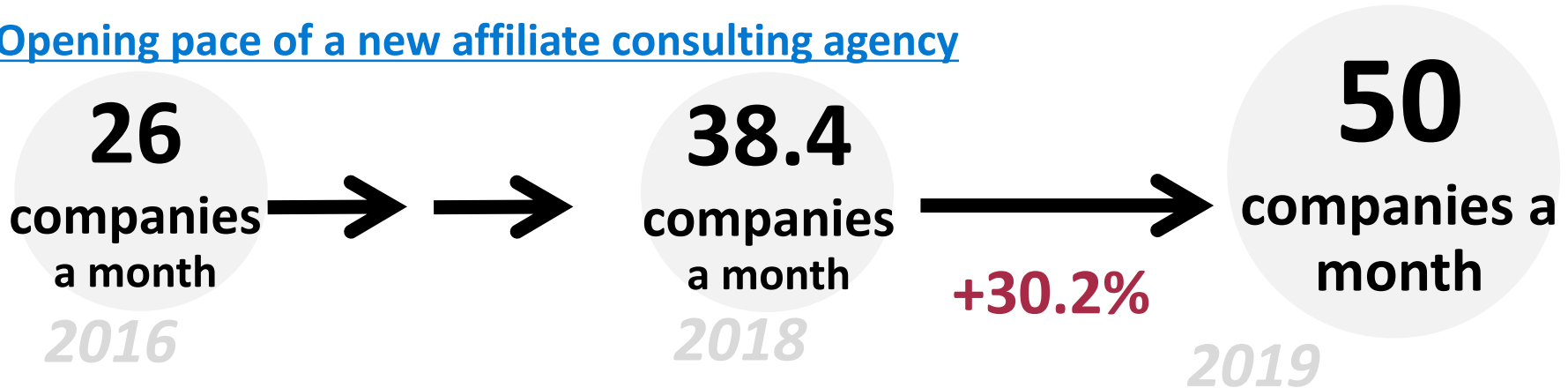


Current IBJ's Strength - Expansion of Affiliate Consulting Agencies

Trend of the number of affiliate consulting agencies



Opening pace of a new affiliate consulting agency



Existing strategy

Reinforcement of sales capability  , participation in local FC Fair and diversification of products
(various support plans for the opening and launch of the business)

2 Results Highlights

Consolidated Results Highlights

(Million yen)

	3Q 2018	3Q 2019	Percentage change
Net sales	8,261	11,457	+38.7%
Operating income	1,045	1,756	+67.9%
Ordinary income	1,039	1,781	+71.3%
Quarterly net income	694	1,158	+66.7%

The full-term profit is likely to exceed the original forecast. We are carefully checking the numbers.

Progress rate
vs. full-term forecast

Net sales 76.1%
(Full-term forecast 15,055 million yen)

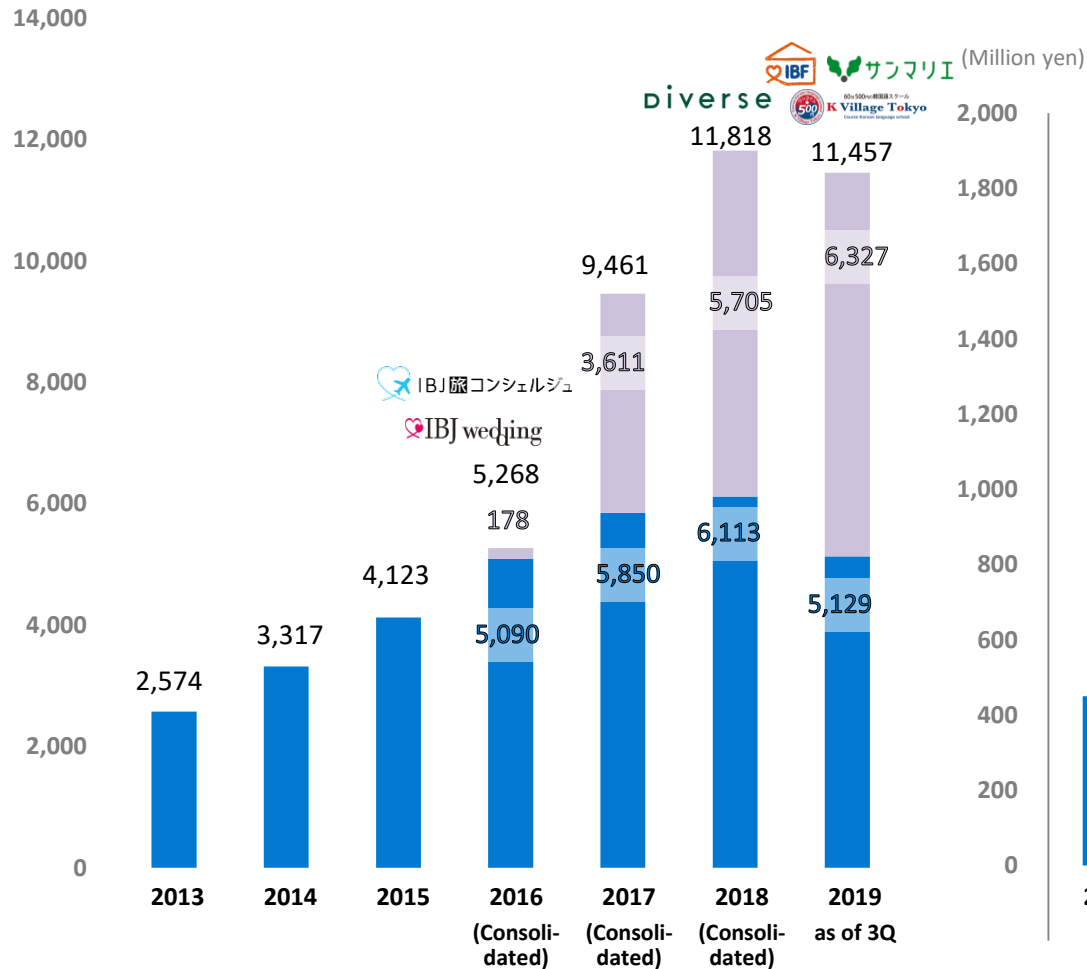
Operating income 97.6%
(Full-term forecast 1,800 million yen)

Consolidated Net Sales and Operating Income

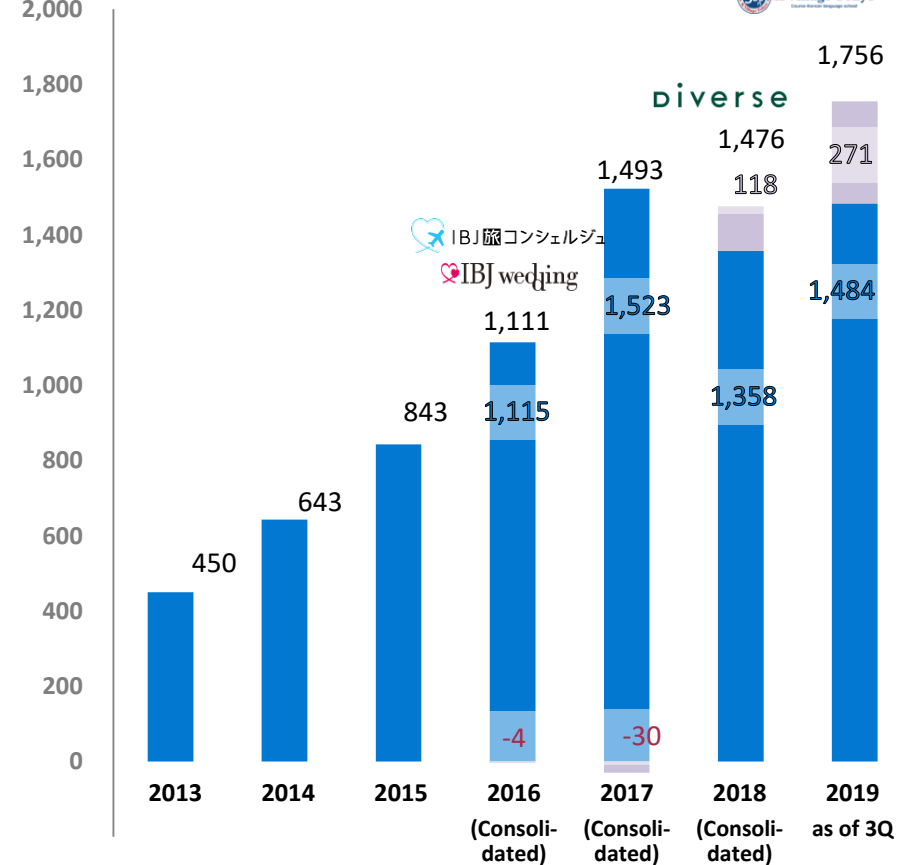
Net sales

Operating income

(Million yen)



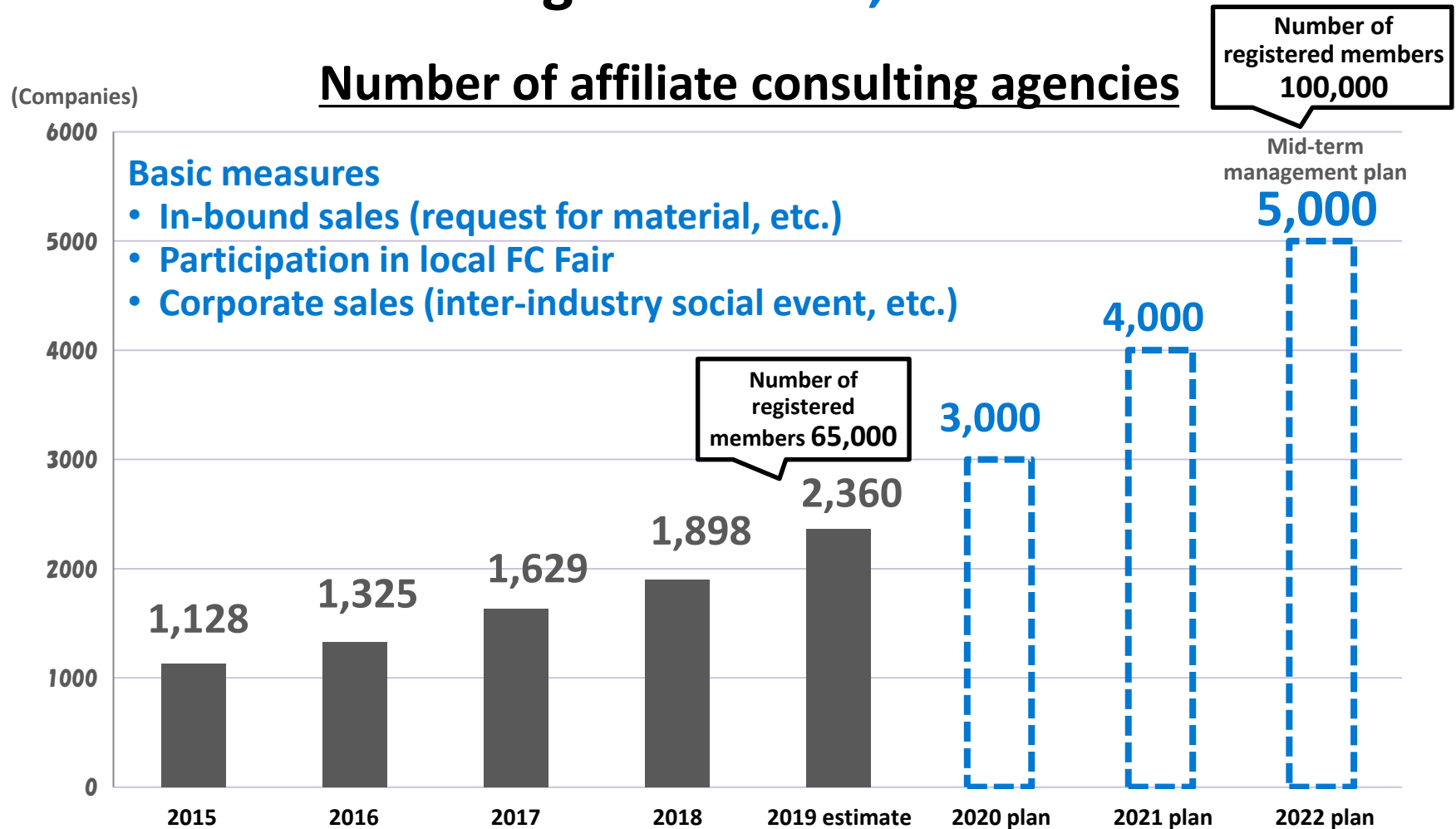
(Million yen)



3 Growth Strategy

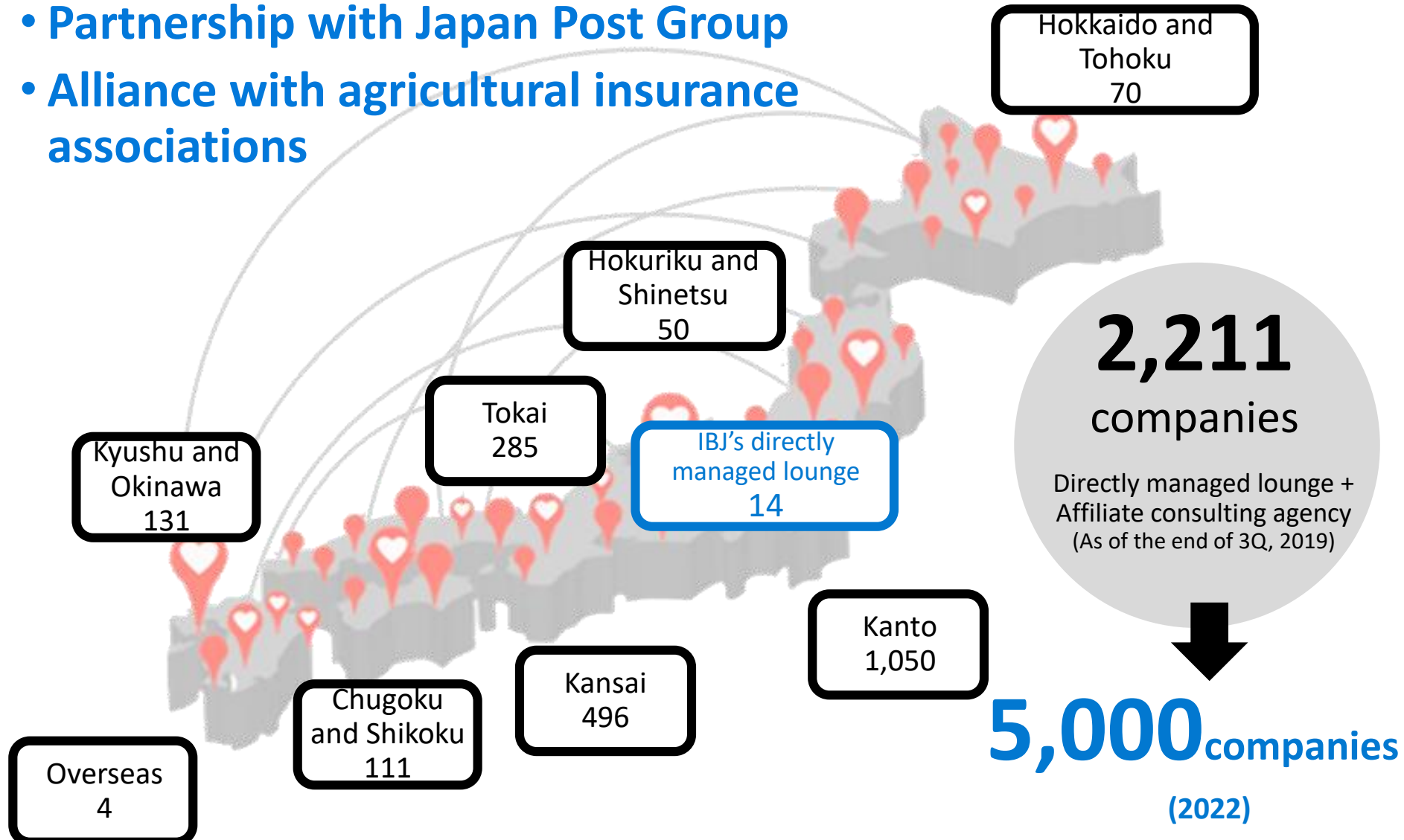
Future IBJ's Strength and Growth Strategy

By 2022, increase the number of affiliate consulting agencies to **5,000**



Extra Measures



- Partnership with local banks
- Partnership with Japan Post Group
- Alliance with agricultural insurance associations



4 APPENDIX

M&A, Business Partnership and Group Companies

Roll up in existing business

- 2018/7-  **Diverse** ... Casual marriage hunting app service
- 2019/1-  **サンマリエ** ... Long-established marriage consulting agency with 38 years of history

Expansion of Life Design Business

- 2016/12-  **IBJ wedding** ... Magazine specialized in wedding halls, introduction of halls
- 2016/12-  **IBJ 旅 コンシェルジュ** ... Travel agency with 36 years of history
- 2019/1-  **K Village Tokyo** ... One of Japan's largest Korean language schools
- 2019/3-  **IBJ ファイナンシャルアドバイザー株式会社** ... Real estate and housing loan (Aruhi FC)
- 2020/1-  **株式会社 IBJ ライフデザインサポート** ... Jointly established with Sony Life Insurance Co., Ltd.

Shareholder benefits

Shareholder benefits for shareholders on the register as of the end of December

Shareholders holding more company's shares

- ▶ Marriage consulting agencies that are members of the Japan Marriage Consulting Federation (excluding some agencies)
One 30,000 yen discount ticket



Shareholders holding the company's shares for a longer period

- ▶ Travel coupons that can be used at Kamome Co., Ltd., the Company's subsidiary operating the travel business
100,000 yen × 10 coupons (by lot)
* Winners will receive the prize with no prior announcement.





(IBJ, Inc.)

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These presentation materials are prepared as a reference for investors to give them an understanding of the current status of IBJ, Inc. The information contained in this presentation is based on a generally accepted understanding of economic and social conditions as of November 2019 as well as certain assumptions considered to be rational. The information contained herein may be altered without notice due to changes in the business environment and other such reasons.

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