



Creating Hope through Healthcare.

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Information about the CUC Group

# Welcome, we are the CUC Group.

Established in 2014, we are a group of companies working to solve healthcare issues under the mission Creating Hope through Healthcare. CUC stands for Change Until Change and expresses our most fundamental value of contributing to healthcare by bringing about change.

We operate in three main business domains: management support business for medical institutions, hospice business, and in-home nursing business. During the Covid-19 pandemic, we also created new businesses in collaboration with government agencies and external companies, including Covid-19 vaccination support services, in-home clinical trials, and in-home monitoring services. We are working to solve healthcare issues from all directions by vertically integrating a wide range of services from inpatient care to in-home care and end-of-life care. We began our overseas operations in 2019, and as of 2023, the scope of our activities covers Japan, Vietnam, Indonesia, and the United States. To ensure sustainable healthcare for our children's generation, we will continue to take on new challenges, never giving up on our mission to spread patient-centered medical care.

**Change Until Change**

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01

# COMPANY

- Introduction
- History
- Business Structure
- CUC's Views on Social Issues
- Key Indicators
- Company Information
- Company Information of Major Group Companies
- Board of Directors and Corporate Officers

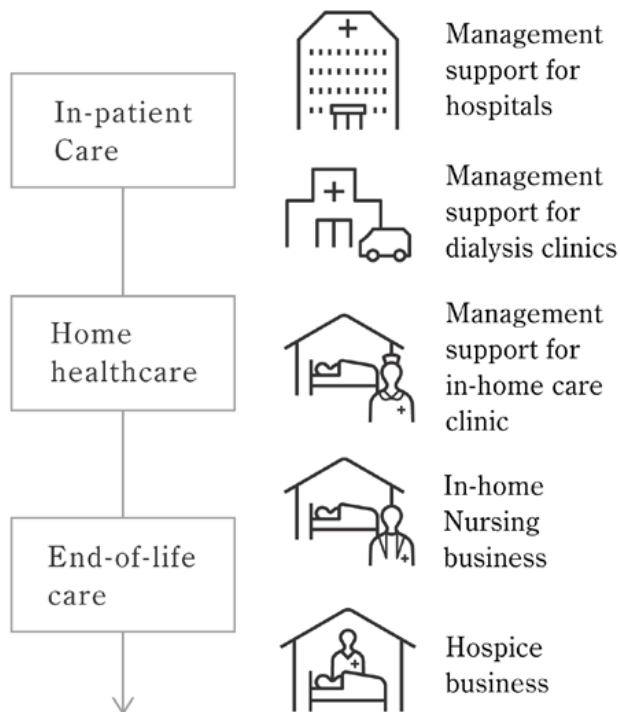


The CUC Group operates three major businesses: management support business for medical institutions, hospice business, and in-home nursing business. The COVID-19 pandemic created new businesses in collaboration with government agencies and companies, such as vaccination support services, In-home clinical trials, and health monitoring support services. We are also working to solve healthcare issues from all directions by vertically providing a wide range of services from in-patient care to home healthcare and end-of-life care. We will continue to work together as a group to evolve the environment surrounding healthcare and create hope for patients, healthcare workers, and society in Japan and around the world.

#### ■ Business Breakdown



#### ■ Vertical integration of in-home nursing, hospices and management support for medical institutions



**CUC**

Provides one-stop solutions for medical institutions, from operational support to sales expansion support.

**CUC HOSPICE**

Operation of hospices through the group company, CUC HOSPICE Inc.

 **Sophiamed**  
訪問看護のソフィアメディ

Provides in-home nursing services through Sophiamed Corp.

2014.8

Established M3 Doctor Support Inc.

2014.8

Launched a management support business for in-home clinics.



2014

2016.11

Launched a management support business for dialysis clinics.



2016

2018.1

Made Sophiamedi Inc. a consolidated subsidiary.



2018.2

Made Y.K. Medical Ltd., a company that provides meals to medical institutions, a consolidated subsidiary (current name; CUC FOODS Inc.).

2018

2020.1

Launched a management support business for dialysis medical institutions in Indonesia.

2020.2

Began a business and capital alliance with the Development Bank of Japan Inc.

2020.6

Began operating the J-League Inspection Center (JTCT).

2020.6

Established testing labs and PCR laboratories in the hospitals we support.

2020.10

Launched a management support business for ophthalmology clinics.

2020.11

Launched a management support business for pediatric clinics.

2020

2022.8

CUC Group's first sustainability report was published and won three awards in the LACP 2021/22 Vision Awards Annual Report Competition.



2022.9

Invested in Nhi Dong 315 in Vietnam.

2022

2015

2015.4

Launched a management support business for hospitals.



2017

2017.3

Established M3 Nurse Support Inc. (current name; CUC HOSPICE Inc.).



2017.11

Made J.I.C. Inc., a real estate leasing company, a consolidated subsidiary (current name; CUC PROPERTIES Inc.).

2019

2019.8

Renamed to CUC Inc.



2019.12

Launched a management support business for hospitals in Vietnam.



2021

2021.2

Began operating a health monitoring center for in-home care patients in Setagaya-ku, Tokyo.

2021.4

CUC Partners Philosophy formulated and announced.

2021.6

Began Covid-19 vaccination support service.

2021.12

Started in-home clinical trials.

2023

2023.1

Made Nature Inc. and two other companies consolidated subsidiaries.

2023.2

The headquarters moved to the Tamachi.

2023.5

Established CUC CIPTA HUSADA, a joint venture to operate and manage dialysis medical institutions in Indonesia.

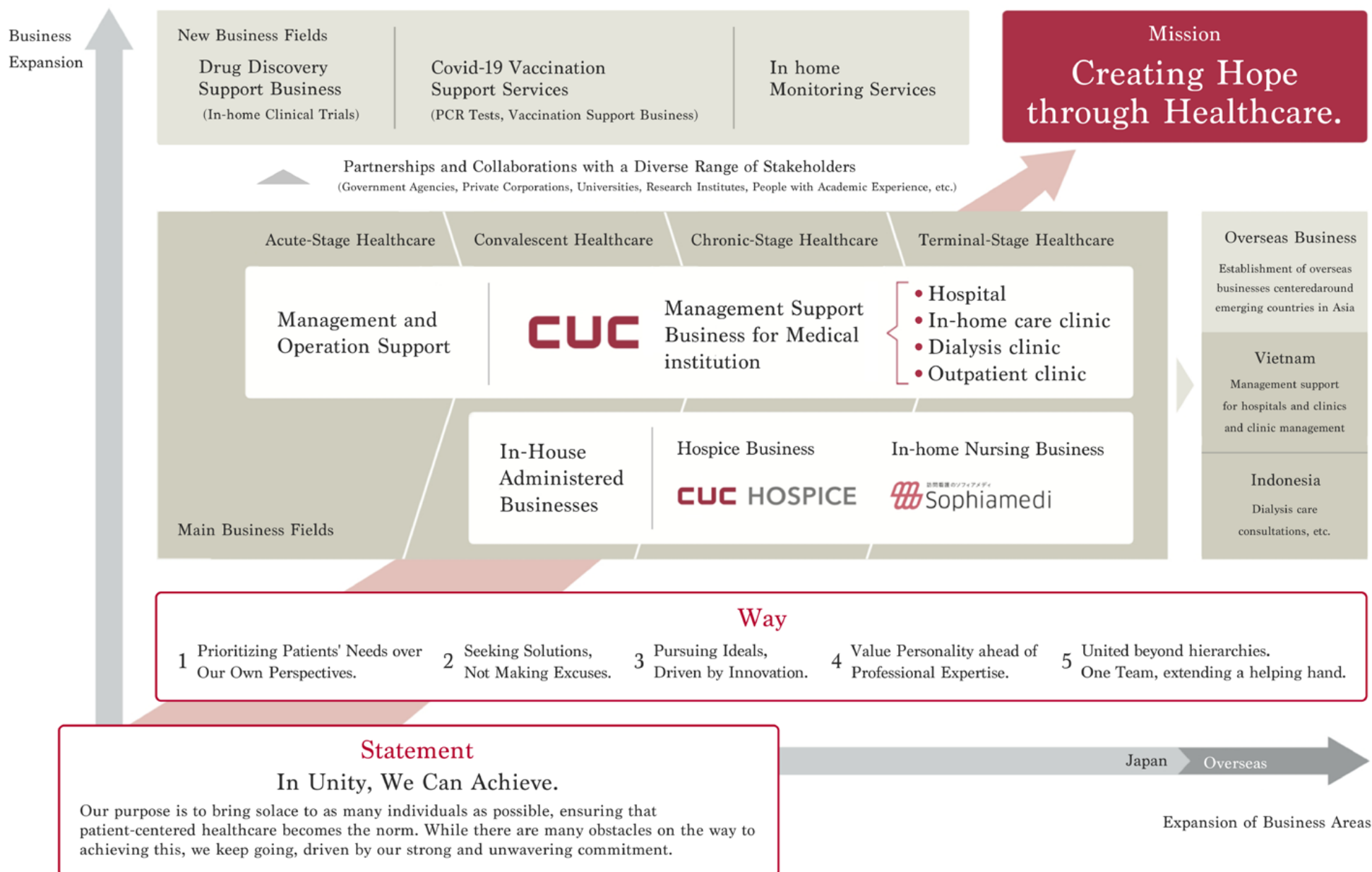
2023.6

Newly listed on the Growth Market of the Tokyo Stock Exchange.

2023.7

Established CUC America Inc. in the United States.

# Business Structure \*As of March 2023





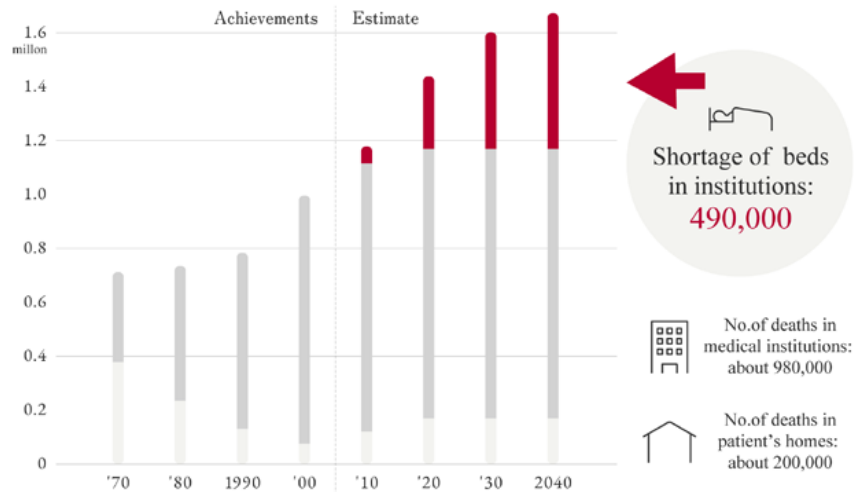
Japan has a mountain of healthcare challenges. The working population continues to decline due to the rapid aging of the population and falling birth rate, national social security costs are increasing, and hospitals and clinics nationwide are having problems finding suitable successors for aging high-level managers. In addition, many lives are being lost overseas due to the underdeveloped healthcare environment, imbalance in healthcare standards, and rapid increase in the number of patients with lifestyle-related diseases. We, the

CUC Group, have been facing these challenges since our establishment, and as we witness the formidable difficulties facing the healthcare field, we strongly feel the need for change and are working to deal with these issues from every possible angle.

Creating Hope through  
Healthcare.



## case 01 The shortage of end-of-life care facilities due to rapidly aging population in Japan

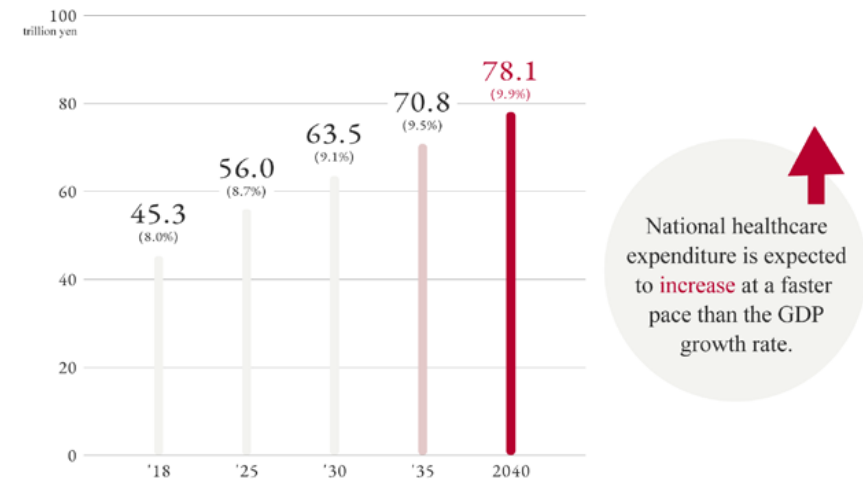


Japan is now entering a super-aging society period more extreme than any other country in the world. This will be a “multi-death society” where the number of deaths will increase, and population decline will accelerate. The number of deaths in Japan is on the rise and is projected to peak at about 1.7 million per year in 2040 (\*1), of which approximately 490,000 are expected to be unable to access end-of-life care (\*2). One of the reasons for this is the shortage of medical care delivery systems in Japan. In-home care is needed to address these issues. In-home care plays an important role in which doctors and nurses visit patients and support them so that they can live their own lives in their own homes, facilities, and other familiar places.

(\*1) National Institute of Population and Social Security Research, Population Projections for Japan (2023 estimate). 2023

(\*2) Ministry of Health, Labour, and Welfare. Central Social Insurance Medical Council. Basic Data on Healthcare in Japan. 2011

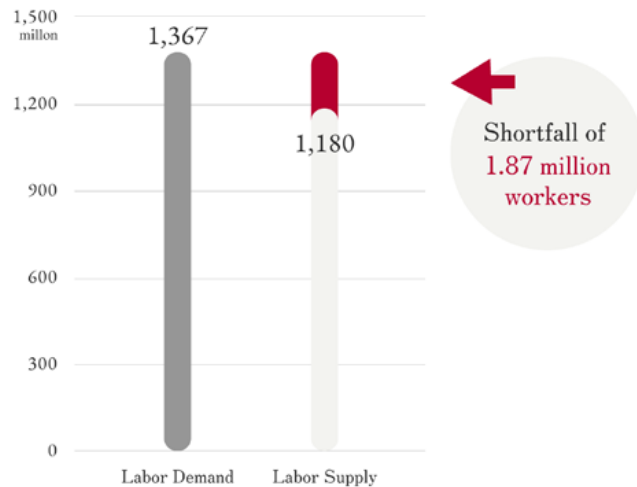
## case 02 National healthcare expenditure continues to increase and is forecast to reach 78 trillion yen by 2040.



Japan's healthcare expenditure has been increasing year after year. Although it temporarily fell by approximately 1.4 trillion-yen year-on-year in 2020, partly due to the impact of the Covid-19 pandemic, it increased by approximately 2 trillion yen in the following year, 2021, reaching an all-time high. Due to the aging of society, medical expenses are estimated to grow to approximately 78 trillion yen by 2040 (\*1). The burden on the working-age population is getting heavier every year due to the declining birth rate, making a review of the healthcare system an urgent issue. In order to curb these medical costs, there is an urgent need to reduce the number of hospital beds and shift to in-home care. By shifting those who can be cared for at home from in-patient care to in-home care, the CUC Group aims to limit the rise of medical and nursing care expenditure. Through the management support service for medical institutions and the operation of hospice facilities and in-home nursing stations, the CUC Group will promote the spread of in-home care throughout Japan and contribute to curbing social security costs.

(\*1) Cabinet Secretariat, Cabinet Office, Ministry of Finance, Ministry of Health, Labour, and Welfare. Future outlook for social security looking ahead to 2040 (study material). 2018.

### case 03 Rapidly declining birth rate, aging population, and shortage of medical professionals



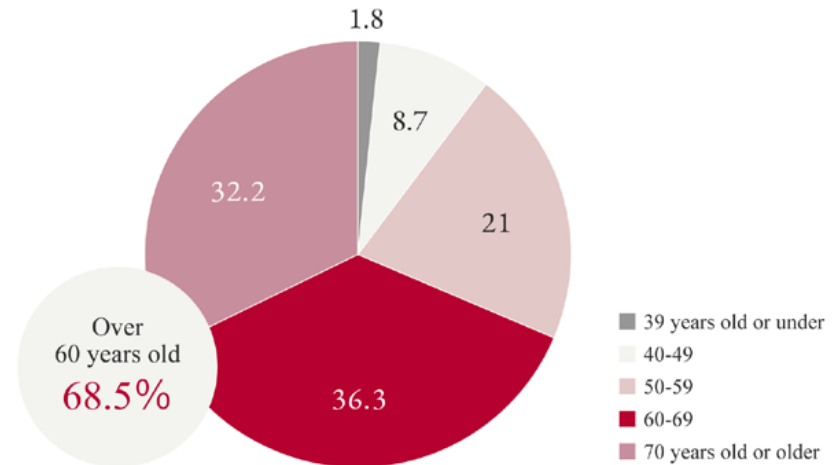
In Japan, where the birth rate is declining and the population is aging rapidly, the demand for medical care is increasing, but there is a shortage of medical professionals. It is predicted that by 2030 there will be a shortage of approximately 1.87 million (\*1) healthcare workers, making the sustainability of healthcare a critical issue. In the medical field, the normalization of overwork resulting in the increase of resignations is a serious social problem, and there is an urgent need to create an environment in which medical professionals can continue to work in a rewarding manner.

The CUC Group, which employs many healthcare workers, has established various systems to enable them to work with vitality and enthusiasm over the long term.

We believe that bringing smiles to the faces of healthcare workers will enable them to provide better quality medical services to patients as well.

(\*1) Persol Research Institute. Labour Market Future Estimates 2030. 2018.

### case 04 Hospitals without suitable successors account for 68%.



As of 2020, 68.5% of Japanese hospitals were run by managers aged 60 or older (\*1), and 68.4% of hospitals had no suitable successors as of 2017 (\*2). If the aging of management continues without successors, business closures are inevitable, and it is expected that this will result in an inability to meet the future demand for healthcare in those regions.

CUC provides a wide range of management support services, including advisory services on business succession and post-merger integration, to medical institutions whose business continuity is in jeopardy, thereby ensuring successful business succession.

(\*1) Ministry of Health, Labour and Welfare. Summary of Statistics on Physicians, Dentists and Pharmacists 2020. 2020.

(\*2) Japan Medical Association Research Institute. Current Status and Issues of Medical Business Succession. 2019.



## Key Indicators

\*1 Cumulative total from April 2022 to March 2023

\*2 Figures as of March 2023

## Management support business for medical institutions

■ Number of supported key facilities\*2



■ Number of healthcare workers recruited with CUC's recruitment support\*1



\*All of the above include part-time employees (excluding temporary employees).

\*Data collection began this fiscal year.

## Hospice business Aggregate scope of coverage: hospices that CUC Group operates

■ Number of facilities\*2



■ Number of patients\*2



■ Number of patients who passed away under end-of-life care\*1



## In-home Nursing business

■ Number of stations\*2



■ Number of patients\*2



■ Number of patients who passed away under end-of-life care\*1



■ Hours of in-home nursing care provided\*1



\*Total hours of service provided to patients by nurses/therapists

\*Therapist is a collective term for physical therapists, occupational therapists, and speech therapists.

## Key Figures of the CUC Group

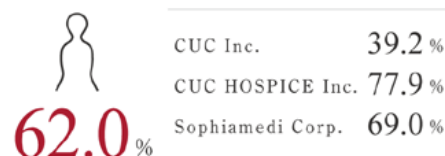
■ Number of employees\*2



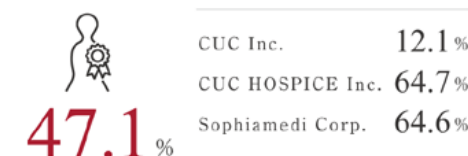
■ Annual recruitment count\*1



■ Percentage of female employees\*2



■ Percentage of female managers\*2



■ Revenue (consolidated)



CAGR (2021.3~2023.3)

Existing services +21.3%

Existing Services  
Management support business, Hospice business,  
In-home Nursing business

New Services  
COVID-19 vaccination support / in-home clinical trials,  
etc.

## External Evaluation Awards Received (Apr. 2022-Mar. 2023)

■ CUC Inc.

- Gold award in the startup category of the ONE CAREER Review Awards 2023
- Platinum award in the Sustainability Report category and Gold award in the Annual Report category of the LACP 2021/22 Vision Awards

■ Sophiamedi Corp.

- Platinum award in the Annual Report category and Gold award in the ESG Report category of the LACP 2021 Vision Awards
- Honorary Mention of International ARC Awards for Annual Report
- Advanced Recognition of D&I Award 2022



Company Name	CUC Inc.
Established	August 8, 2014
Representative Director	Keita Hamaguchi
Capital	JPY 6,808 million (*As of June 2023)
Main Business	Management Support Business for Medical Institutions Hospice Business In-home Nursing Business
Address	15F Tamachi Station Tower N, 3-1-1 Shibaura, Minato-ku, Tokyo 108-0023

## Group Companies

A&N Inc.  
 CUC i-DATA Inc.  
 CUC FACILITIES Inc.  
 CUC FOODS Inc.  
 CUC PROPERTIES Inc.  
 CUC HOSPICE Inc.  
 Sophiamedi Inc.  
 Tsurumi-ekimae Contact Co., Ltd.  
 Toseki Research & Development Co., Ltd.  
 Nature, Inc.  
 Medical Pilot Inc.  
 You Inc.  
 Wakakusa Contact Co., Ltd.  
 CHANGE UNTIL CHANGE HEALTHCARE COMPANY LIMITED  
 CHANGE UNTIL CHANGE MANAGEMENT SERVICES JOINT STOCK COMPANY  
 CHANGE UNTIL CHANGE MEDICAL SERVICES COMPANY LIMITED  
 CHANGE UNTIL CHANGE VIETNAM COMPANY LIMITED  
 CUC America Inc.  
 CUC SINGAPORE PTE.LTD.  
 PT CUC CIPTA HUSADA  
 PT GRHAMEDS CUC HEALTHCARE

## Company Information of Major Group Companies

## Hospice Business

**CUC HOSPICE**

Company Name	CUC HOSPICE Inc.
Established	March 3, 2017
Capital	JPY 100 million *Including capital reserves
Directors	Chairman and Representative Director Keita Hamaguchi President and Representative Director Masaaki Inoue Director and Founder Toyomi Yoshida Director Tomomi Oketani
Address	15F Tamachi Station Tower N, 3-1-1 Shibaura, Minato-ku, Tokyo 108-0023
Main Business	Operating Hospices Providing Nursing and Care Services

## In-home Nursing Business


 訪問看護のソフィアメディ  
**Sophiamedi**


Company Name	Sophiamedi Inc.
Established	August 8, 2002
Capital	JPY 128 million *Including capital reserves
Directors	Chairman and Director Keita Hamaguchi Representative Director Aya Ito Director Tomomi Oketani Director Takamichi Tanabe Director Osamu Furuya
Address	15F Tamachi Station Tower N, 3-1-1 Shibaura, Minato-ku, Tokyo 108-0023
Main Business	Home Nursing Day Service (day care) In-home Nursing Care Support In-home Clinical Trials and In-home Monitoring Services



## Board of Directors and Corporate Officers



Representative Director CEO  
**Keita Hamaguchi**

Founder and  
Representative Director,  
CUC Inc.



Director COO  
**Takamichi Tanabe**

Joined the company in 2015  
Overseeing overseas  
management support  
business for medical  
institutions as Director



Director CAO  
**Tomomi Oketani**

Joined the company in  
2015  
Overseeing the Group's  
administrative divisions as  
Director and General  
Manager



Director  
(Audit Committee Member)  
**Hirofumi Oba**

Corporate Officer, M3,  
Inc.



Director  
(Audit Committee Member)  
**Yuki Mitsuvara**

Representative of Keep  
Moms Smiling (NPO)



Director  
(Audit Committee Member)  
**Ryoichi Yonemura**

Former Auditor, Kirin  
Company, Limited



Corporate Officer  
**Aya Ito**

Joined Sophiamedia Corp.  
in 2019  
Appointed as the  
President and  
Representative Director of  
Sophiamedia in February 2022



Corporate Officer  
**Masaaki Inoue**

Joined CUC HOSPICE Inc.  
in 2022  
Appointed President and  
Representative Director of  
the company in the same  
year



Corporate Officer CFO  
**Jun Hashimoto**

Joined the company in 2021  
Overseeing the Group's  
financial, investment, investor  
relations, and public relations  
strategies as General Manager  
of Corporate Strategy  
Department



Corporate Officer  
**Kenichiro Hori**

Joined the company in 2021  
Overseeing the domestic  
management support  
business for medical  
institutions as General  
Manager of Management  
Support Division



Corporate Officer CHRO  
**Toshio Matsuura**

Joined the company in 2022  
Overseeing the human  
resources strategy, including  
recruitment and training of  
human resources as General  
Manager of Human  
Resources Department

#### List of CxO

CEO: Chief Executive Officer  
COO: Chief Operating Officer  
CAO: Chief Administrative Officer  
CFO: Chief Financial Officer  
CHRO: Chief Human Resource Officer





02

# PHILOSOPHY

- Our Philosophy
- Mission
- Statement
- Way

This is the fundamental philosophy shared and carried through by all employees of CUC Partners, who work in a variety of professions.

It consists of three concepts: Mission, Statement and Way.

\*CUC Partners is the name of the community of CUC Group companies and the medical institutions we support.

## Mission

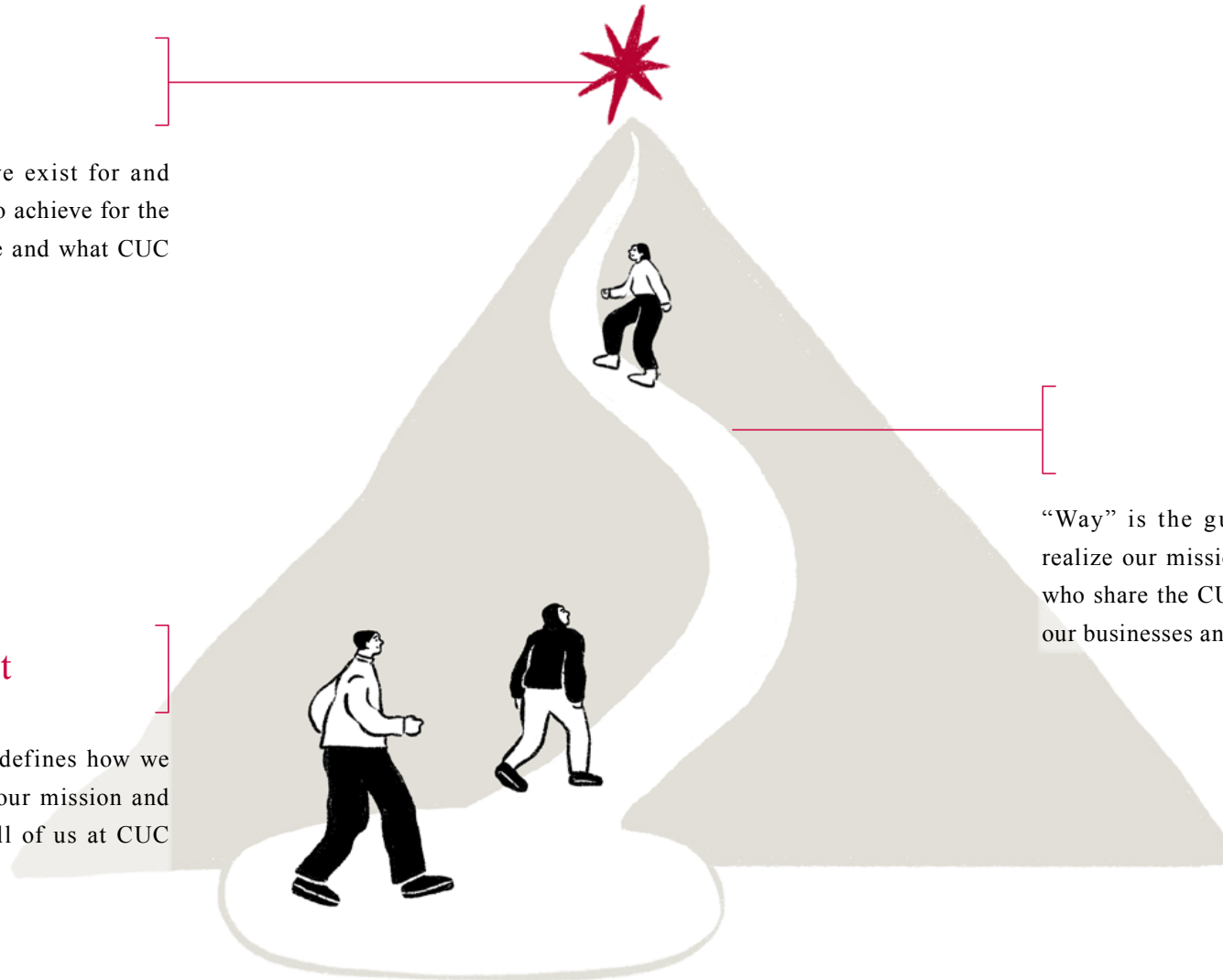
“Mission” expresses what we exist for and what we have come together to achieve for the society. It defines who we are and what CUC Partners is all about.

## Statement

“Statement” is a pledge that defines how we start down the path towards our mission and is a fundamental idea that all of us at CUC Partners must share.

## Way

“Way” is the guideline for our actions to realize our mission and is shared by all of us who share the CUC Partners philosophy in all our businesses and positions.





## Mission

# Creating Hope Through Healthcare.

Healthcare serves as a wellspring of hope,  
providing peace of mind for individuals and helping to realize a better society.

We operate in a period of constant and unprecedented change, but overcoming the  
challenges that we face helps us to bring about transformation and development.

Looking towards the future where our children will live, we ceaselessly pursue a  
vision of better healthcare, and we are committed to creating a society where people  
feel secure and reassured.

This, in essence, embodies our mission.

# In Unity, We Can Achieve.

Our purpose is to bring solace to as many individuals as possible, ensuring that patient-centered healthcare becomes the norm.

While there are many obstacles on the way to achieving this, we keep going, driven by our strong and unwavering commitment.

## We are committed to providing patient-centered healthcare to as many people as possible.

Proper healthcare is integral to human existence, wherein every patient should receive care tailored to their needs and preferences. However, practical realities often hinder individuals from being able to experience this. We constantly

grapple with a variety of complex factors such as time constraints, the availability of high-quality medical services, accommodating larger populations, and maintaining sustainability. Moreover, the fact that each patient has unique

desires, symptoms, and backgrounds, makes the pursuit of patient-centered healthcare an even greater challenge.

## ”We will not give up no matter what.” This determined mindset is the foundation of our mission.

However, it is precisely due to these formidable challenges that we continue to collaborate with like-minded advocates who share our unwavering ideals, and why we continually seek answers to questions like, “What are the patients’ hopes?” and “Can we do more?” We take whatever action is necessary, no matter how small, to realize these aspirations and become agents of positive change. And while we are aware of the significant obstacles ahead, we remain undeterred, for it is precisely here that our mission finds its origin.

Just as pioneers of old sought out new continents by venturing into the seas, today’s landscape also demands vision related to the unknown. Our mission is Creating Hope Through Healthcare, and to achieve this, each one of us must embrace a determined pursuit of our ideals, and boldly effect change.

Creating a society where patient-centered healthcare is accessible to all requires a collective effort. It calls for a united assembly of partners who share common values and aspirations. To this end, we have devised the

CUC Partners Way as a guiding framework for daily decision-making. As a result, as we progress, each new day will bring greater advancement than the previous day. By embracing this path, we envision a brighter tomorrow for our children, as patient-centered healthcare becomes not only accessible but deeply ingrained in the hearts and minds of all. We are fully committed to patient-centered healthcare for all, no matter the challenges.

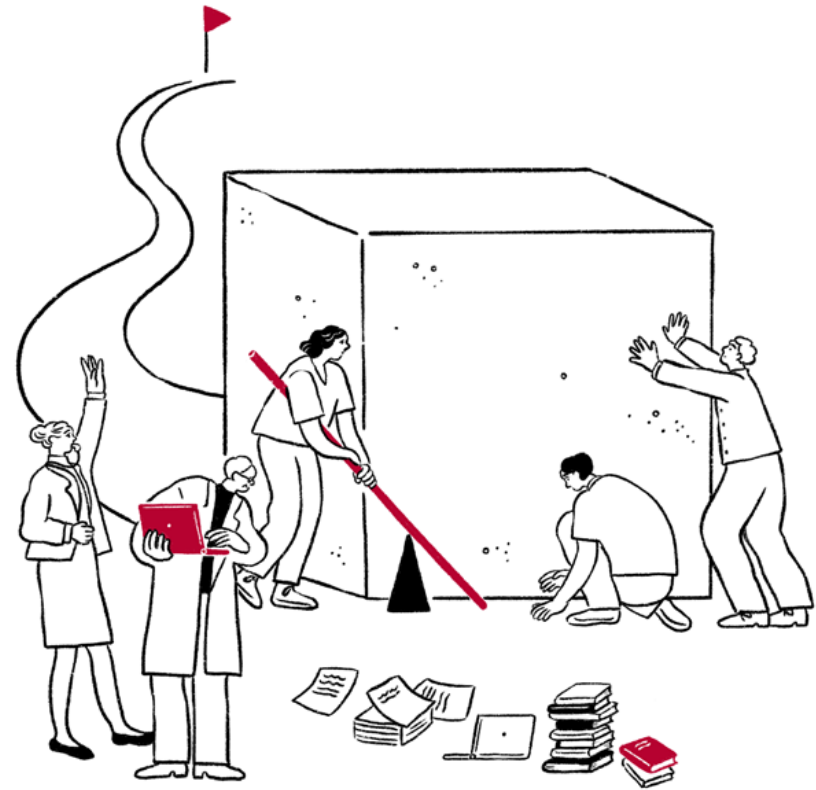
# 1 Prioritizing Patients' Needs over Our Own Perspectives.

The patient always takes precedence. Before commencing any work, we ask ourselves, “What does the patient before us need?” Then we do whatever we can to fulfill those needs and expectations. For instance, rather than offering curt responses to questions, we communicate empathetically, asking if they have any questions, or physically position ourselves at eye level to foster rapport. Recognizing that each patient perceives differently, we have abandoned notions such as “This will make it easier for me” or “This will make me too busy,” and instead take into account the patient’s perspective in all our actions and communications.



## 2 Seeking Solutions, Not Making Excuses.

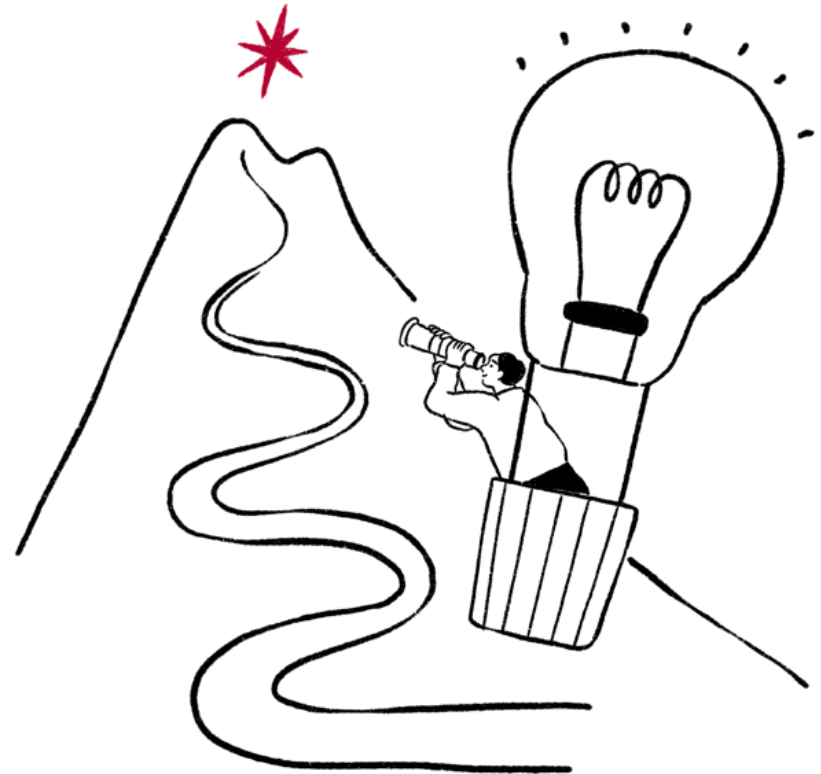
Irrespective of challenges or circumstances, we do not make excuses for why something cannot be done. Instead, we actively seek ways to accomplish our goals. If constrained by time, we consider how we can make time for it. When a task appears too arduous for an individual to undertake alone, we embrace a collaborative approach, knowing that cooperation propels positive change. We reject the mindset of passively waiting for others to act, instead realizing that it is our collective responsibility to identify possible ways to overcome challenges and actively implement them.





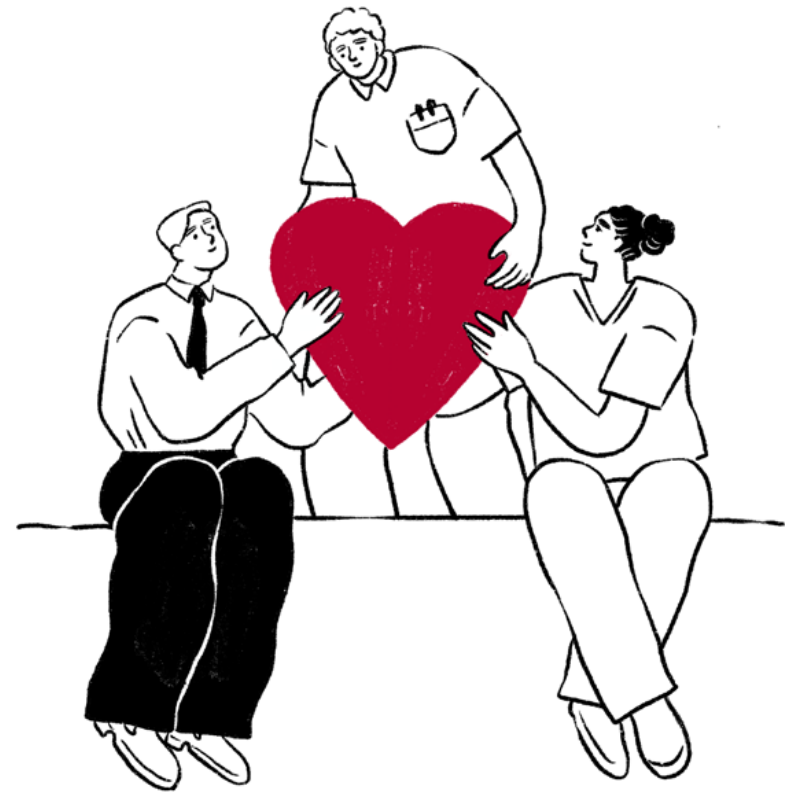
### 3 Pursuing Ideals, Driven by Innovation.

As we attend to our patients' needs, we also consider the impact on future generations. We envision sustainable methods to offer quality medical care to the widest possible audience within limited time frames. Innovation remains our key to deal with the complex challenges we face. We value good ideas that defy conventional wisdom and precedent, visualizing our own future and charting the best pathways to realize our ideals. By embracing new technologies and unconventional thinking, we propel ourselves closer to our ideals in medical care.



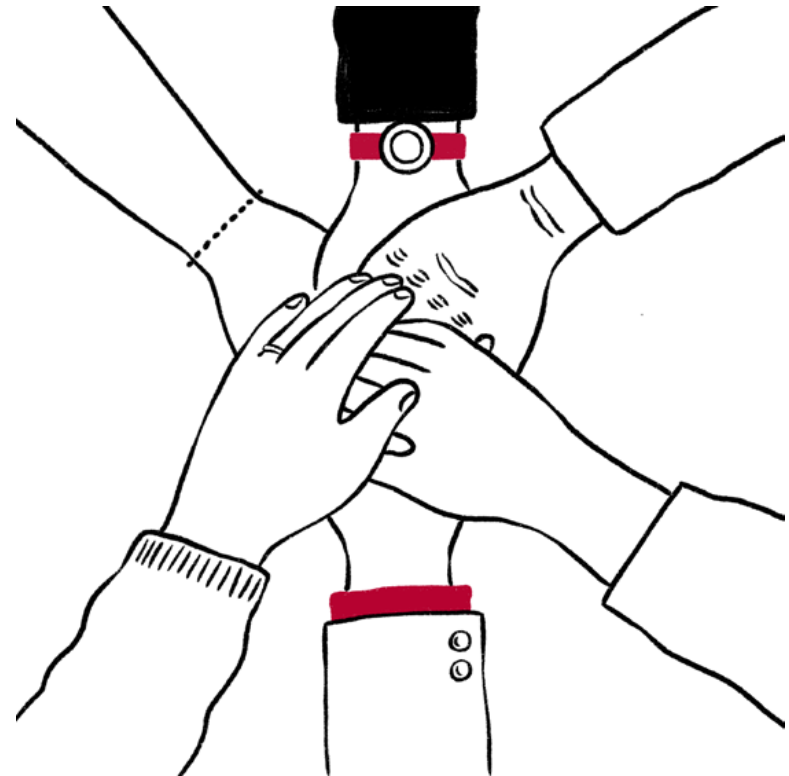
## 4 Value Personality ahead of Professional Expertise.

As professionals, we continuously strive for personal growth as it enhances not only our expertise but also our humanity. Respect, gratitude, integrity, and recognition of strengths govern our daily conduct. Our positive attitudes elevate team effectiveness, nurturing a culture of trust and confidence. In every action we take, we exemplify the essence of our mission: Creating Hope Through Healthcare.



## 5 United beyond hierarchies. One Team, extending a helping hand.

CUC Partners comprises of a diverse ensemble of individuals and organizations united by the mission of Creating Hope Through Healthcare. We have shed hierarchical divisions in favor of recognizing each member's unique role within the team. Fostering an open and supportive environment, we embrace empathy and dialogue, pooling our strengths to achieve extraordinary outcomes that only a unified team can deliver.





03

# BUSINESS

- Management Support Business for Medical Institutions
- Hospice Business
- In-home Nursing Business

Our medical and management experts provide hands-on management support to medical institutions nationwide.

## Support



### Medical Institution Operations Support

We provide a variety of services necessary for the operation of the medical institutions we support.

#### Services Offerings

- Strategic support
- Administrative support
- Marketing support
- HR/recruiting support
- Support for IT, accounting, general affairs, etc.
- Procurement support



### Medical Institution Revenue Growth Assistance

We support medical institutions in realizing sales growth and business scale expansion.

#### Services Offerings

- M&A
- PMI (Post Merger Integration: Business integration process after acquisition)
- Hospital bed conversion
- Clinic launches



## Support

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### Medical Institution Cost Optimization Support

We assist hospitals and clinics in scrutinizing costs and identifying areas where unnecessarily high costs can be reduced to a reasonable amount.

#### Services Offerings

- Medical equipment maintenance cost optimization consulting
- Medical supply purchasing consulting
- IT business consulting
- Outsourcing cost optimization program
- Medical fee factoring

## Domain

## Domestic



## In-home care

We support in-home care clinics, where in-home care workers visit the homes and facilities of patients who have difficulty going to a hospital.



## Hospital Care

We support a variety of hospitals and clinics, including acute care, rehabilitation, and chronic care.



## Dialysis Care

We support hospitals and clinics that provide dialysis care for patients with impaired renal function.



## Outpatient Care

We provide support for clinics that provide initial and ongoing care for a wide range of diseases, particularly ophthalmology and pediatrics.

## Global



## Vietnam

We provide management and operational support for Japanese-affiliated hospitals, which are unique in Vietnam, as well as in-house operation of primary care clinics.



## Indonesia

In Indonesia, where there are many patients with lifestyle-related diseases, we provide support for dialysis medical institutions.

## New Business Fields

We provide services that help solve medical issues faced by governments and companies by utilizing our know-how, these include vaccination support business for Covid-19 and support projects for drug development (in-home clinical trials).

CUC Hospice operates a hospice specializing in care for people in the terminal stages of cancer or with intractable diseases, as well as a home nursing and care business (business brand “ReHOPE”). With the mission of Supporting People to Live Positively, we provide both physical and mental support so that residents and their families can lead a positive medical treatment life.



## Business



### Operating Hospices

CUC Hospice operates hospices, which are residences for patients with terminal cancer or neurological diseases, including amyotrophic lateral sclerosis (ALS), Parkinson's disease, and multiple system atrophy.



### Providing nursing and care services

We provide nursing and care services to residents of our hospices, as well as to jointly operated nursing homes. Professional nurses and caregivers are always within easy reach, so even those with serious illnesses can rest reassured that they have support close by.

## Data

■ Number of facilities

34

■ Nurses/Caregivers

776

■ Capacity

1,358

\*As of March 2023

\*Aggregate scope of coverage: hospices that CUC Group operates

As a pioneer in the field of home care, we are developing designated home nursing stations throughout Japan under the mission To Devote Our Wisdom to Caring for Lives. As more and more people die without ever finding a place to get care, we are rapidly spreading the concept of home nursing as part of the medical infrastructure throughout Japan.

## Business



### Home Nursing

We operate home nursing stations throughout Japan.

To respond to the desire to be treated at home and to provide safe and secure home medical care for seriously ill clients, we are gradually transitioning to a 24-hour, 365-day system.



### Day Service (day care)

We operate day service centers at four locations in Tokyo. We offer a full range of services to improve exercise function and nutrition under the supervision of therapists, as well as preventive programs for dementia and disuse syndrome. Our strength lies in preventing clients from becoming confined and supporting independent living.



### In-home Nursing Care Support

The eight in-home care support offices attached to the home nursing stations work with medical staff to create care plans that make it easier for clients with medical needs to stay at home. We carefully consider appropriate solutions in cooperation with the local community.



### In-home Clinical Trials and In-home Monitoring Services

Utilizing our knowledge of home nursing cultivated over the past 20 years since our founding, we are developing an in-home clinical trial project to cooperate with pharmaceutical companies while reducing the burden on participants. In addition, we are operating a health monitoring call center in cooperation with government and local municipalities.

## Data

■ In-home nursing stations (\*1)

86

■ Total number of patients (\*2)

12,704

■ Nurses/Therapists (\*3)

1,033

\*1 Number of in-home nursing stations served by the Group

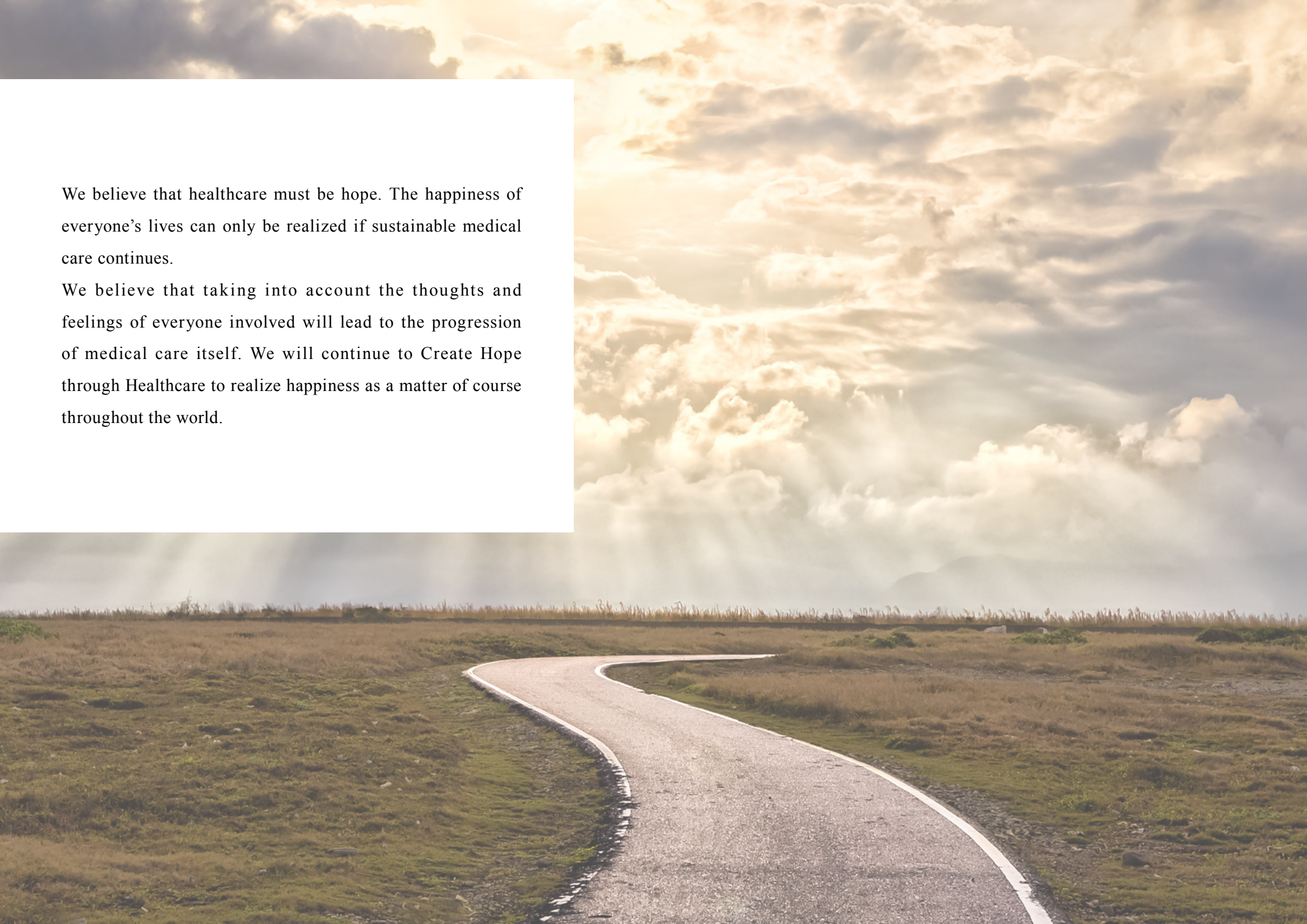
\*2 Number of patients visited in March 2023

\*3 Therapist is a collective term for physical therapists, occupational therapists, and speech therapists.



We believe that healthcare must be hope. The happiness of everyone's lives can only be realized if sustainable medical care continues.

We believe that taking into account the thoughts and feelings of everyone involved will lead to the progression of medical care itself. We will continue to Create Hope through Healthcare to realize happiness as a matter of course throughout the world.





## Information about the CUC Group

Publication of the first edition in March, 2022

Publication of the second edition in July, 2022

Publication of the third edition in March, 2023

Publication of the fourth edition in December, 2023

### 【 Published by 】

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