

Tokyo Stock Exchange Prime Market: Securities Code 3992

Needs Well Inc.

Financial Results for the Fiscal Year 2024

(October 1, 2023 – September 30, 2024)

November 11, 2024



NeedsWell
Try & Innovation



1. 2024/9 Financial report summary



2. Medium-Term Management Plan (2024/9-2026/9)



3. 2025/9 Growth strategy







4. Reference

1.1 Financial highlights

Ordinary profit **increased 6.4%** year-on-year, and ordinary profit margin exceeded the target of 10%, reaching **12.7%**

- ✓ Life insurance, social infrastructure, public sector, and AI remained steady, and net sales grew by 9.0% year-on-year
- ✓ We actively pursued development of unique solutions as essential investments for future growth

NeedsWell Group			
	Net Sales	9,549 million JPY	YoY +9.0 %
			
	Ordinary profit	1,208 million JPY	YoY +6.4 %
			Ordinary profit margin 12.7 %

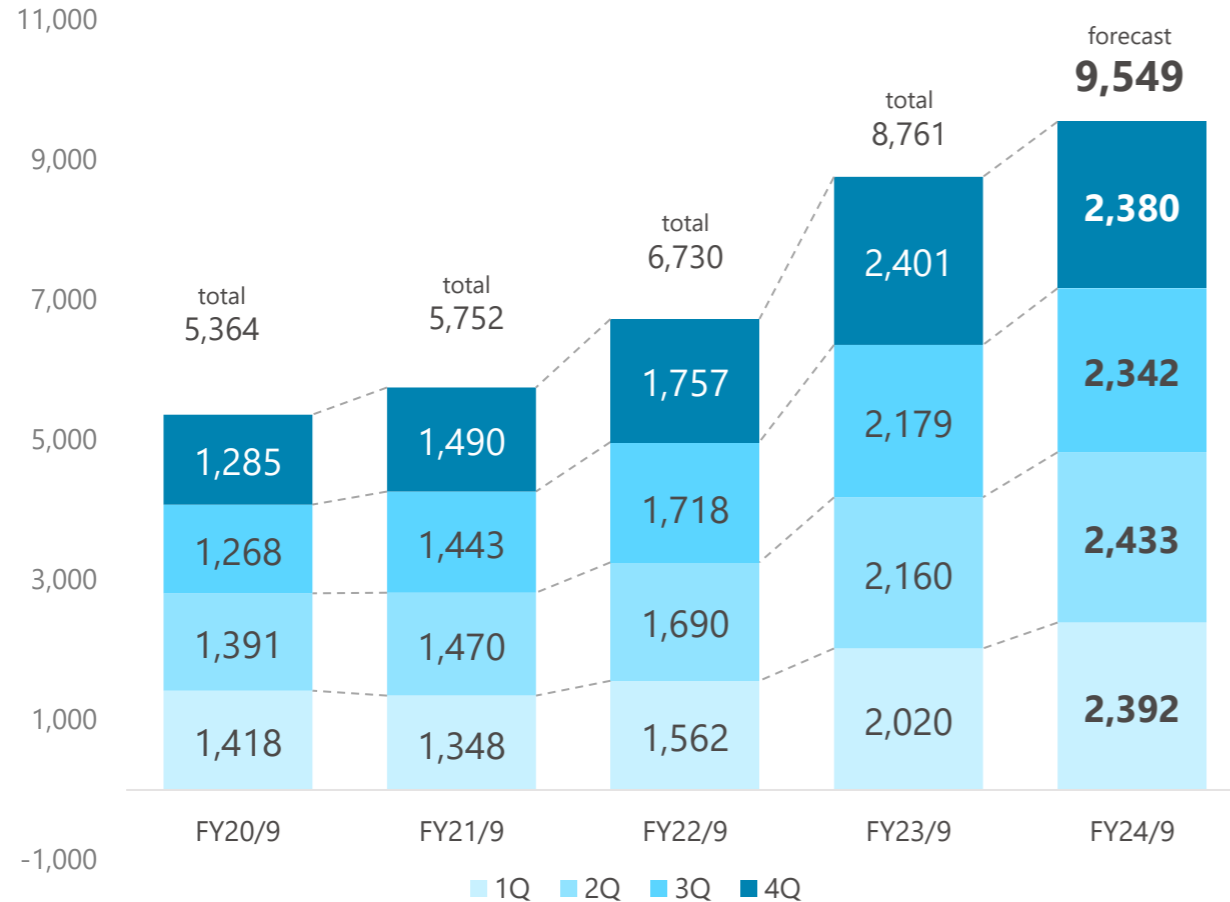
1.2 Trends/comparison by FY

Net sales by quarter **increased 9.0% year-on-year**

Ordinary profit by quarter **increased 6.4% year-on-year**

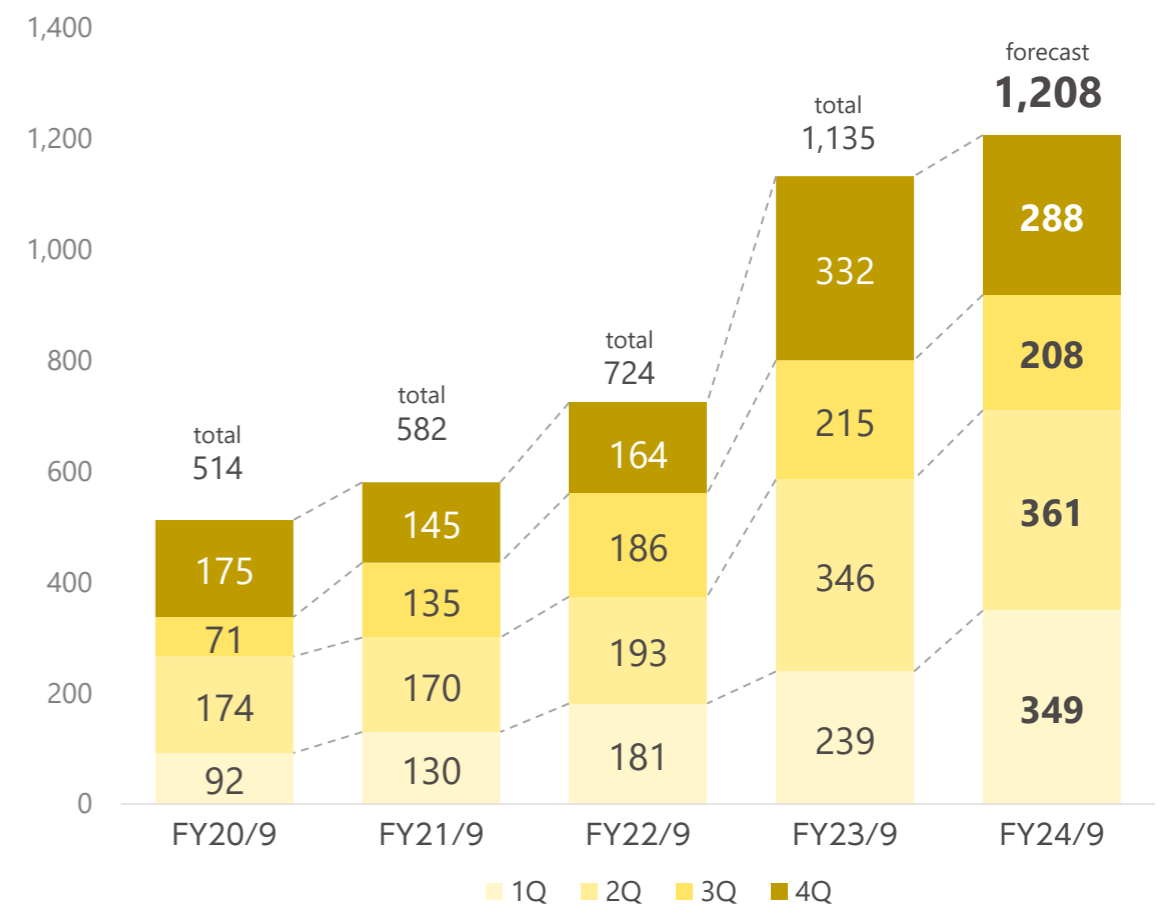
Unit: million JPY

[Net sales by quarter]

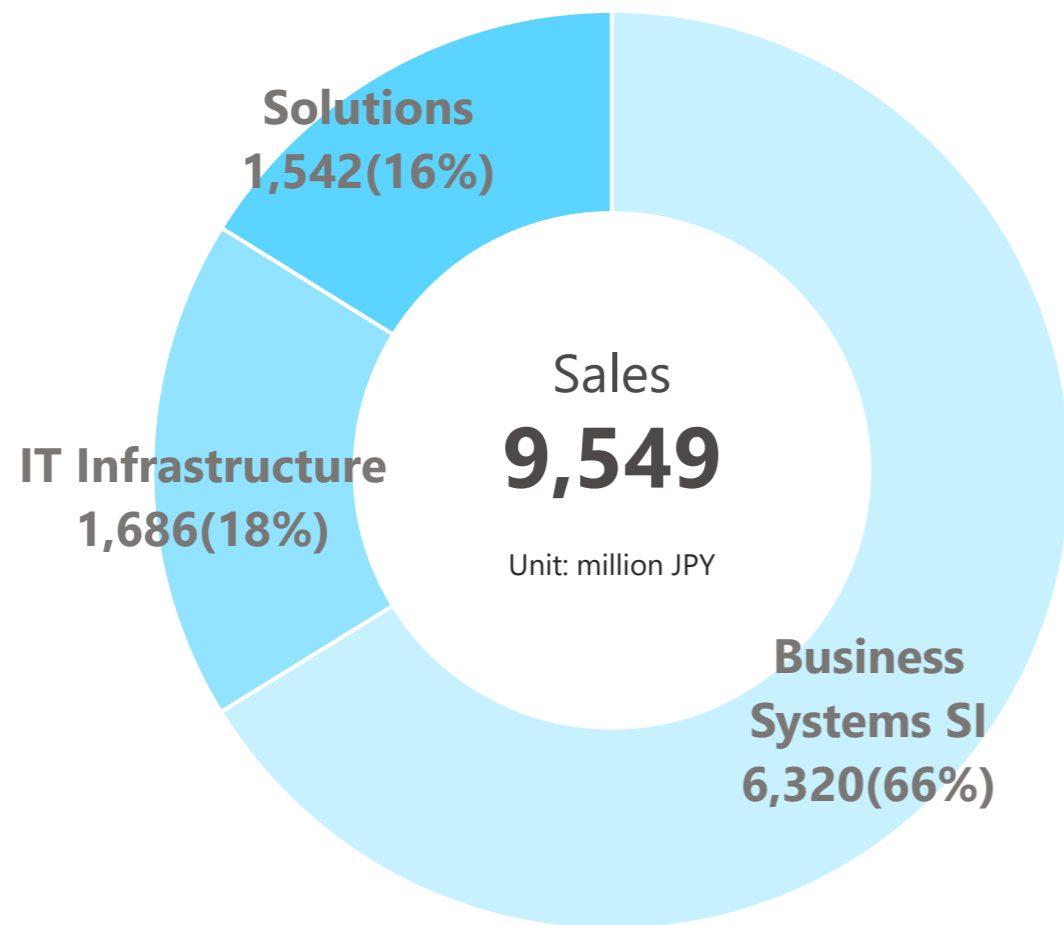


Unit: million JPY

[Ordinary profit by quarter]



1.3 Net Sales Trends by Service Line



✓ Our service lines changed from the first quarter of the current fiscal year (FY2024/9) as follows:

- Business Systems SI and Connected Systems were consolidated into Business Systems SI.
- “Infrastructure Services” was renamed to “IT Infrastructure,” and Software Testing and IT Support, which were previously part of Business Systems SI, were consolidated into IT Infrastructure.

✓ Summary of the first quarter of 2024/9

■ Business Systems SI **108.4%** year-on-year

Projects related to life insurance, social infrastructure, public sector, and AI remained steady.

Two problematic projects were encountered, resulting in growth deceleration due to lost opportunities.

■ IT Infrastructure **105.7%** year-on-year

Software Testing and IT Support were added to our menu.

We provided stable services in IT outsourcing projects to meet demand for DX personnel in companies.

■ Solutions **115.5%** year-on-year

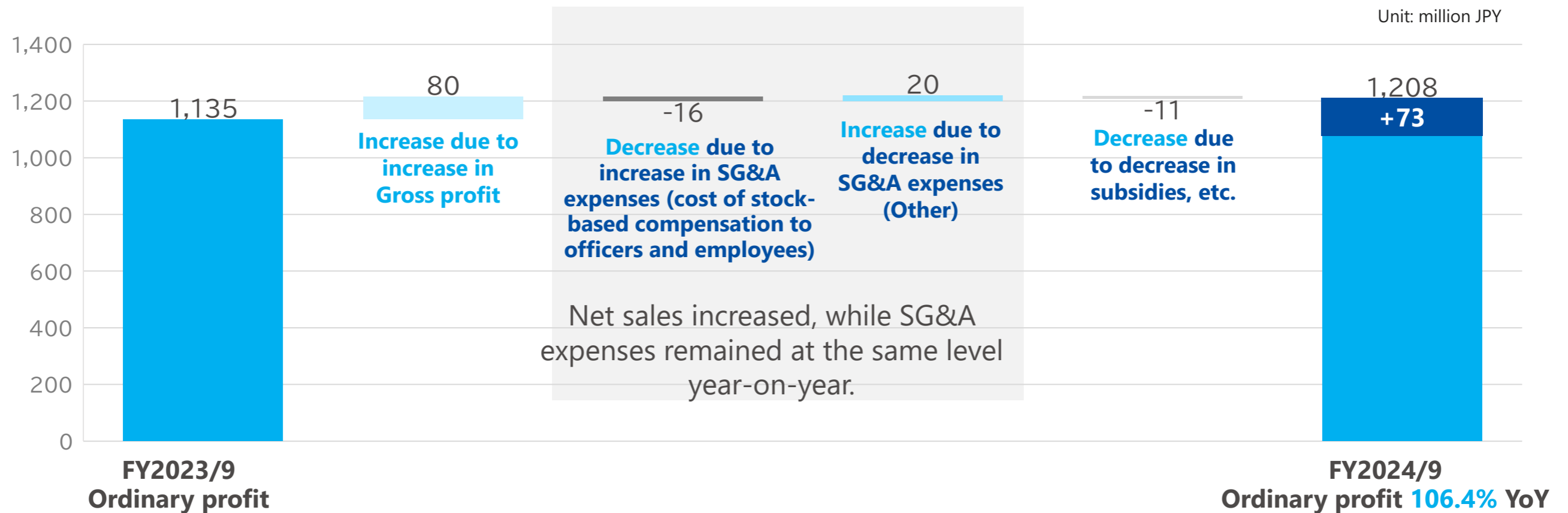
We focused on differentiation from other companies through the provision of unique solutions and services, further expanding orders.

We began offering solutions utilizing generative AI, an outcome of industry-academia collaborative research and development with Nagasaki University.

1.4 Ordinary profit analysis

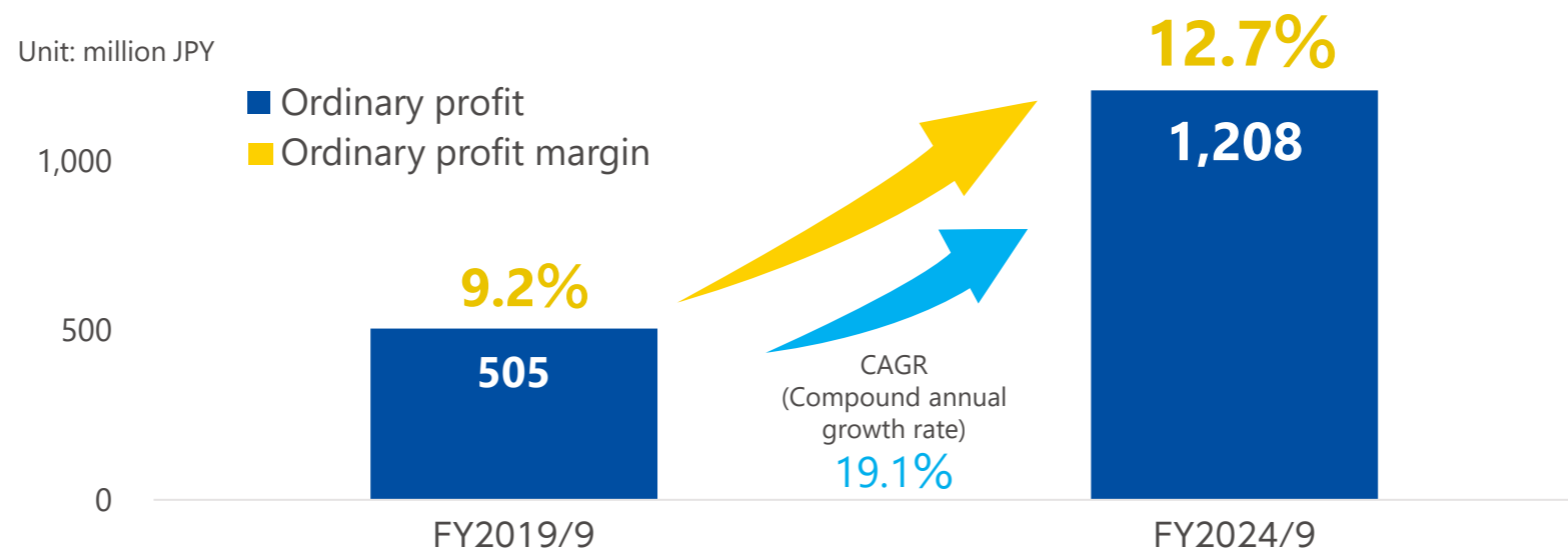
Ordinary profit increased 6.4% year-on-year, compensating for high wage increases (7.5%)

- ✔ **Gross profit** increased by 80 million JPY (103.9% year-on-year) due to increased orders and acquisition of high-value-added projects.
- ✔ **SG&A expenses** remained at the same level (99.6% year-on-year) mainly due to business efficiency improvement and higher efficiency through online sales



1.5 Reform to high profitability structure

Succeeded in a **reform to a high profitability structure**, expanding net sales



Efforts	Indicator	FY2019/9	FY2024/9	Comparison
<ul style="list-style-type: none"> Increasing the end user composition ratio to acquire high-value-added projects Expanding the Solutions Business 	End user composition ratio	55%	65%	○
<ul style="list-style-type: none"> Improving productivity and operational efficiency utilizing measures such as low code development, upskilling through educational training, AI and RPA Pursuing operational efficiency through the "business improvement proposal system" 	SG&A expenses rate	14.5%	10.3%	○
<ul style="list-style-type: none"> Transforming a policy from dispatch to contracts Implementing thorough preventative measures following incidents 	Contract projects	Approx. 10%	Approx. 90%	○
<ul style="list-style-type: none"> Efforts for expanding stock sales 	Stock sales ratio	62%	65%	○

1.6 Profit & loss statement

Ordinary profit margin and ROE achieved targets

KPI achievement

Unit: million JPY	FY2023/9 Financial Results		FY2024/9 Financial Results				
	Result	Net Sales	Result	Net Sales	Year-on-year	Achievement rate	Forecast
Net sales	8,761	-	9,549	-	109.0%	98.9%	9,660
Business Systems SI ※1	5,831	66.6%	6,320	66.2%	108.4%	-	-
IT Infrastructure Solutions	1,595	18.2%	1,686	17.7%	105.7%	-	-
	1,335	15.2%	1,542	16.2%	115.5%	-	-
Gross profit	2,083	23.8%	2,164	22.7%	103.9%	-	-
M&A-related amortization	54	0.6%	54	0.6%	100.0%	-	-
Others	929	10.6%	925	9.7%	99.6%	-	-
SG&A expenses	983	11.2%	979	10.3%	99.6%	-	-
Operating profit	1,100	12.6%	1,185	12.4%	107.7%	97.8%	1,212
Non-operating profit	37	0.4%	30	0.3%	81.4%	-	-
Non-operating expenses	3	0.0%	7	0.1%	238.4%	-	-
Ordinary profit	1,135	13.0%	1,208	12.7%	106.4%	97.8%	1,235
Profit before taxation	1,135	13.0%	1,208	12.7%	106.4%	-	-
Income taxes	295	3.4%	395	4.1%	133.6%	-	-
Net profit ※2	837	9.6%	809	8.5%	96.7%	94.2%	860

Item	Numerical targets	Results
Net sales growth rate	20% or more	9.0%
Gross profit margin	25% or more	22.7%
SG&A expenses rate	10% or less	10.3%
Ordinary profit margin	10% or more	12.7%
EPS 2024.6.1 After taking into account stock split	¥25 or more	21.1 yen
PER	30 times or more	14.2 times
ROE	20% or more	20.4%

* Only major items are selected and presented.

* 1 As the classification of the service line changed from the current fiscal year, net sales by service line for FY2023/9 were reclassified to the revised classification.

* 2 Net profit was affected by reduced application of special corporate tax deductions.

1.7 Balance sheet

Maintained a stable financial position (equity ratio : 74.6%)

*Selection of significant entries only		FY2023/9	FY2024/9	
Unit: million JPY		Result	Result	Year-on-year
Assets	Cash and deposits	2,519	2,095	-424
	Accounts receivable - trade and contract assets	1,827	1,889	61
	Prepaid expenses	33	59	25
	Others	-2	8	10
	Total current assets	4,379	4,052	-326
	Buildings, net	32	42	10
	Software	58	43	-15
	Software in progress	7	3	-3
	goodwill	370	316	-54
	Customer-related assets	389	352	-36
	Investment securities	357	418	61
	Deferred tax assets	151	98	-52
	Leasehold and guarantee deposits	100	143	42
	Insurance funds	76	76	0
	Other	24	104	79
	Total non-current assets	1,568	1,600	31
	Total assets	5,947	5,653	-294

*Selection of significant entries only		FY2023/9	FY2024/9	
Unit: million JPY		Result	Result	Year-on-year
Liabilities	Accounts payable - trade	648	351	-296
	loans	19	7	-11
	Accounts payable - others	502	160	-341
	Accrued corporate tax, etc.	230	232	1
	Accrued consumption taxes	157	130	-26
	Deposits received	76	46	-30
	Provision for bonuses	379	298	-80
	Others	32	27	-4
	Total current liabilities	2,046	1,255	-791
	loans	38	30	-7
	Long-term deferred tax liabilities	134	122	-12
other	14	14	0	
Total non-current liabilities	187	167	-20	
Total liabilities	2,234	1,422	-811	
Equity	Share capital	908	908	0
	Legal capital surplus	765	794	28
	Retained earnings brought forward	2,659	3,212	552
	Treasury shares	-694	-803	-109
	Valuation difference on available-for-sale securities	65	108	42
	Non-controlling interests	8	10	2
Total net assets	3,713	4,230	516	
Total liabilities and net assets	5,947	5,653	-294	

1.8 Initiatives for perpetuating the company

Enhancing shareholder satisfaction

- **Changed the target of payout ratio from 30% to 35%** (April 2024)
- **Purchased treasury shares** (June to September 2024)
- **Increased PR frequency and enriched contents of “FAQ” on the website**

Enhancing employee satisfaction

- **Pursued operational efficiency through the “business improvement proposal system”** (December 2023)
- **Granted restricted shares for employees at no cost**(February 2024)
- **Decided to implement wage increases of 25% at max. with the average wage increase rate of 3.6% for Spring 2024**
 - └ **Up 7.5% including restricted shares**(March 2024)
- **Opened the Nagata-cho Office due to business expansion**(April 2024)
- **Introduced a “Student Loan Assistance Program” and “Social Contribution Program”** (June 2024)

New services and solutions

- **Added Migration Development, Software Testing, and IT Outsourcing to the service line** (January 2024)
- **Orders for Concur Standard implementation and related solutions were strong , Implemented by over 50 companies** (April 2024)
- **Launched new solutions**
 - └ WMS-Picking, BP-Collabo, a smartphone rental service, UI/UX-Navi, Dgent, Speed AS School Edition, 11MGN, Corpo Card, BI Startup, Shareholder QA, Internal FAQ, Power Apps utilization support service



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2.1 Medium-Term Management Plan (Consolidated)

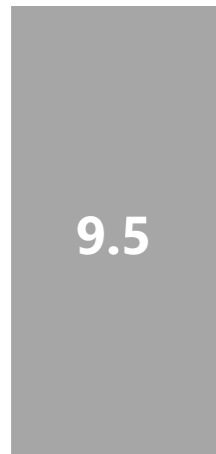
FY2026 targets: Net sales of 13.0 billion JPY, ordinary profit of 1.7 billion JPY, and net sales CAGR (compound annual growth rate) of 14%

[Net sales by FY]

Unit: billion JPY

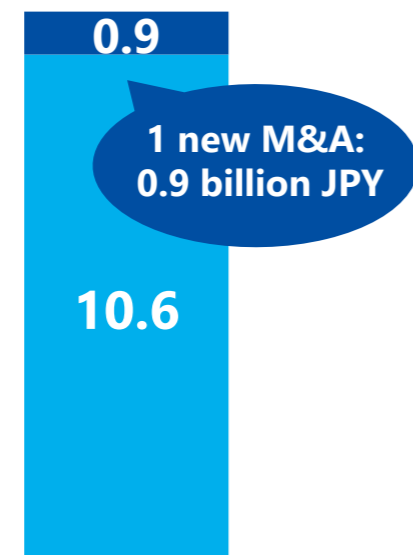
- Existing Businesses
- M&A

9.5
billion JPY



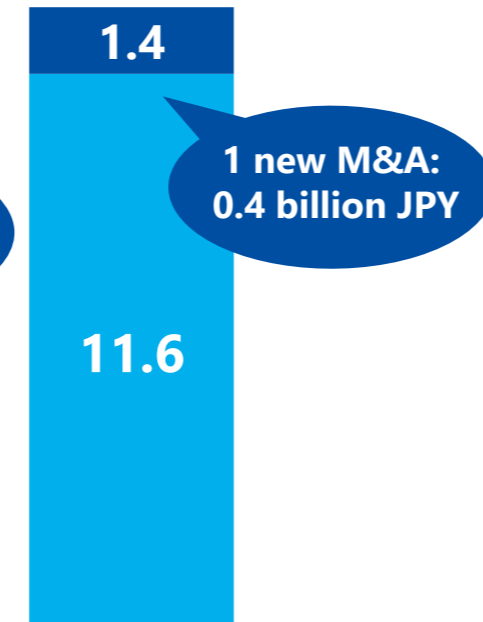
FY2024

11.5
billion JPY



FY2025

13.0
billion JPY



FY2026

[Ordinary profit by FY]

Unit: billion JPY

- Ordinary profit

1.2
billion JPY



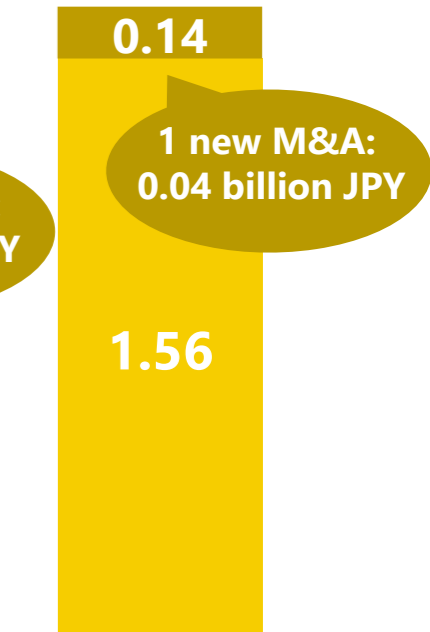
FY2024

1.5
billion JPY



FY2025

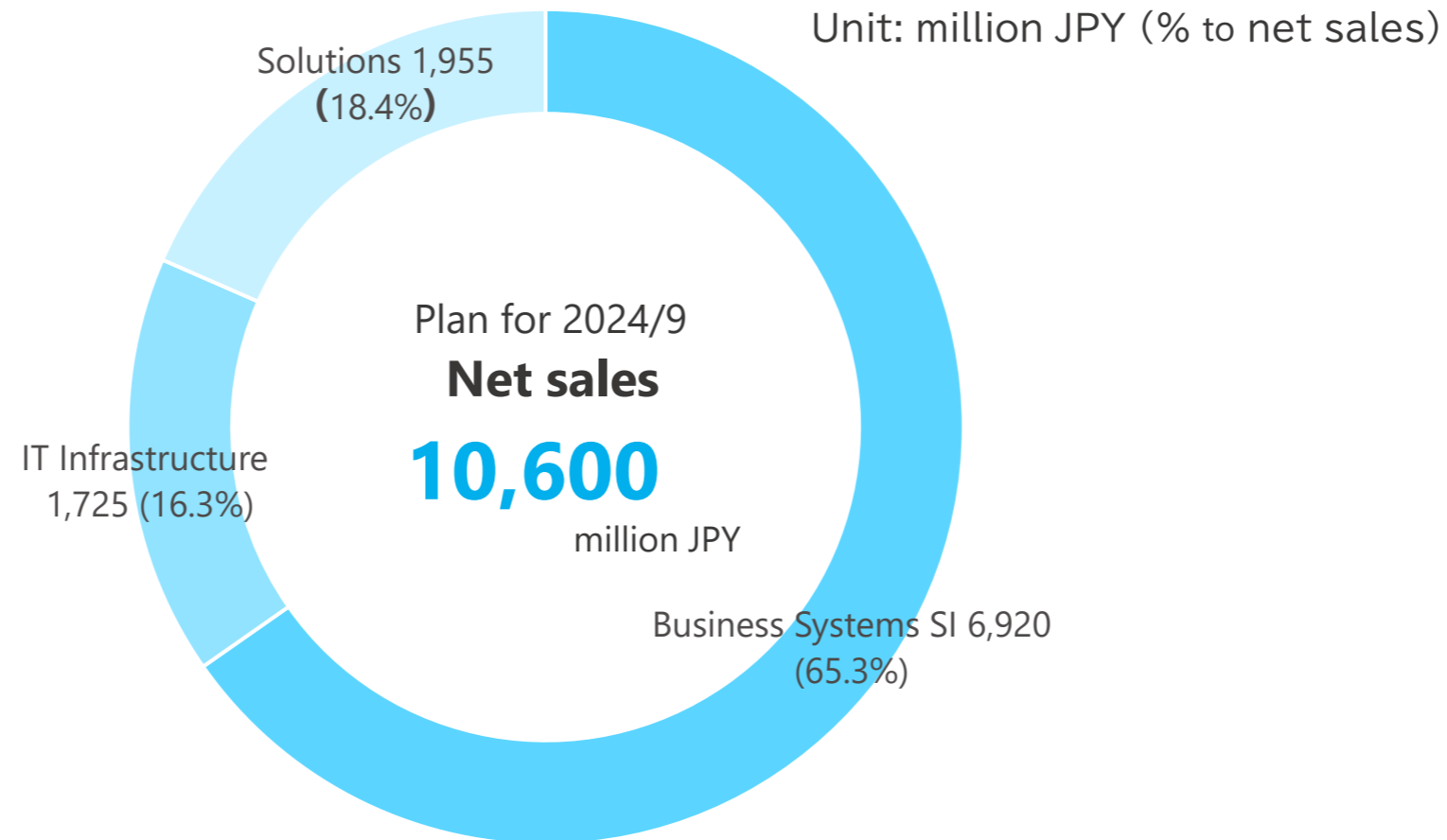
1.7
billion JPY



FY2026

2.2 Sales Plan by Service Line (Consolidated) for FY2025/9

Continue to focus on **Business Systems SI** as our core business, and expand high-demand, revenue-generating **IT Infrastructure** and **Solutions** further



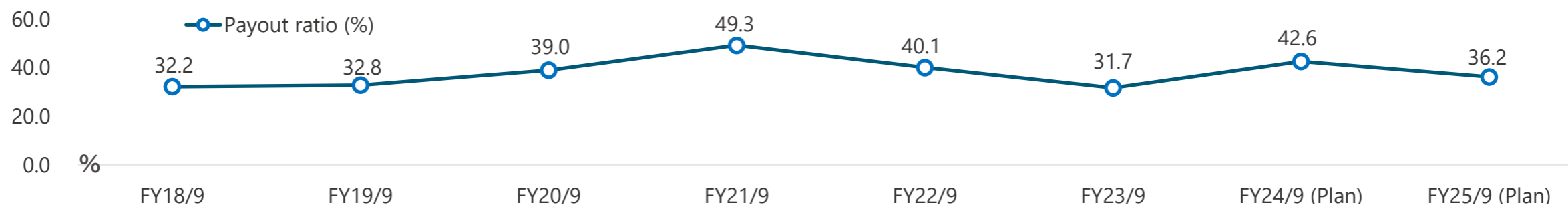
* New M&As not included in net sales.

2.3 Shareholder returns

FY24/9 Dividends per share: 9 JPY/share **Payout ratio: 36.2%**

While emphasizing shareholder returns, we will work to increase employee salaries and bonuses in seeking economic growth and securing talent.

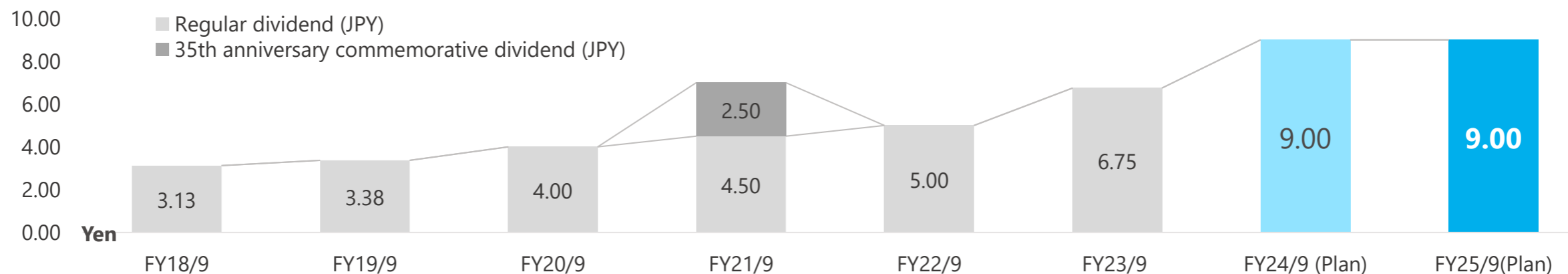
Payout ratio trend



* Total return ratio (%) = (Payments for dividends + Payments for treasury share purchase) / Profit

* Due to treasury share purchase in 2022 and 2023, the total return ratios for 2022, 2023 and 2024 were 79.6%, 90.5% and 66.8%, respectively.

Dividend trend



* The Company paid a commemorative dividend in commemoration of the Company's 35th anniversary for the fiscal year 2021/9.

* Needs Well conducted stock splits on April 1, 2018, January 1, 2019, June 1, 2023 and June 1 2024 at a ratio of 2 shares per share. Past annual dividends per share have been retrospectively adjusted based on these stock splits.



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4. Reference



3.1 Management philosophy and medium-term policy

■ Management philosophy

Contributing Broadly to the Economy and Society

■ Management policy

Constantly evolving, Needs Well continues to contribute broadly to the economy and society with the slogan "Try & Innovation."

■ Medium-term basic policy

Transition to a true system integrator

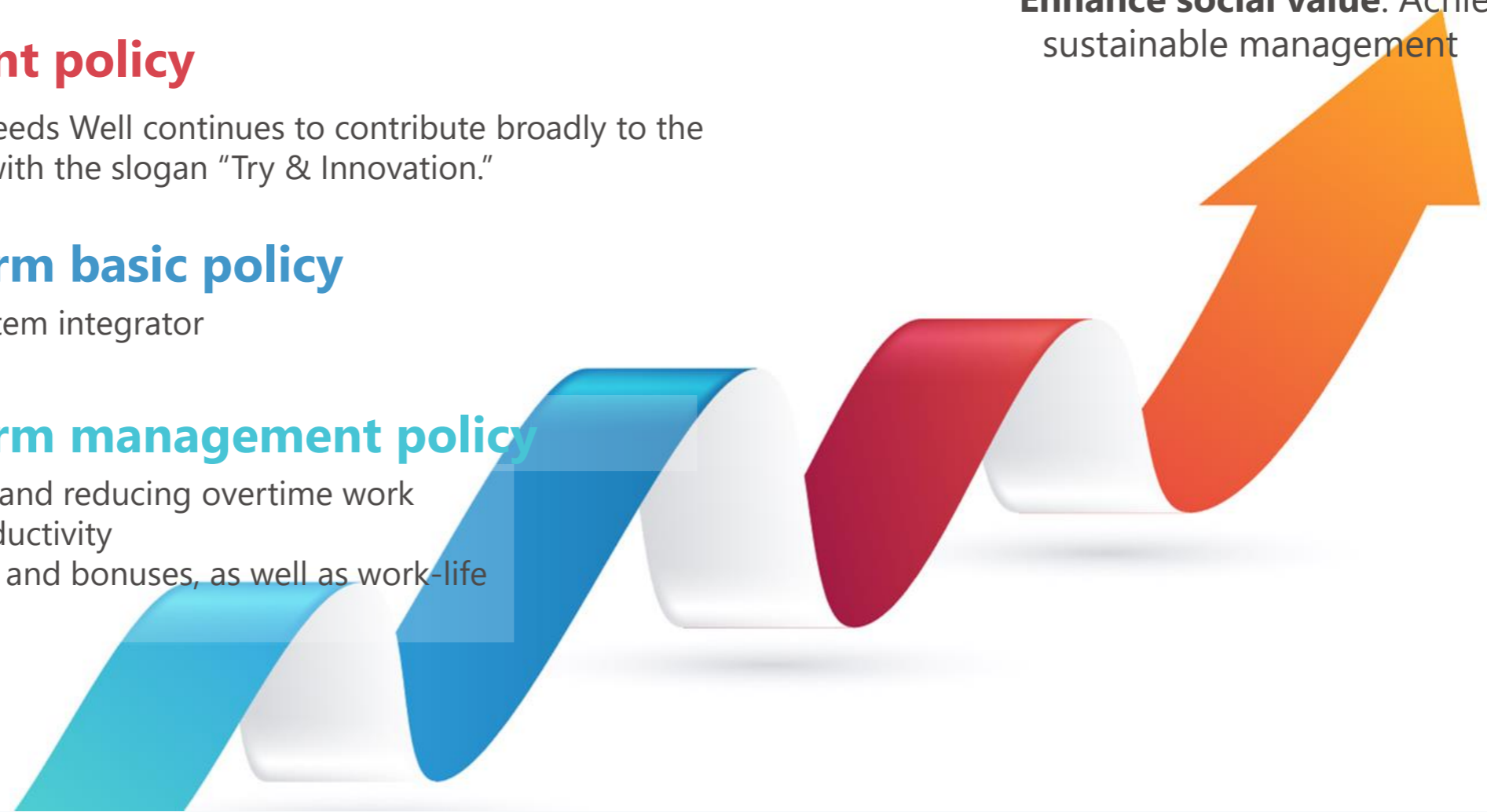
■ Medium-term management policy

Improving profitability and reducing overtime work through increased productivity
Achieving high salaries and bonuses, as well as work-life balance

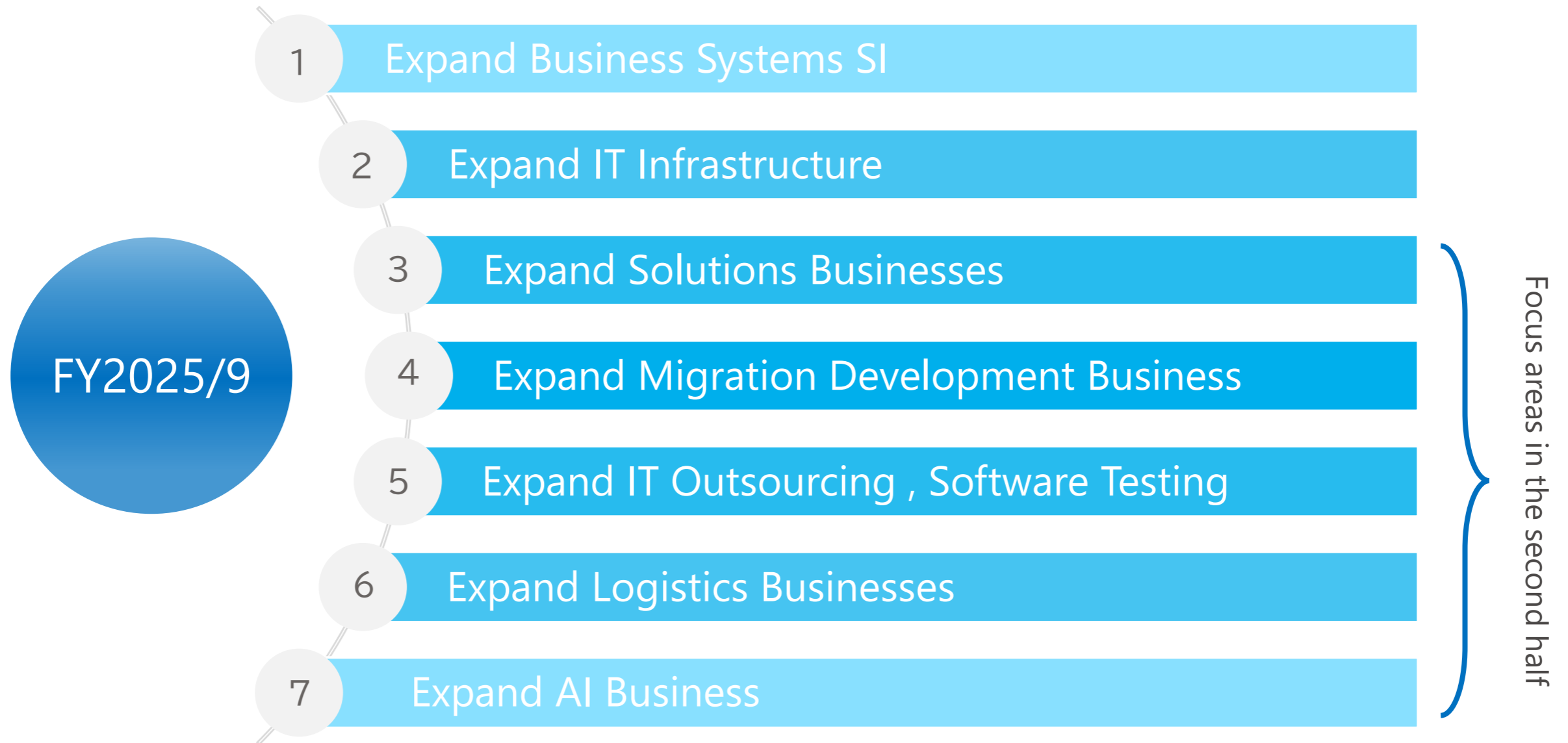
Enhance corporate value

Enhance business value: Achieving performance and business targets

Enhance social value: Achieving sustainable management



3.2 Focus area



3.2 Focus area [Expand Solutions Business]

Clarify the purposes and guidelines of solutions business and aim to expand business

Purpose

- Enhance corporate value
- Improve capability to receive orders
- Improve profitability / “Transition from increasing unit price to increasing value”



Policy

- Create solutions together with customers, instead of research and development
- Focus on services and improve quality of services
- Offer high added value to customers
- Utilize services internally before offering to customers
- Ongoing support by offering subscriptions

3.2 Focus area [Expand Solutions Business]

Added new solutions to improve the lineup

Transition to Windows 11

Launched on April 1

**11MGN**

- Realize secure and smooth transition in a short time.
- Provide five services to solve issues in transiting to Windows 11 and realize its operation in a one-stop way.

IoT×AI solution

Launched on December 1

**BearAI**

- Integrate high-quality IoT products with AI technology to monitor equipment and facilities in factories with high reliability and efficiency.
- Operating conditions of equipment and facilities are collected in real time via IoT sensors and IoT cameras. AI, optimized for each company, organizes and analyzes this data, visualizing issues.

Solution for streamlined input and approval of transportation expenses

Launched on December 1

 **Nチェッカー**  **Nチェッカー-Pro**

- N-Checker integrates with expense reimbursement systems for SMEs, promoting operational efficiency in transportation expense reimbursement and enhancing governance. N-Checker Pro further links with attendance records to prevent fraud.
- Enables significant simplification of the approval workflow by combining transportation IC card integration with transportation expense reimbursement checks utilizing expense analysis BI.

Profit and loss estimate simulation

Launch on April 1, 2025

Functionality expansion

 **ManaSupport**

- Contributes to early detection and improvement of management issues by calculating projected profit and loss at an early stage using revenue recognition methods.
- Adds functionality for budget planning by organization, setting and calculating budgeted profit and loss, and importing actual costs from core systems to enable more efficient and effective budget-to-actual management.

3.2 Focus area [Expand Migration Development Business]

Provision of **consistent migration services**,
from migration development to quality testing

The demand for migration has been increasing more than ever due to various factors such as the withdrawal of domestic manufacturers from general-purpose computers, the migration of legacy systems to new platforms, and a shortage of skilled personnel and technicians in current systems.

Utilization of a nearshore base in Nagasaki

- Aggregate engineers specialized in migration development
- Expand technical know-how and scope of services

Enhancement of quality testing services

- Conduct reliable, high-quality testing
- Contribute to the reduction of human costs
- Increase productivity through effective utilization of development engineers

IT Outsourcing

Support for business efficiency improvement and establishment of a long-term framework to meet the demand caused by talent shortages in corporate DX

As the demand for DX and business improvement increases year by year, more companies are facing challenges in controlling all aspects of IT internally. We offer proposals that adapt flexibly to measures against personnel shortages and contract arrangements of each company, providing **comprehensive management, operation, and support**.

Details of support

Operational design and monitoring

Leverage know-how cultivated over many years of operation to establish a stable and secure DX conversion and operational framework.



Taking on operations

Take on system operations, such as restoration, backup, and vulnerability management.



Managed services

Take on everything from migration, design, and construction to maintenance and operation, achieving high quality and on-going cost reduction through technical capabilities cultivated over the years.



Software Testing

Support customers' testing operations and reduce the burden on development engineers

Validate systems developed by client companies from a third-party perspective

Contribute to **quality improvement**, **cost reduction**, and **productivity enhancement**

Support Details

Outsourcing test services

- Test engineers with JSTQB certification conduct tests from an unbiased third-party perspective, identifying subtle issues and defects early to enhance system quality.
- Various locations, including on-site presence, nearshore bases, and satellite offices, are utilized.



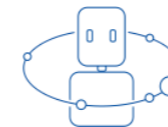
Migration test services

- Efficiently perform comparison testing between current and new systems, as well as gap tests and regression tests.
- Improve maintainability and reduce operational costs through efficiency and reuse with test automation tools.



Automated testing services

- Utilize test automation tools to achieve automation, reuse, and cost reduction in regression tests, version upgrade tests, etc.
- Combining low-code development tools not only reduces man-hours through test automation, but also shortens development times and enhances operational maintainability.



Multi-device testing services

- Detect issues that are difficult to identify in simulated environments, such as device emulators, through pattern testing with actual devices and operating systems.
- Provide access to a wide variety of devices while utilizing our smartphone rental service to reduce device costs.



3.2 Focus area [Expand Logistics Businesses]

Increased rate of online shopping has expanded needs for advanced logistics warehouses

Feature of Warehouse Management System

Manpower-saving, paperless system

- Improvement of operations at worksites with the use of handy terminals
- Elimination of paper from a series of tasks in warehouses
- Work with robots

Visualization of issues


- Productivity improvement with advanced analytical functions
- Optimization of staffing in warehouses
- Improve the loading rate of delivery vehicles



Easy-to-operate system

- Uniform operability to prevent input errors
- Search items can be freely set by each person in charge

Sales strategies of Warehouse Management System

- **Expand sales** of SmartWMS by **collaborating with logistics hardware manufactures**
- Promote **WMS**  **Picking** (AI picking carts, AI application to the 2024 issue)
- Develop SmartWMS **for other industries**, e.g., drugstores, etc.




3.2 Focus area [Expand AI Business]

Expand AI Business by expanding the Solutions lineup


● AI Solutions


 **Work AI** Assists DX across various industries


 **DX Suite** Instantly digitizes all types of documents with AI-OCR


 **Speak Analyzer** Visualizes business communications to support education

【Prophetter Series】


 **Es Prophetter** AI automation of rough estimation of parts and materials

 **Vi Prophetter** Detection of normality and abnormality of objects acquired by camera using image recognition AI (deep learning).


 **Qc Prophetter** Detection of normality and abnormality of objects acquired by camera using image recognition AI (deep learning).

 **Ad Prophetter** Predictive AI is used to predict various abnormalities and prevent breakdowns and failures before they occur.


● AI chatbot Solutions


 **Chat Document** Interactive AI chatbot provides solutions FAQ, searches for documents


 **社内FAQ** AI chatbot responds to inquiries from employees

 **株主QA** Enables extraction and display of answers by entering keywords related to the question

● Generative AI Solutions

 **FSGen** Build AI for automatically generating financial statements

 **QualiBot** AI for automatically diagnosing qualifications and feasibility of proposals for projects through bidding

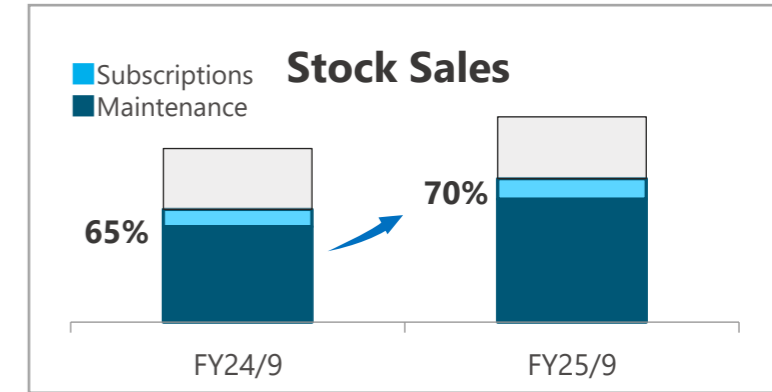
 **PRGen** Reduces time spent on document creation with generative AI

3.3 Revenue expansion and targets

Expand stock sales: increasing to 70% by 2025

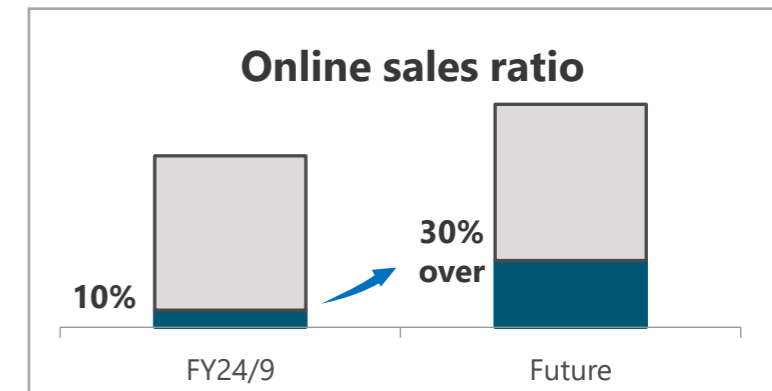
- Ensure stable revenue through the expansion of stock sales, leveraging our development know-how.
- Maintain and expand ongoing transactions with customers we have cultivated over time.

Stock sales: System maintenance and operation for at least two years, subscription-based solutions, etc.



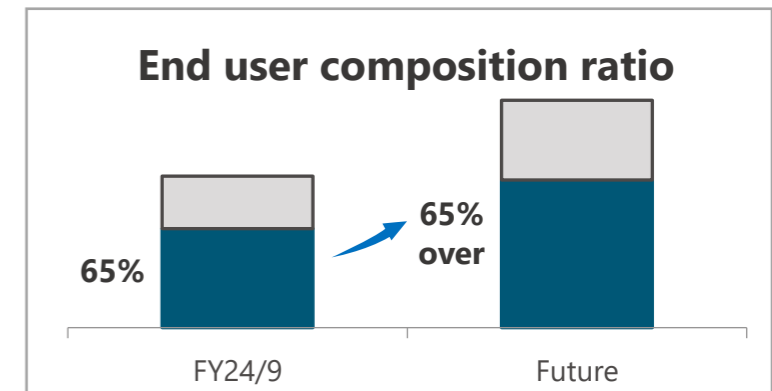
Promote online sales activities: aiming for at least 30% of net sales

- Reached out to new target groups through successful implementation of measures such as seminars, exhibitions, website, and press releases. Inquiries from end users through online tools increased.



Increase direct sales to end users: maintaining and expanding over 65% of net sales

- Focus on continuing to work with existing customers, expanding the scale of projects in relevant sectors, and cultivating new sectors of expertise.
- Cultivate new users by targeting companies in the same or similar industries as existing users.
- Focus on the Solutions Business, which accounts for a high percentage of sales to end users.





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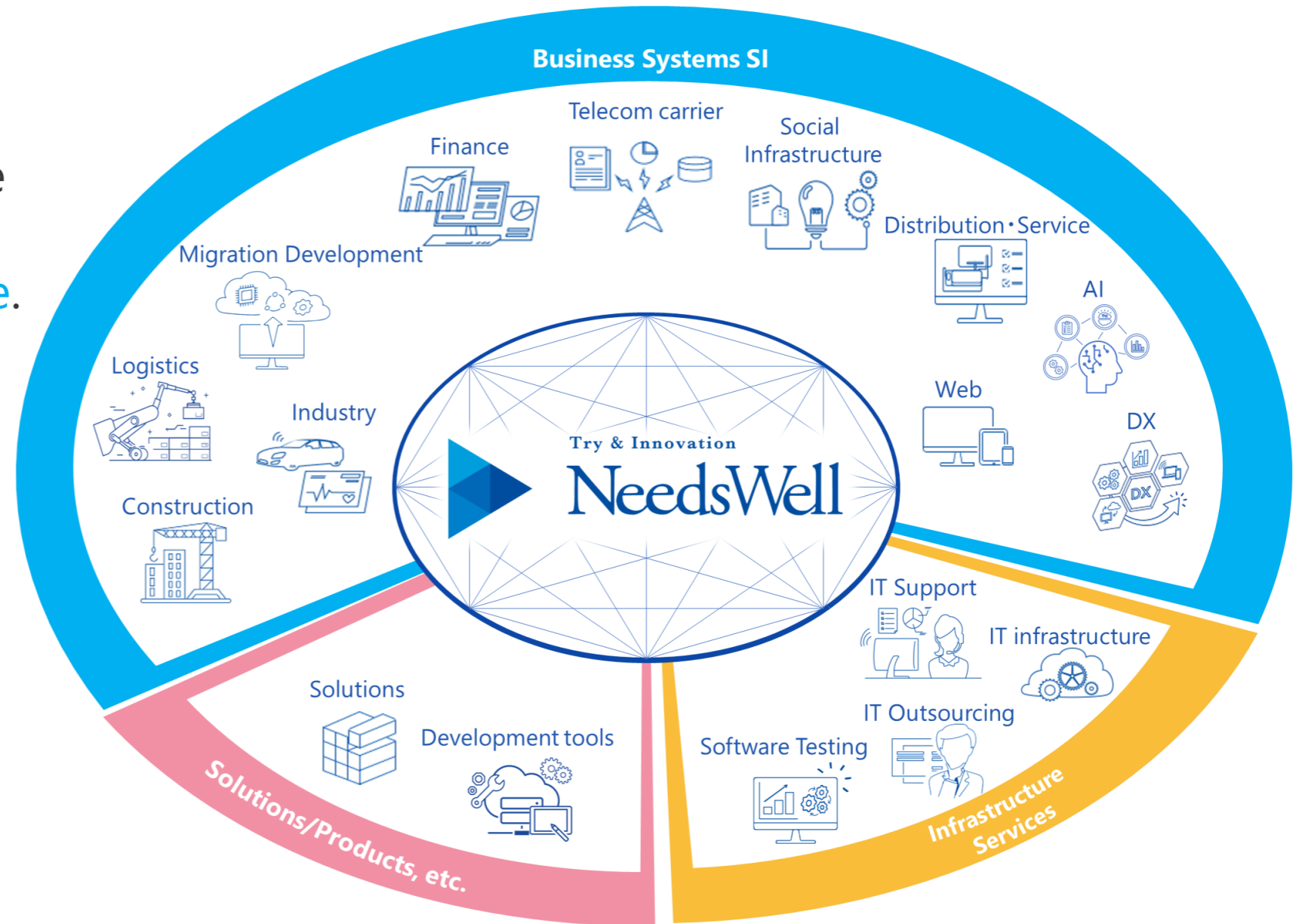
4.1 Company profile

As of September 30,2024

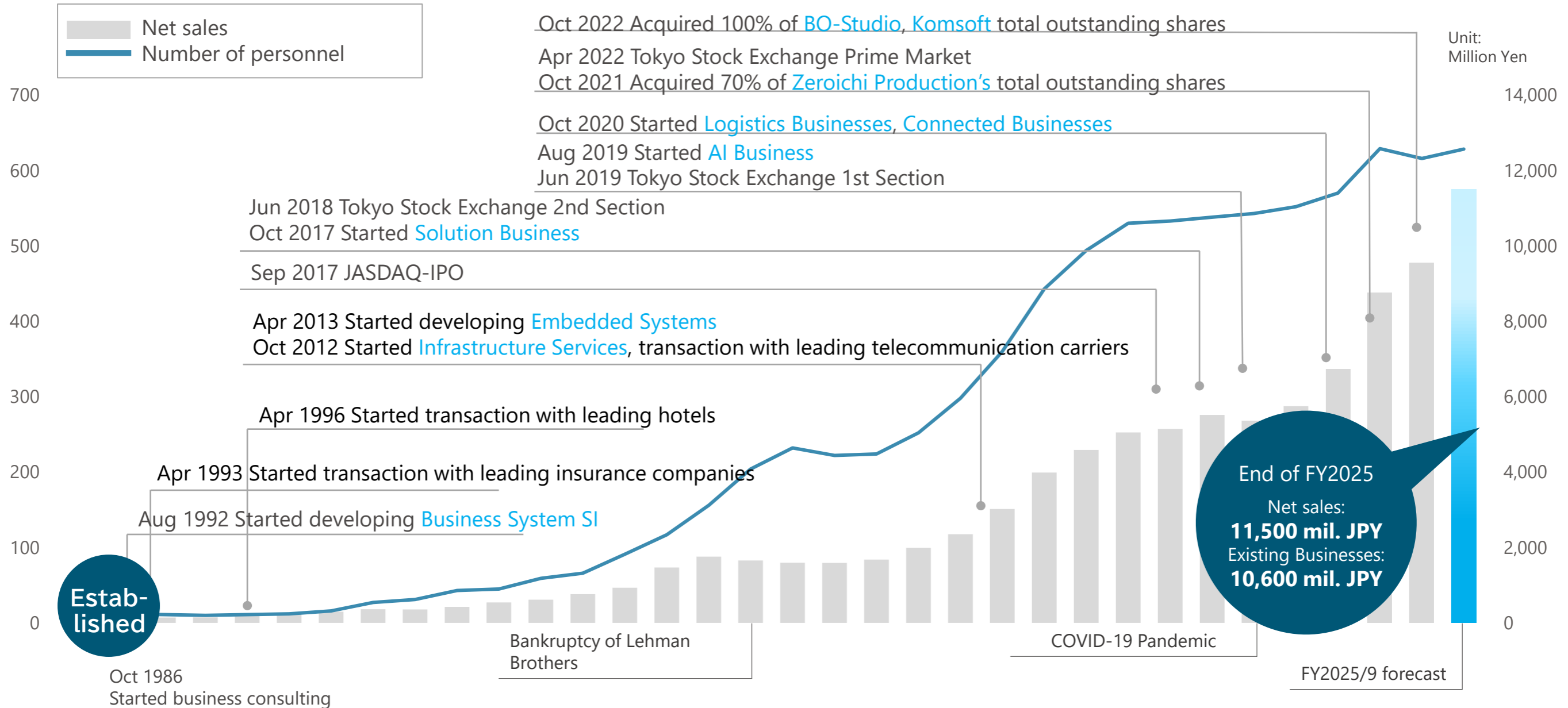
Company Name	Needs Well Inc.	Representative	President and CEO Kozo Funatsu
Established	October 1, 1986	Stock Listing	Tokyo Stock Exchange, Prime Market (3992)
Paid-in Capital	908 million JPY	Net sales As of September 30,2024	9,549 million JPY(Consolidated)
Number of Employees	616 (Consolidated)	Fiscal year end	September
Head Office	13F, New Otani Garden Court, 4-1 Kioi-cho, Chiyoda-ku, Tokyo, 102-0094 Japan TEL: +81-3-6265-6763 FAX: +81-3-6265-6764 URL: https://www.needswell.com		
Office	<ul style="list-style-type: none"> - Nagata-cho Office : 2F, Sumitomo Fudosan Nagatacho Building, 2-17-3 Nagata-cho, Chiyoda-ku, Tokyo, 100-0014 Japan - Nagasaki Office: 5F, Meijiyasudaseimei Nagasakikozenmachi building, 2-21 Kozen-machi, Nagasaki-shi, Nagasaki, 850-0032 Japan 		
Group structure	<ul style="list-style-type: none"> ■ Consolidated subsidiaries Zeroichi Production Co., Ltd. (Head Office: Nasushiobara-shi) BO STUDIO Inc. (Head Office: Shibuya-ku, Tokyo) KOMSOFT Inc. (Head Office: Toshima-ku, Tokyo) 		

4.2 Business fields

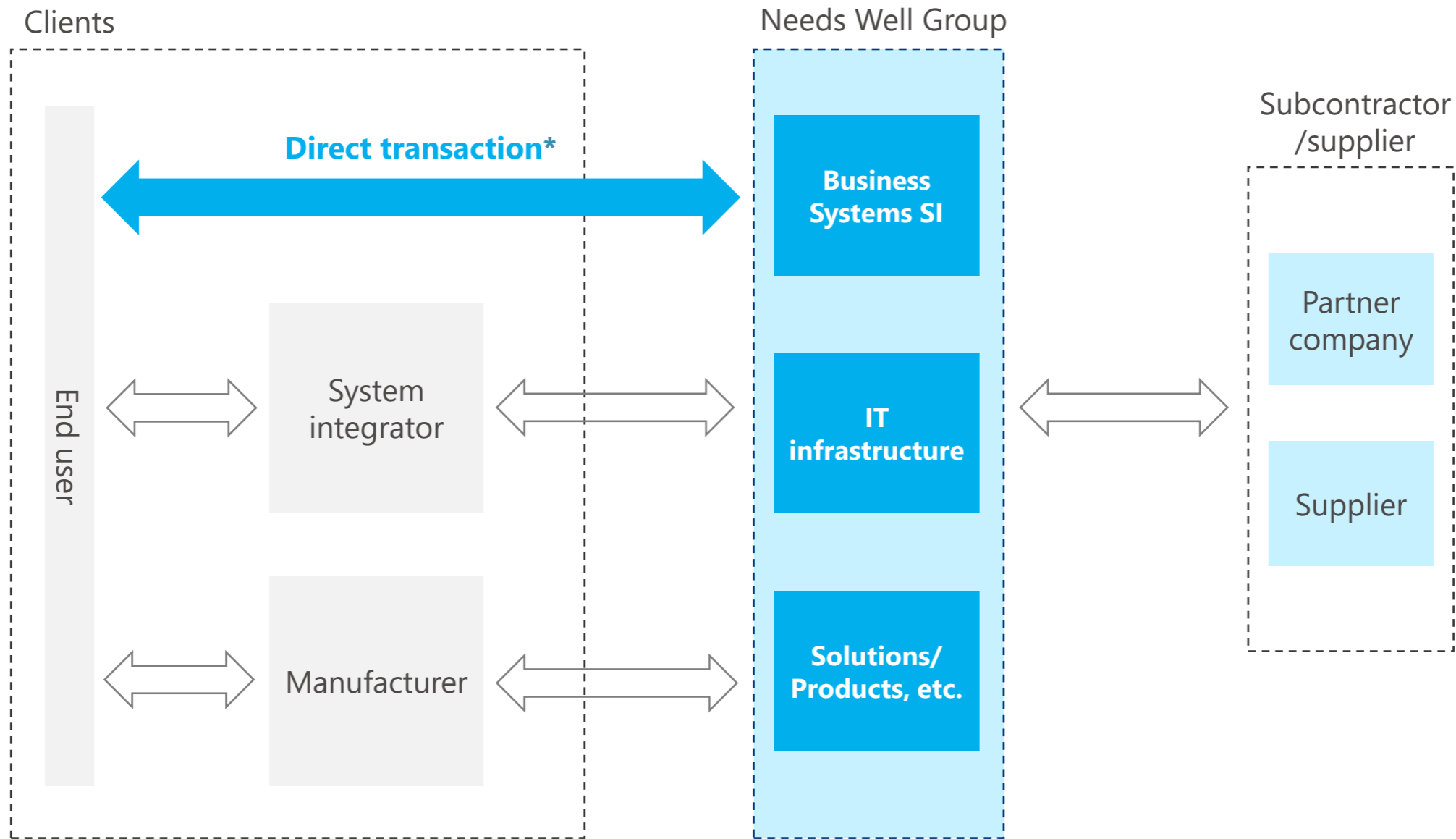
Needs Well provides total IT services through three services focused on Business Systems SI for finance.



4.3 Growth track



4.4 Business system diagram



* High level of **direct transactions with end users** (approx. **65%** of all sales)

4.5 Our three strengths

Our three strengths

Capacity for financial system development

Financial sector accounts for 50% of net sales in main service line, Business Systems SI. Particularly advanced in **life insurance and accident insurance sectors**.

Strong performance record in developing systems for banks, credit cards, and securities.

Proficiency in direct sales to end users

High level of direct transactions with end users such as life insurance companies, leading hotels, telecommunications carriers, etc., composing **over 65%** of sales.

Ability to provide solutions / AI

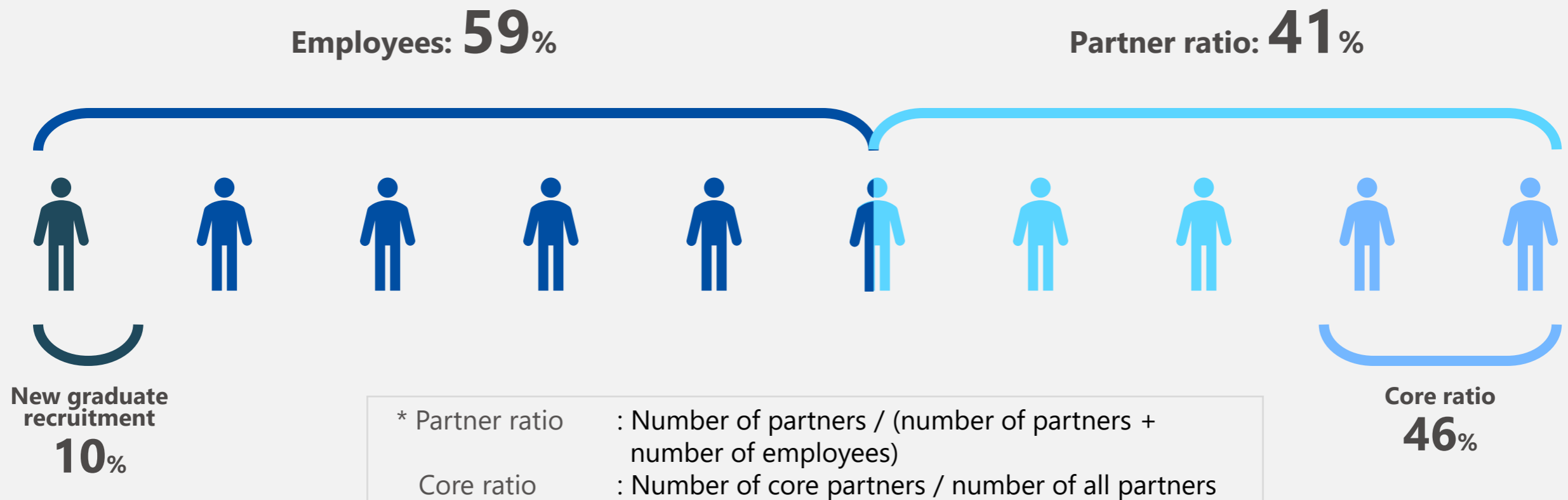
Provides solution services optimized for each customer's business objectives through **DX, Generative AI, RPA, etc.**

4.6 Personnel

Continue recruiting new graduates with a target of **10% of the total number of employees** and focus on their development

Strengthen partnerships with the goal of increasing the **core ratio to 70% in the future**

As of the end of September 2024



4.7 Business efficiency improvement solutions

Promotion of “work style reform” and elimination of “labor shortages” Rich lineup supporting business efficiency improvement

● Warehouse management system



● Assistance in digitization with ERP linkage



● Support for introducing accompanying style guidance



● System UI/UX Revamp



● Digitization of paper documents and generative AI utilization support



● File server utilization support



● Profit and loss estimate simulation



● Improvement in procurement operations



● Operational improvement by utilizing smartphones



● Transition to Windows 11



SAP Concur Linkage solutions

● Core system linkage



● Speedy introduction in three months at the fastest



● Automated registration of invoices with AI



● Accounting linkage for Standard



● Introduction package for Standard



● Higher efficiency of linkage with corporate credit cards



● Accompanying style guidance for Concur



● Expense analysis using BI



4.8 (1) Initiatives directly linked to business

Aim for **sustainable management** through business strategies that incorporate the perspectives of SDGs, ESG, and CSR

Nearshore Development Promotion: Nagasaki Development Center to maintain 100 employees by 2024

Promote development by committing to QCD (quality, cost, and delivery) through remote development system that utilizes nearshore bases.

Aim to maintain 100 employees at the Nagasaki Development Center and contribute to **prosperous urban development through the development of an industrial foundation, technological innovation, and creating employment opportunities** by utilizing highly competent local human resources.

Certified as the first registered business operator of the Nagasaki Prefecture SDGs Registration System.

Participated in the "SDGs Public-Private Partnership Platform for Regional Revitalization" established by the Cabinet Office.

Participated in the Cabinet Office's "Public-Private Partnership Platform for Regional Revitalization SDGs"

Development of new solutions to assist DX

Assist client companies in realizing and promoting DX to overcome the "2025 Digital Cliff" by building platforms using AI technology, providing systems, analyzing data, saving labor through RPA integration, etc.

Contribute to **building the industrial foundation of a digital society**.

Frailty prevention solution is under development to extend the healthy life expectancy of senior citizens and help local governments reduce health care costs.

Embark on the development of new solutions using **generative AI**, etc. through **industry-academia collaboration**

Collaboration with partner companies

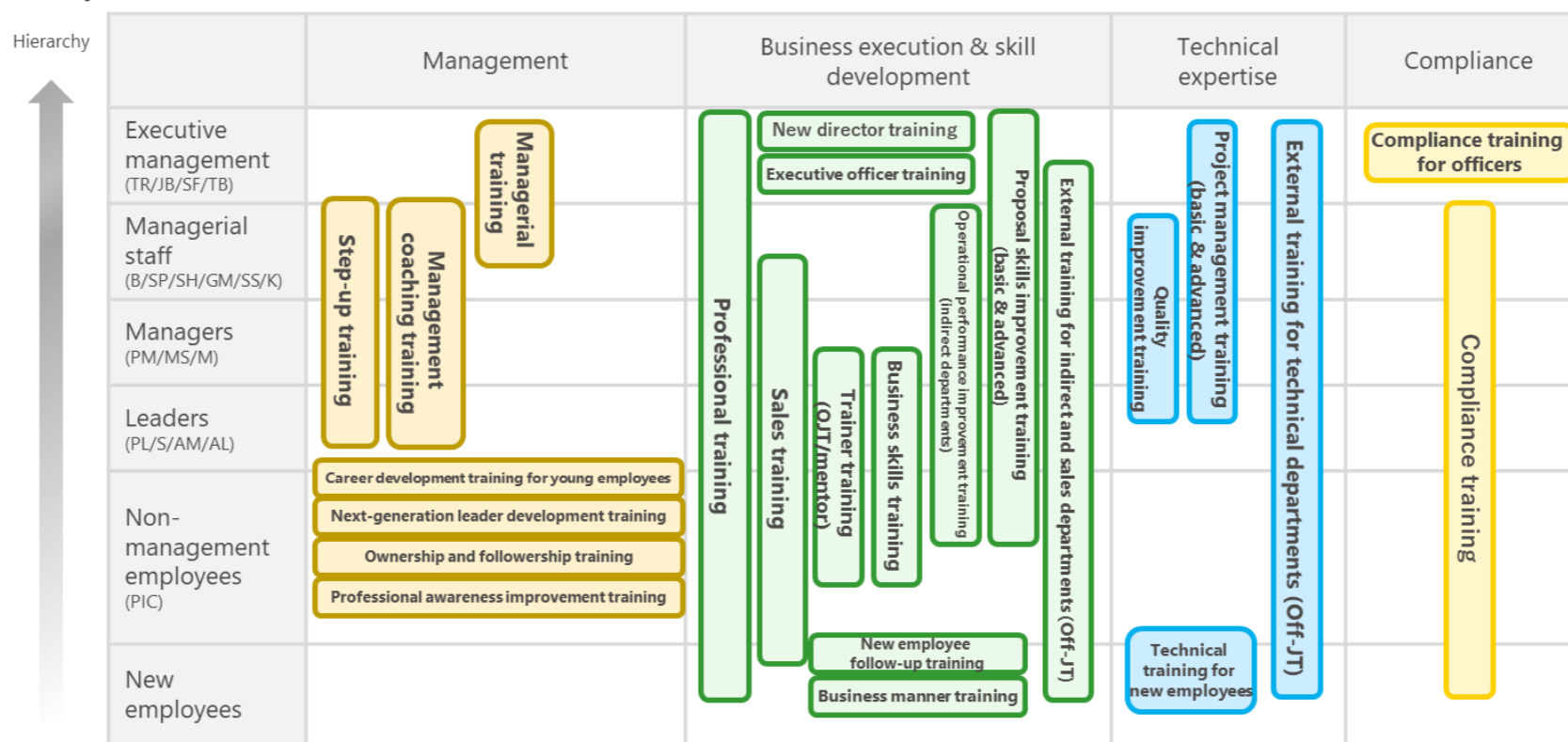
Promote partnerships with contractors and suppliers and aim to establish a structure for continuing to develop together over a long period of time.



4.8 (2) Initiatives supported by systems and activities

Work style reform & personnel development

- Introduction of a [double job system](#), [internal FA system](#), [return-to-work support system](#), and [comeback system](#) to find suitable jobs and enhance motivation
- Introduction of a [student loan assistance program](#), [social contribution program](#), and [restricted stock compensation](#) for officers and employees
- Promote a healthy work-life balance by incentive dates for paid leave, Premium Friday (leaving work early on the last Friday of the month), reducing overtime work, etc.
- Expand selection of employees eligible for remote work
- System for encouraging skill improvement and motivation
- On-the-job training and mentor system to draw out skills and motivation
- Internal training programs



4.8 (2) Initiatives supported by systems and activities

Increase ratio of female employees and managers

- Increase the ratio of female employees by promoting meritocracy and gender equality
- Target female manager ratio: 30%, target female employee ratio: 30%

AI education for students

- Arrange AI programming experiences and 5 day/3 weeks internships for students
- Conduct programming classes on apps for submitting electronic applications and creating interactive AI chatbots, WinActor (RPA) to improve efficiency of school operations, taste data analysis, etc. (2020~)

Donate to assistance programs for repaying student loans

- Contribute to projects by Nagasaki Prefecture for assisting young adults in the repayment of their student loans
Develop leaders who will establish themselves and play central roles in the local community

Support for V-Varen Nagasaki of the Soccer J League

- Concluded a sponsorship agreement to support the promotion of sports culture and revitalization of the local community

Please view the following link for other initiatives and more information:

<https://www.needswell.com/ir/sdgs>





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