

Environment

Greenhouse Gas Emissions

GHG*1 Emissions	Scope 1 (Direct emissions)	0 (t-CO ₂)
	Scope 2 (Energy-derived indirect emissions) *2	233.4 (t-CO ₂)

*The chart above summarizes emissions from December 1, 2020 through November 30, 2021.

*1 GHG:Greenhouse Gas

*2 Scope 2 is calculated by location-based method.

Scope 2 emissions from the headquarters office have been zero by market-based method since the start of 100% substantial renewable energy use.

Personnel-related data (As of November 30, 2021)

		(Persons)	(%)	
Number of consolidated employees (Full time employees)	Total number of people		1,248	—
	Male		834	66.8%
	Female		414	33.2%
	Non-Japanese*1 members		181	14.5%
	Engineers and designers		480	39.0%
Number of employees in Japan		1,126	—	
Number of overseas employees		122	—	
Male-to-female ratio in management*2	Total number of people		44	—
	Male		40	90.9%
	Female		4	9.1%
Number of employees (Indefinite associate employees, Fixed-term employees)	Overall		349	—
	Male		192	55.0%
	Female		157	45.0%
Number of employees (Temporary employees, outsourced employees)	Overall		320	—
	Male		229	71.6%
	Female		91	28.4%
Male-to-female ratio in employees	Total number of people		1,248	—
	Male		834	66.8%
	Female		414	33.2%
	Of which, managerial positions	Overall	177	—
		Male	140	79.1%
	Of which, non-managerial positions	Overall	37	20.9%
		Female	—	—
Male-to-female ratio in business positions	Overall		1,071	—
	Male		694	64.8%
	Female		377	35.2%
	Overall		768	—
	Male		422	54.9%
	Female		346	45.1%
	Of which, managerial positions	Overall	118	—
Male		82	69.5%	
Of which, non-managerial positions	Overall	36	30.5%	
	Female	—	—	
Male-to-female ratio in engineers	Overall		650	—
	Male		340	52.3%
	Female		310	47.7%
	Of which, non-Japanese members		42	5.5%
	Overall		429	—
	Male		384	89.5%
	Female		45	10.5%
Of which, managerial positions	Overall	51	—	
	Male	51	100.0%	
Of which, non-managerial positions	Overall	0	0.0%	
	Female	—	—	
Male-to-female ratio in designers	Overall		378	—
	Male		333	88.1%
	Female		45	11.9%
	Of which, non-Japanese members		135	31.5%
	Overall		51	—
	Male		28	54.9%
	Female		23	45.1%
Of which, managerial positions	Overall	8	—	
	Male	7	87.5%	
Of which, non-managerial positions	Overall	1	12.5%	
	Female	—	—	
Of which, non-Japanese members	Overall		43	—
	Male		21	48.8%
	Female		22	51.2%
Of which, non-Japanese members		4	7.8%	

Personnel-related data (As of November 30, 2021)

Average years of service	Overall	2.0 years		
	Male	2.1 years		
	Female	2.0 years		
Average age	Overall	31.0 years old		
	Male	31.1 years old		
	Female	30.7 years old		
		(Persons) (%)		
Employee age status (Percentage of males and females in the total)	Under 30 years old	Overall	462	—
		Male	329	71.2%
		Female	133	28.8%
	30 - 39 years old	Overall	625	—
		Male	393	62.9%
		Female	232	37.1%
	40 - 49 years old	Overall	143	—
		Male	97	67.8%
		Female	46	32.2%
	50 - 59 years old	Overall	16	—
		Male	13	81.3%
		Female	3	18.8%
	60 years old or older	Overall	2	—
		Male	2	100.0%
		Female	0	0.0%
Turnover rate *3	Overall	11.2%		
	Male	11.9%		
	Female	9.7%		
Number of new employees hired*4	New graduates	Overall	48	—
		Male	36	75.9%
		Female	12	24.1%
		Non-Japanese members*5	22	10.3%
	Mid-career employment	Overall	482	—
		Male	320	66.4%
		Female	161	33.4%
Non-Japanese members	126	26.1%		
Total annual working hours (average)	Overall	1,786	hours	
	Business	1,752	hours	
	Engineers	1,824	hours	
	Designers	1,944	hours	
Number of paid holidays (average)		11.9	days	
Acquisition rate of childcare leave *6	Male	51.9%		
	Female	100%		
Percentage of employees returning to work after childcare leave*7	Male	100%		
	Female	100%		
One-on-one training participation rate*8		98.0%		
MF Group Survey (engagement survey, conducted twice a year) participation rate*9		97.0%		

* This survey covers full-time employees of our Group (unless otherwise indicated) as of the end of FY11/21.

*1 Full-time employees with nationality other than Japanese.

*2 Directors, executive officers, etc. of the Money Forward Group

*3 Percentage of retired persons between December 1, 2020 and November 30, 2021 out of employees as of December 1, 2020

*4 Number of employees who joined the company between December 1, 2020 and November 30, 2021

*5 Of the hired new graduates, 19 non-Japanese members (14 males and 5 females) on standby for entry into Japan due to the spread of the COVID-19 are included.

*6 Calculated based on the number of employees whose children were born between April 1, 2020 and March 31, 2021 who took childcare leave.

*7 Percentage of employees who returned to work from childcare leave between April 1, 2020 and March 1, 2021 who continued working six months from the return date.

*8 Targeted managers and executive officers in Money Forward, Inc. as of January 1, 2022

*9 Targeted full-time employees and contracted employees employed by the Group as of January 31, 2021

Governance

Overview of Corporate Governance(As of February 21, 2022)

Organizational Form		Company with Audit & Supervisory Board
Chairperson of the Board of Directors		Yosuke Tsuji
Directors	Members	10 (among whom 6 are independent external directors, with 5 having experience managing other companies)
	% of Female Members	20%
	% of External Members	60%
	Term of Office	1 year
Audit & Supervisory Board	Members	3 (All are independent external Audit & Supervisory Board members with knowledge and experience in finance and accounting, with 1 also having knowledge and experience in legal affairs)
	% of External Members	100%
	Term of Office	4 years
FY11/21 Board of Directors Meetings	No. of Meetings	17
	Directors' Attendance Rate	100%
	Audit & Supervisory Board Members' Attendance Rate	100%
FY11/21 Audit & Supervisory Board Meetings	No. of Meetings	15
	Attendance Rate	100%
Nomination and Compensation Committee (FY11/21)	No. of Members	4 (among whom 3 are independent external directors)
	% of External Members	75%
	No. of Meetings	8%
	Attendance Rate	100%
Executive Officers		15
Chief Officers		CEO, CFO, CTO, CSO, CISO, CDO (Chief Design Officer) 、 CoPA (Chief of Public Affairs) 、 CLO (Chief Legal Officer) 、 CCO (Chief Compliance Officer)
Accounting Auditors		Deloitte Touche Tohmatsu LLC

Director and Audit & Supervisory Board Member Compensation

Director Compensation	Maximum Pool	500 million yen or less per year *The total amount of monetary compensation receivables for granting restricted stock to eligible directors is set at 200 million yen or less per year
	Type	Base compensation (i.e., fixed monetary compensation), non-monetary compensation, etc. (i.e., restricted stock compensation)
Audit & Supervisory Board Member Compensation	Maximum Pool	50 million yen or less per year
	Type	Base compensation (i.e., fixed monetary compensation)

Total Amount of Compensation in FY11/21

Title	Total Compensation, etc.(¥mn)	Breakdown by Compensation Type (¥mn)			No. of Eligible Officers
		Base	Performance-based, etc.	Non-monetary, etc.	
Directors (External Members)	140 (45)	105 (35)	-	35 (10)	12 (5)
Audit & Supervisory Board Members (External Members)	23 (23)	23 (23)	-	-	3 (3)
Total (External Members)	164 (69)	129 (59)	-	35 (10)	15 (8)

* The table above includes three directors who resigned as of the end of the ninth Annual General Meeting of Shareholders held on February 26, 2021.