

RareJob, Inc.

Financial Results for the Fiscal Year Ended March 31, 2024

May 15, 2024



AGENDA

1. 2024/3 Results
2. FY2025/3 Plan
3. FY2025/3 Action
4. Shareholder Return Policy

Appendix

1. 2024/3 Results

FY 2024/3 Results Summary

Net sales 10,175 million yen, Operating income 696 million yen, making new record high.

The significant increase in sales and profits is attributed to the launch of BORDERLINK, Inc. 's ALT* dispatch business.

Net sales increased by 75.8% and operating income increased by 205.2%.

Net loss of 288 million yen due to extraordinary losses.

An impairment loss of 796 million yen on Shikaku square's goodwill and software, etc..

Segment profit for the Reskilling-related Business increased by 17.9%

Improved profit margins due to price revisions for online English tutoring service.

Segment profit for the Childcare Support Business was 271 million yen.

ALT dispatch business established as another pillar of group profit generation.

Financial Results for FY 2024/3

Net sales increased YoY by 75.8% and Operating income increased by 205.2%.

Net income was negative due to the recording of extraordinary losses (impairment losses, etc.).

(In JPY MM)

	FY2023/3	FY2024/3	Rate of change
Net sales	5,787	10,175	+75.8%
EBITDA* ¹	547	1,146	+109.3%
Operating income	228	696	+205.2%
Ordinary income	279	700	+150.8%
Net income attributable to owners of parent	194	-288	-

FY2024/3 Forecast * ²	Rate of change
10,170	+0.1%
1,140	+0.6%
690	+1.0%
690	+1.6%
-300	-

*² Announced on Apr 18, 2024.

EBITDA margin	9.5%	11.3%	+1.8pt
Operating income margin	3.9%	6.8%	+2.9pt
ROE	8.4%	-13.6%	-

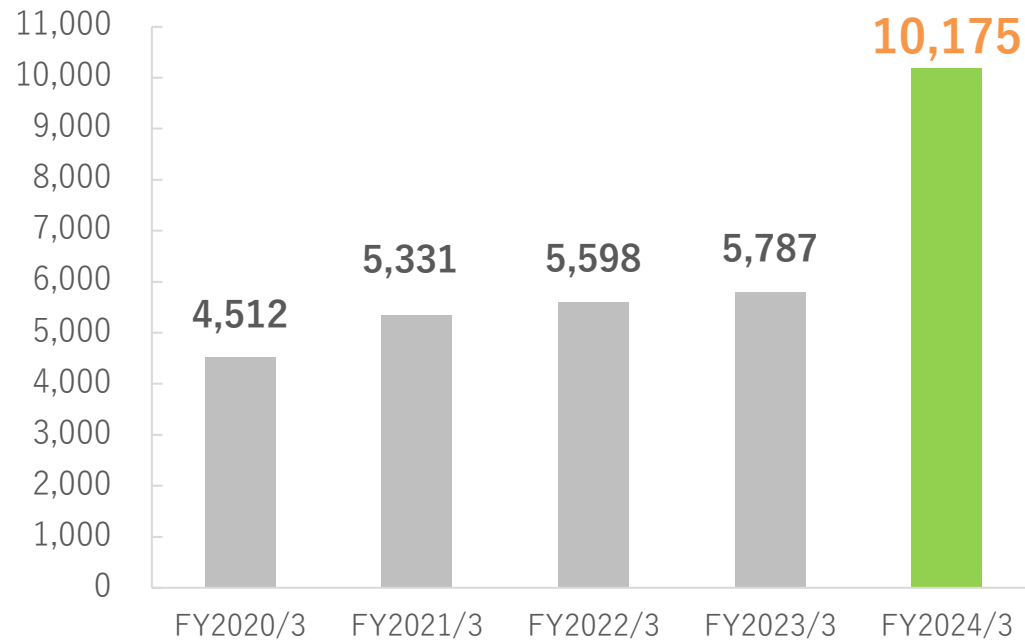
*¹ EBITDA = Operating income + Depreciation + Amortization of goodwill

Results for the Last Several Years

Net sales, Operating income, and EBITDA reached a record highs.

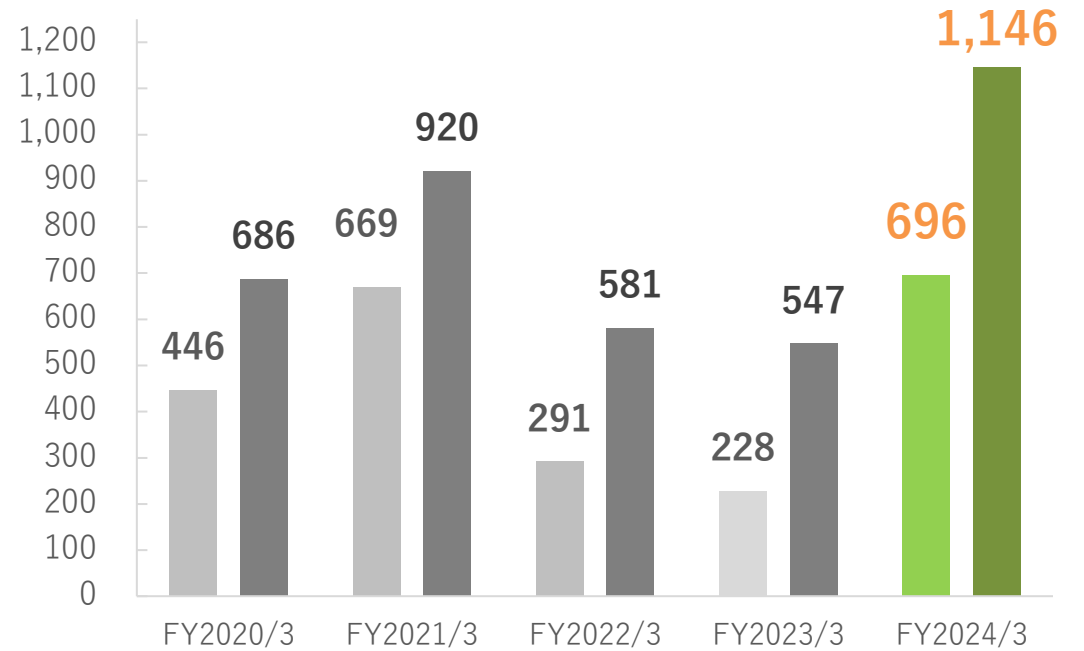
Net sales

(In JPY MM)



Operating income / EBITDA

(In JPY MM)



■ Operating income ■ EBITDA

FY2024/3 Segment Profit/Loss

Segment profit for the Reskilling-related increased by 17.9% as the profit margin for the business improved. Segment profit for the Childcare Support generated 271 million yen due to the ALT dispatch service.

(In JPY MM)

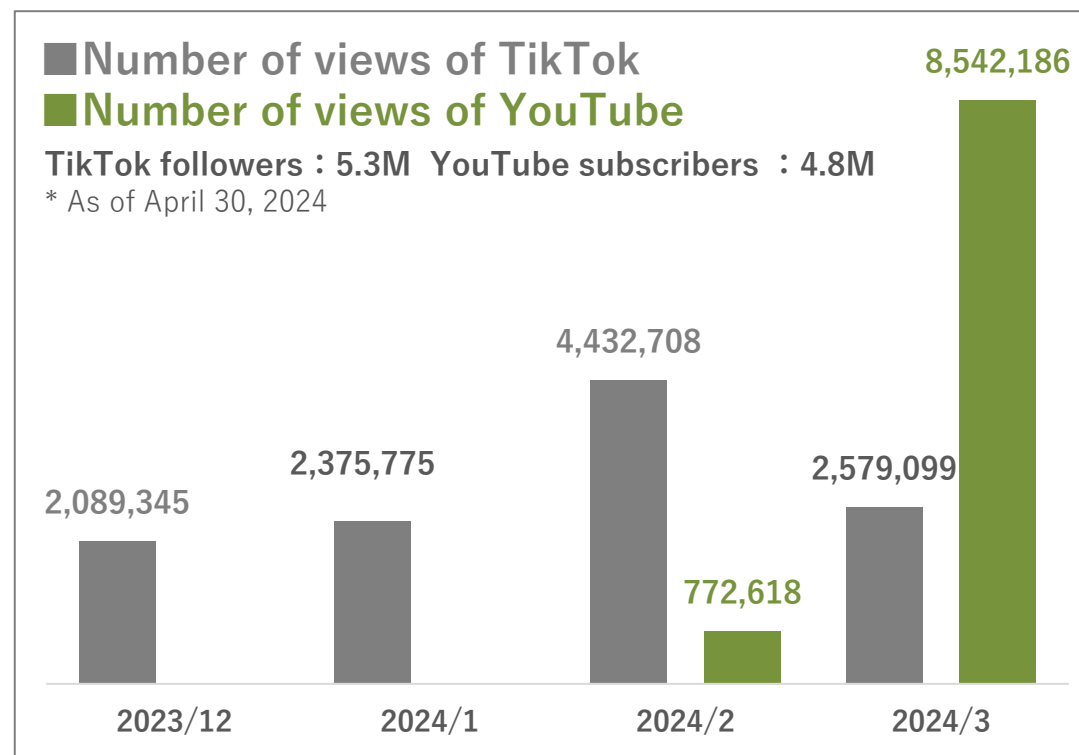
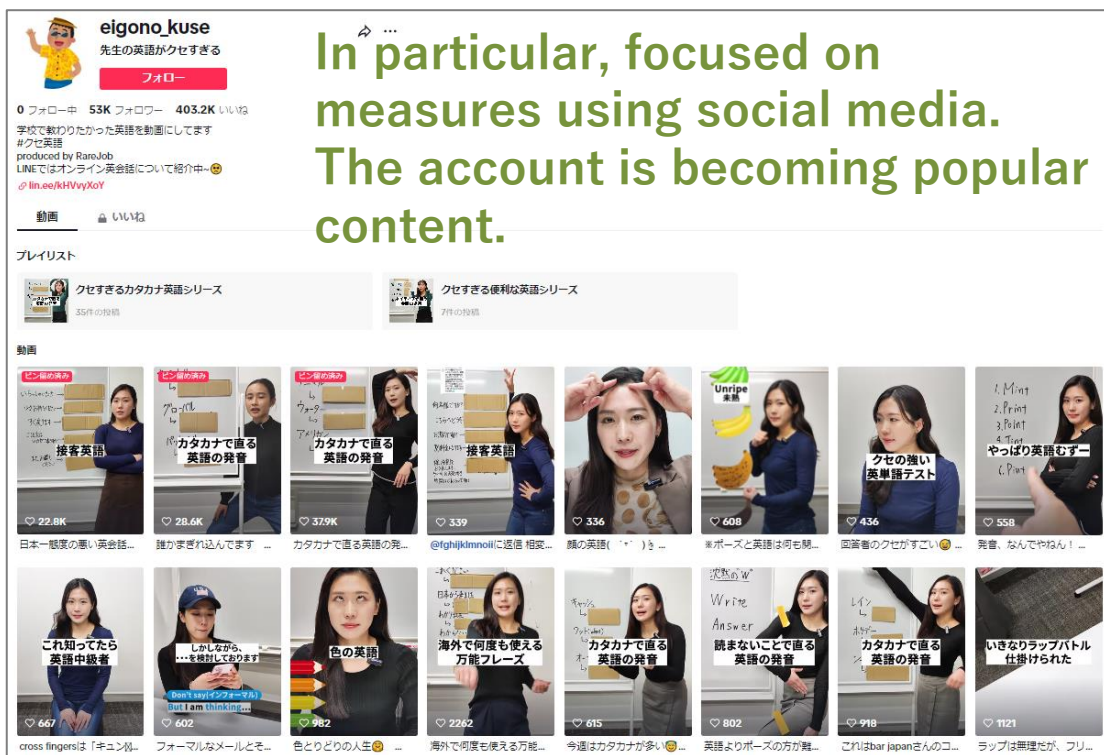
		FY2023/3	FY2024/3	Rate of change	FY2024/3 Plan* ²	Rate of change
Reskilling-related business	Net sales	5,316	5,150	-3.1%	5,200	-1.0%
	B2C	3,517	3,333	-5.2%	3,400	-2.0%
	B2B	1,799	1,817	+1.0%	1,800	+0.9%
	Segment profit	668	788	+17.9%	750	+5.1%
Childcare Support Business	Net sales	471	5,025	+966.9%	4,800	+4.7%
	ALT dispatch	-	4,597	-	4,400	+4.5%
	English learning for children	471	427	-9.2%	400	+6.9%
	Segment profit	-98	271	-	210	+29.3%
Adjustments* ¹		-342	-362	-	-360	-
Total	Net sales	5,787	10,175	+75.8%	10,000	+1.8%
	Operating income	228	696	+205.2%	600	+16.2%

*² Compared to the plans as of Nov 2023.

*¹ Adjustments are mainly corporate expenses that do not belong to the reportable segments.

Business Report : Reskilling-related Business for B2C

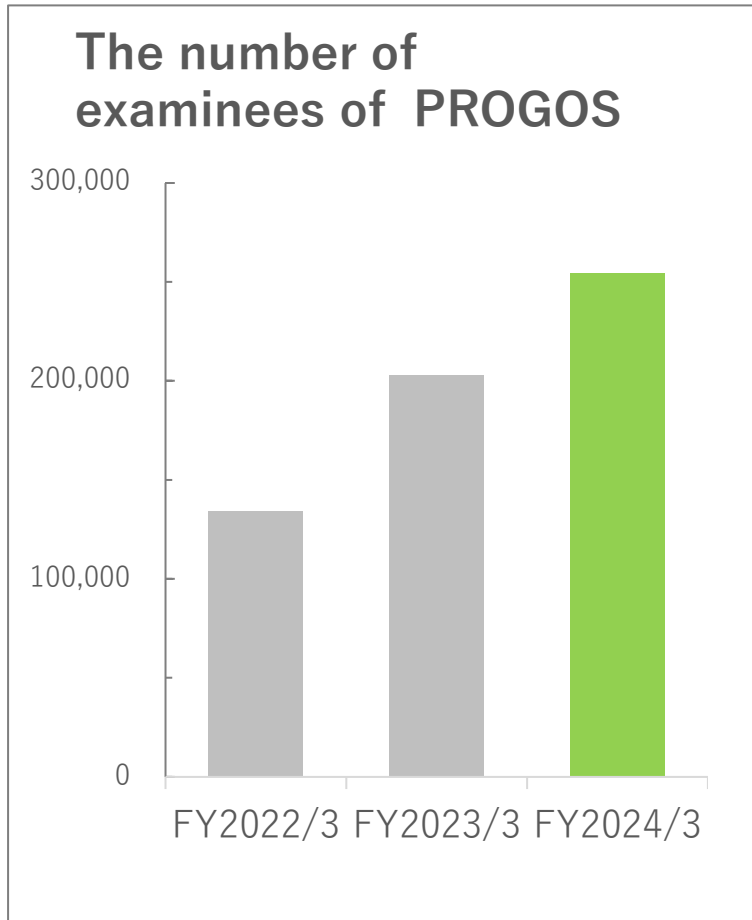
Although the number of users of B2C service is stagnant, profit margins increased due to price revisions and control of operating expenses. In the 4Q, a certain level of achievement by the advertising measures.



Reference: Number of views of peer companies' contents
Company N :Number of views in March 2024 TikTok 1,47M YouTube 95 thousand
Company D and Company B didn't post any contents in March 2024.

Business Report : Reskilling-related Business for B2B

The number of examinees for the AI speaking test PROGOS has increased with a YoY increase by 25.3%. It has expanded the scope of our assessments, allowing us to provide new value from our data.



Expanded scope of assessment

Test monitoring

Since it has evolved into a service that can do test monitoring, companies have adopted PROGOS for more important mechanisms, such as promotion requirements.

PROGOS for Global Skills

An assessment of the organization head's perceived goals and business skills, similar to an organizational development diagnosis, is provided as α ver.

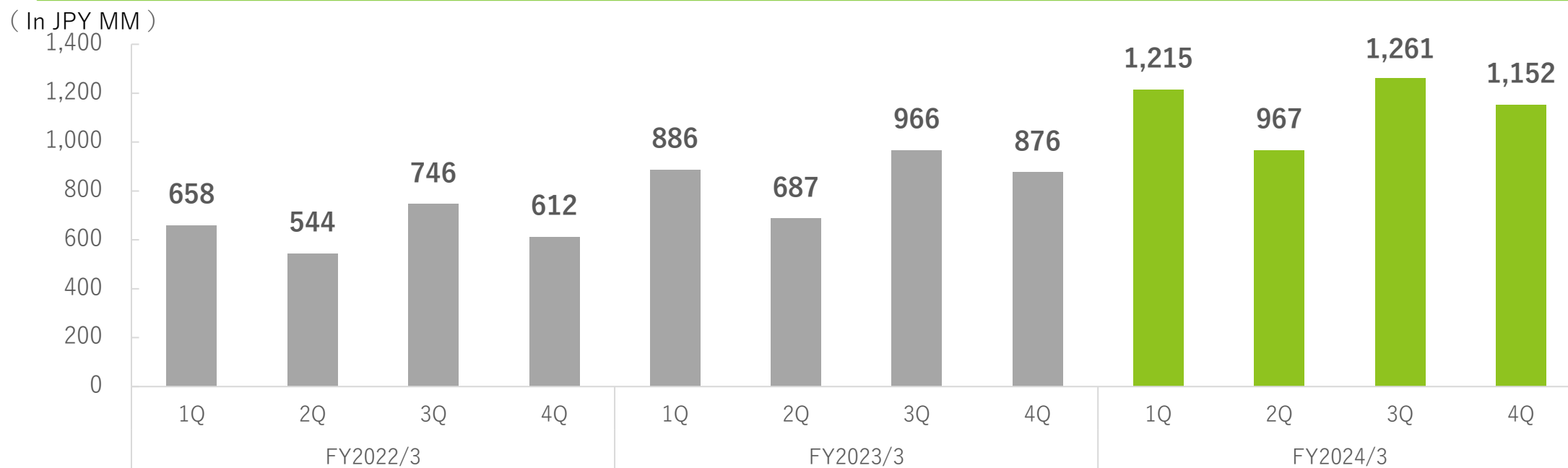
The value from data

We provide comparative data on other companies by department to identify differences. This approach has made it easier to promote the need for skill improvement to clients.

Business Report : Childcare Support Business

ALT dispatch service sales grew by 34.5% from FY2023/3. Additionally, many initiatives were undertaken for the following fiscal year, such as strengthening the supply of tutors, expanding the sales area, and laying the groundwork with local governments for providing online English-speaking tutoring services for children, etc.

Quarterly Sales of ALT dispatch service



Business Report : Childcare Support Business

We have steadily built our unique ALT supply system that supports our business expansion, including a tutor network in the Philippines that leverages the strengths of the RareJob Group and the acceptance of ALTs in cooperation with the Government of Pakistan.

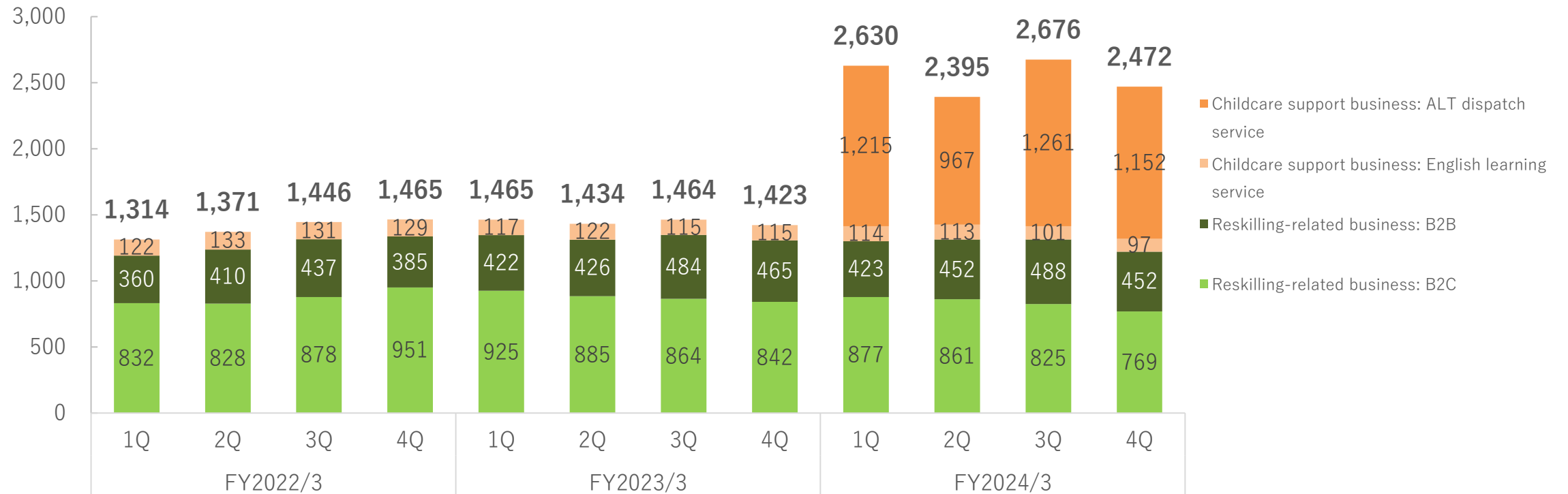


Breakdown of Quarterly Net Sales

In the reskilling-related business, the net sales of the B2C service are stagnant, and those of B2B are affected by the decrease in the scale of large editing contracts. In the childcare support business, ALT dispatch performed well and drove sales.

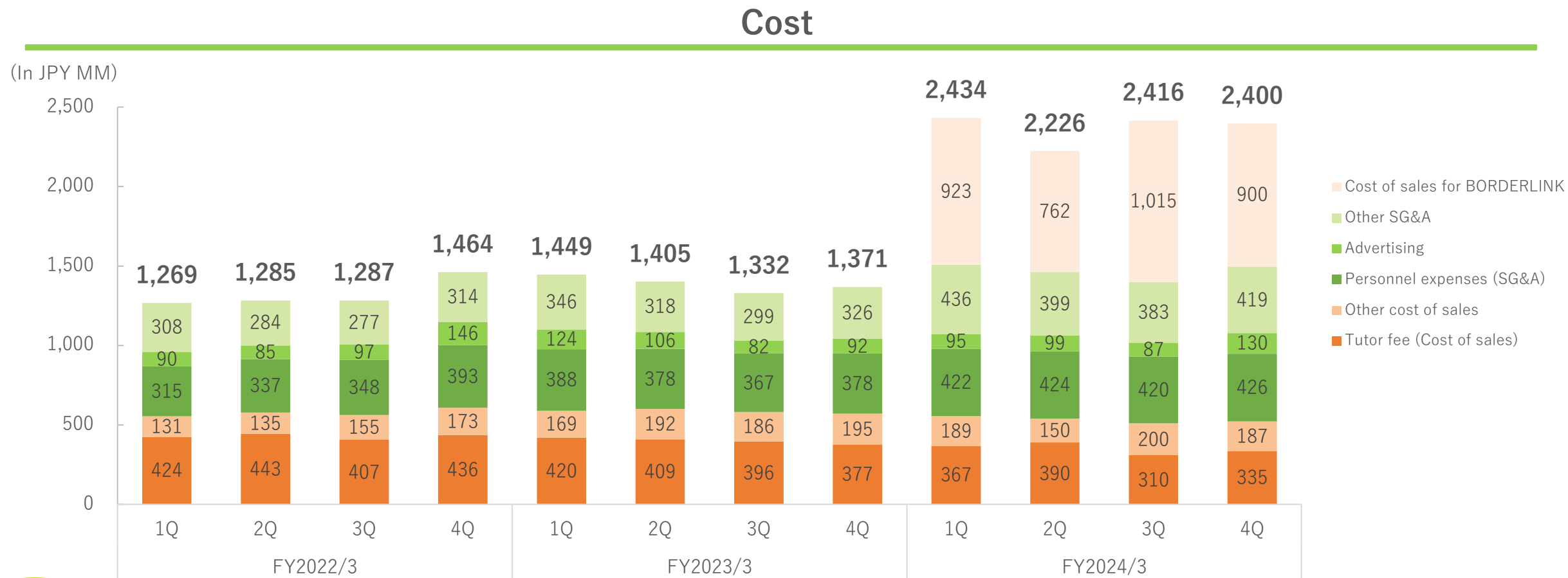
Net sales

(In JPY MM)



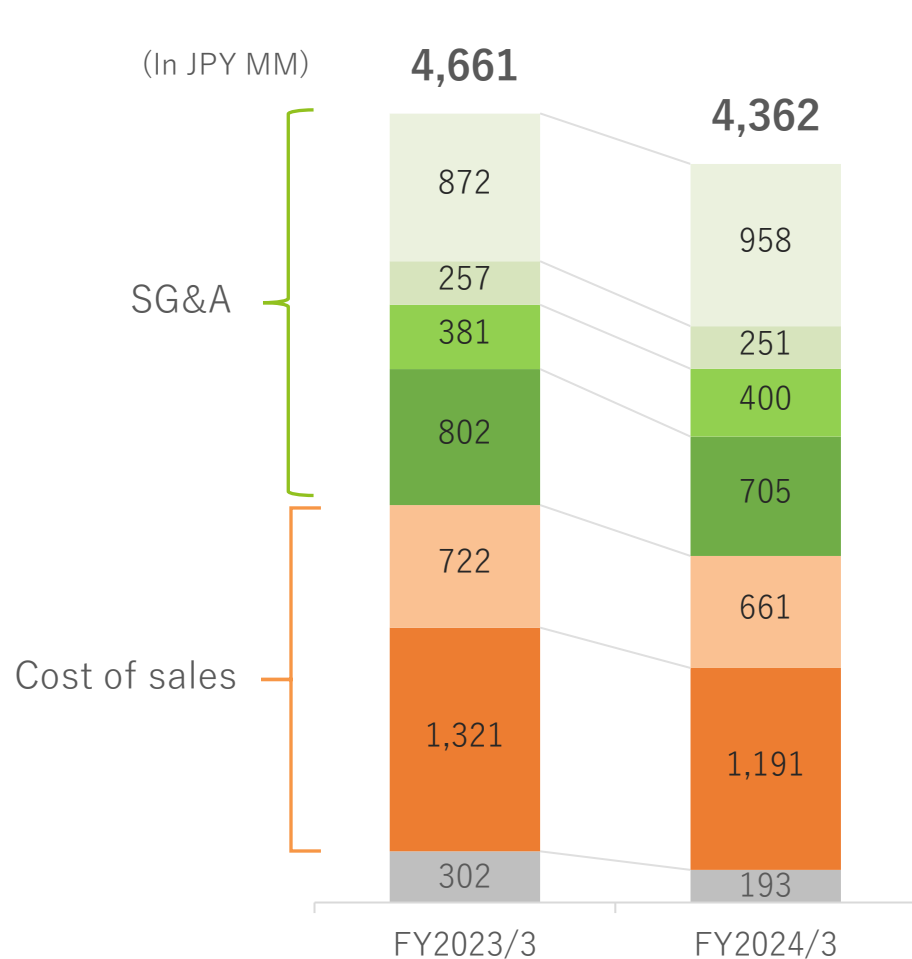
Breakdown of Quarterly Expenses (Cost of Sales and SG&A)

In Q4, advertising expenses increased as a result of focusing on advertising measures. BORDERLINK's cost of sales decreased from the previous quarter due to the long school vacation.



FY 2024/3 Expenses Breakdown : Reskilling-related Business

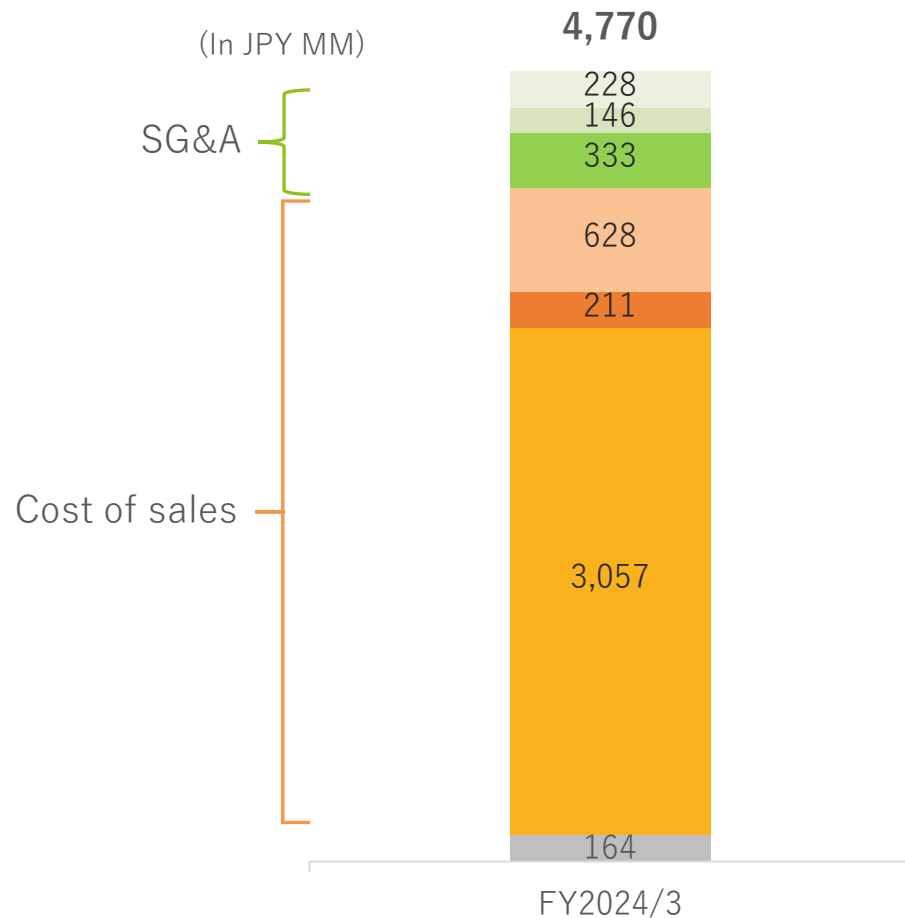
As a result of a review of tutor fee rates and a decrease in the number of lessons per user, tutor fees have decreased. Personnel expenses have also decreased due to optimization. Advertising expenses increased due to a focus on advertising measures.



Costs	Change YoY (%)	Factors
Other SG&A	+86 (+9.9%)	Increase in the number of outsourcing forms
Depreciation (Including amortization of goodwill)	-6 (-2.6%)	Decrease in depreciation and amortization of development software, etc.
Advertising	+19 (+5.0%)	Optimization of marketing measures for the qualification business, and focus on advertising measures for online English conversation
Personnel expenses (SG&A)	-97 (-12.2%)	Due to optimization of personnel allocation, there has been a decrease.
Other cost of sales	-61 (-8.5%)	The optimization of costs for Shikaku Square business materials has led to a decrease.
Tutor fee (Cost of sales)	-129 (-9.8%)	As a result of reviewing the tutor fee rates and the decrease in the number of lessons per user, there has been a decrease.
Common expenses	-109 (-36.0%)	Due to fluctuations in the allocation ratio with the Childcare Support Business, the burden ratio of the Reskilling-related Business has decreased

FY 2024/3 Expenses Breakdown : Childcare Support Business

The tutor fee for the ALT dispatch service constitutes a significant portion of the operating costs in the Childcare Support Business.



Costs	Factors
Other SG&A	Miscellaneous cost for English learning for children and ALT dispatch services
Depreciation (Including amortization of goodwill)	Depreciation cost including amortization of goodwill regarding ALT dispatch services
Personnel expenses (SG&A)	Personnel expenses for ALT dispatch services (SG&A)
Other cost of sales	Other cost of sales for ALT dispatch services excluding personnel expenses
Tutor fee (Cost of sales)	Tutor costs for online English learning for children and so on
Tutor fee for ALT dispatch	Tutor fee for ALT dispatch service
Common expenses	Allocated common costs for administrative departments

FY2024/3 Consolidated Balance Sheets

Cash, cash equivalents and accounts receivable increased due to the consolidation of BORDERLINK, Inc. as a subsidiary.

(In JPY MM)

Assets	End of Mar 2023	End of Mar 2024	Change in amount
Current assets	2,934	3,601	+666
Cash and deposits	2,243	2,664	+420
Others	691	936	+245
Fixed assets	3,900	2,655	-1,244
Total assets	6,835	6,256	-578
Liabilities and net Assets	End of Mar 2023	End of Mar 2024	Change in amount
Current liabilities	4,210	4,422	+212
Current liabilities	1,688	1,972	+283
Fixed liabilities	2,521	2,449	-71
Net assets	2,624	1,833	-790
Total liabilities and net assets	6,835	6,256	-578
Capital ratio	35.5%	29.0%	-6.5pt

FY2024/3 Consolidated Statement of Cash Flows

Significant increase in operating CF. Investment CF increased due to reimbursement of investment. Financial CF decreased due to repayment of long-term debt and share buybacks.

(In JPY MM)

CF	FY2023/3	FY2024/3	Change in amount
Cash Flows from operating activities	471	834	+363
Income before Income Taxes	287	-124	-411
Depreciation and Amortization (Including amortization of goodwill)	319	449	+130
Others	-135	509	+645
Cash Flows from Investing Activities	-1,725	321	+2,046
Payments for the purchase of shares of subsidiaries and associates	-1,165	-	+1,165
Proceeds from purchase of shares of subsidiaries resulting in change in scope of consolidation	-	144	+144
Others	-560	177	+737
Cash Flows from Financing Activities	371	-766	-1,137
Proceeds from long-term borrowings	2,159	-	-2,159
Repayments of long-term borrowings	-1,733	-361	+1,372
Others	-54	-405	-350
Cash and cash equivalents at the end of year	2,243	2,664	+420
FCF	-1,254	1,156	+2,410

2. FY2025/3 Plan

Management Challenges

Although we significantly expanded our business through M&A, we are facing a decline in profitability due to organizational distortions from rapid growth, intensifying competitive environment, and deteriorating foreign exchange conditions.

Challenges in the Reskilling-related business

- In the individual service segment, profitability improved due to advertising and promotional expenses restraint, but the company lags behind competitors in terms of brand awareness.
- In the corporate service segment, sales expanded through solution proposals, but growth has been modest due to a shortage of sales personnel.
- The business scope has expanded, but the online English conversation service has become less differentiated due to intensified competition.

Challenges in the Childcare Support Business

- Due to the rapid expansion of the ALT dispatch service, there have been fluctuations in personnel availability and service quality.

Revision of profit targets for FY2025/3

To address management challenges and tough external factors, profit targets for the fiscal year ending March 2025 will be lowered. In this period, we will focus on laying a solid foundation for long-term growth and profitability enhancement, directing our efforts towards regrowth initiatives in the subsequent periods.

- **Invested more resources in advertising and system development than in the previous fiscal year**

We aim to increase awareness through increased exposure on social media and differentiate ourselves by enhancing learning effectiveness through AI. This will enable us to become a service that is chosen and sustained by our users.

- **Increase our workforce to further enhance the quality of our ALT dispatch service.**

Due to recent rapid growth and expansion of our sales area, competition with rival companies has intensified. We are constructing a framework to provide a comprehensive learning service, including online English conversation, and to operate classes flexibly with high added value.

- **Decreased profit margins due to the depreciation of the yen.**

While a certain percentage is mitigated through currency hedging, operating expenses will increase by approximately 200 million yen compared to the exchange rate at the time of profit planning.

FY2025/3 Plan

Operating income for FY2025/3 is expected to decrease due to the impact of yen depreciation and the focus on reinvesting in the business for mid- to long-term growth.

(In JPY MM)

	FY2024/3 Results	Guidance for FY2025/3	Rate of change
Net sales	10,175	10,200	+0.2%
EBITDA* ¹	1,146	515	-55.1%
Operating income	696	200	-71.3%
Ordinary income	700	185	-73.6%
Net income Attributable to owners of parent	-288	70	-

EBITDA margin	11.3%	5.0%	-6.2pt
Operating income margin	6.8%	2.0%	-4.9pt
ROE	-13.6%	3.9%	-

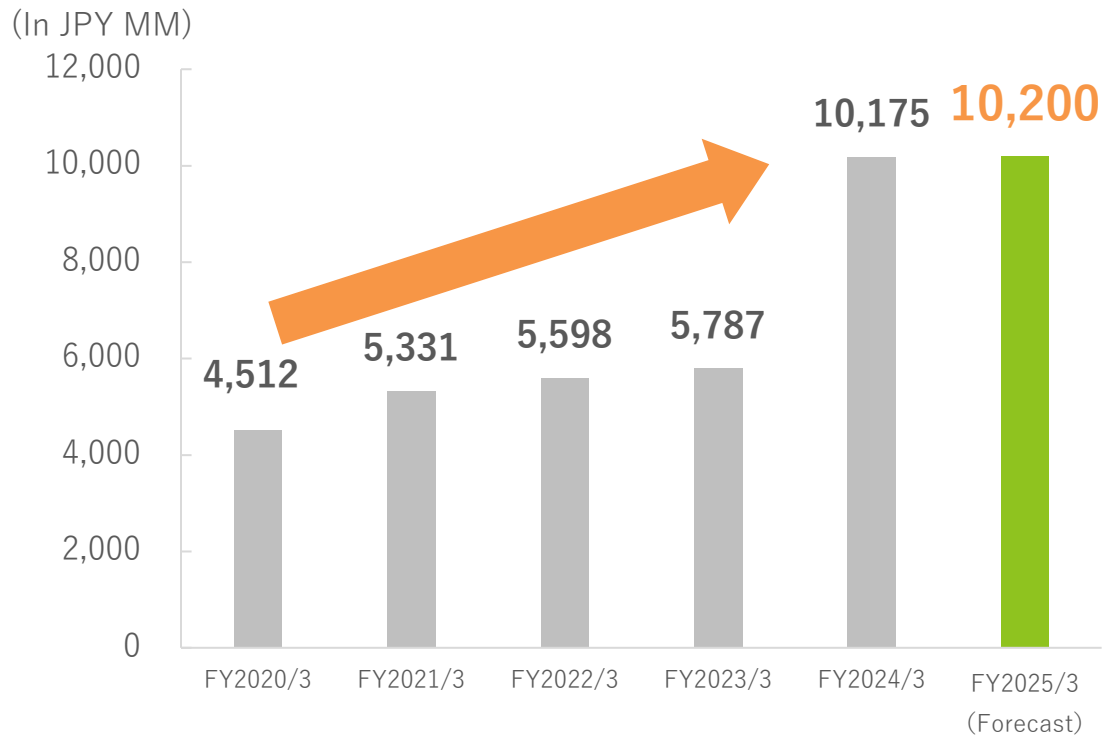
*¹ EBITDA = Operating income + Depreciation + Amortization of goodwill

*² Budget rates for FY2025/3 are 1 USD=150 yen and 1 Pilipino peso is 2.7 yen.

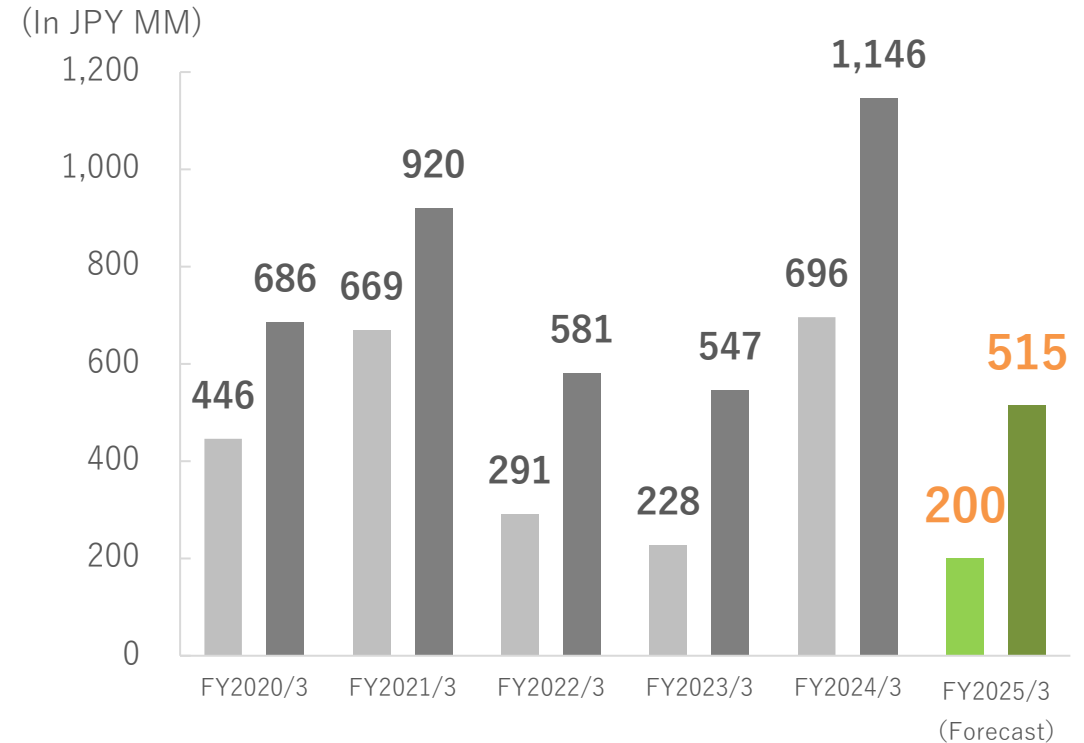
Consolidated Financial Results with FY2025/3 plan

Net sales will increase for the 17th consecutive fiscal years since our establishment. Operating income and EBITDA will decrease.

Net sales



Operating income · EBITDA



■ Operating income ■ EBITDA

FY2025/3 Plan (Segment Profit/Loss)

Reskilling-related business is expected to see a decrease in gross profit. Additionally, it will focus on advertising and system development. Childcare Support Business will focus on increasing human resources to improve service quality.

(In JPY MM)

		FY2024/3 Results	Guidance for FY2025/3	Rate of change
Reskilling-related business	Net sales	5,150	5,100	-1.0%
	B2C	3,333	3,300	-1.0%
	B2B	1,817	1,800	-0.9%
	Segment profit	788	350	-55.6%
Childcare Support Business	Net sales	5,025	5,100	+1.5%
	ALT dispatch	4,597	4,630	+0.7%
	English learning for children	427	470	+9.9%
	Segment profit	271	120	-55.8%
Adjustments*		-362	-270	-25.6%
Total	Net sales	10,175	10,200	+0.2%
	Operating income	696	200	-71.3%

* Adjustments are mainly corporate expenses that do not belong to the reportable segments.

3. FY2025/3 Action

Actions in the Reskilling-related business ①

In B2C, aim for a state of steady growth in new users. In the previous term, we got a certain awareness of social media contents, with the more actions, we'll increase the more awareness of our service and new users in this term.



- Not only the short movie, but also planning a regular movie and live posts to make viewers to image our service.
- Started the post of X (formerly Twitter). The posts about RareJob from users have increased.
- Now planning using the X's character at TikTok.
- A certain achievement of getting the users from the actions to raise our service awareness.

Actions in the Reskilling-related business ②

The range of solutions offered to large enterprises has increased. In this term, we'll continue to expand our business by offering more services and re-building the organization to be strong in solutions sales.

Major general construction company A	General electronics manufacturer B	Major system integrator C
<ul style="list-style-type: none">• Expand the global talent pool through hierarchy-specific training for younger employees.• Develop in-house content from scratch based on the challenges faced by customers.• Provide PROGOS in-house content, utilizing external tutors.• Continued demand expected by the hierarchy-specific training.	<ul style="list-style-type: none">• Assess the skills as the global leaders with PROGOS for Global Skills.• Propose the specific solutions through the interviews for the management to understand the organization challenges.	<ul style="list-style-type: none">• The needs to learn the practical skills as well as the global mindset.• The needs to train the strategical thinking through the new business.• The suggestion of using our own in-house content when it is difficult for external vendors to deal with.

Actions in the Reskilling-related business ③

Differentiating ourselves from competitors while aiming for co-creation between humans and AI. AI Lesson Report β to be released in Q1.

AI provides effective feedback for learning with our learning data and recording audio data. Dramatically improve the learning experience and become the service of choice.



レッスンの会話を視覚化

レッスン中のあなたと講師の会話を文字で再確認



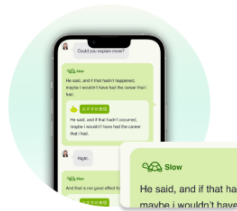
AIによるおすすめ表現

改善できる発話に対し、AIが「おすすめ表現」を提案



PCでもスマホでも

レポートの発行・チェックはPC、スマホどちらもOK



復習ポイントが目瞭然

返答が遅い箇所や英語の間違いがすぐに見つかる



発話内容を数値化

発話した単語数・時間・量が数字で分かる

The lesson history visualizes quantitative growth records such as speech speed and number of words uttered, providing an environment that makes students want to continue learning. As a result, we anticipate an increase in the retention rate.

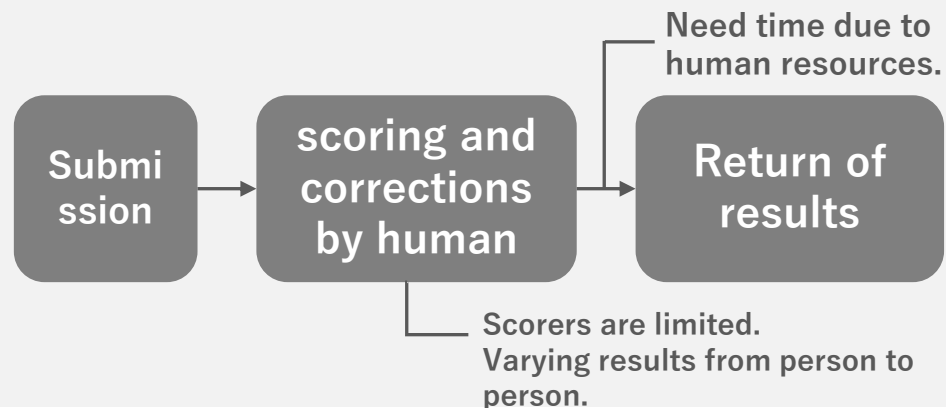


Actions in the Reskilling-related business ④

At the administrative scrivener course at Shikaku Square, plans to provide an automatic correction service using AI for essay-style questions.

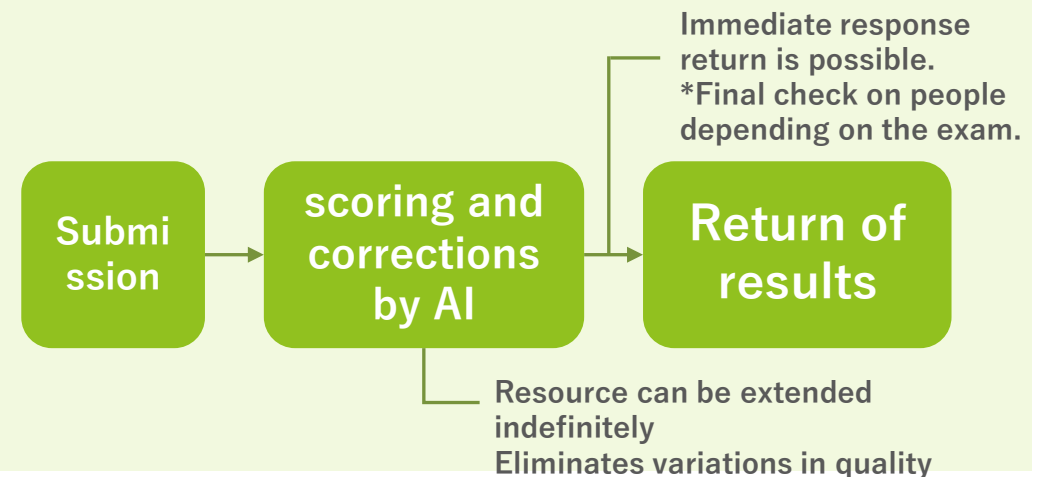
- Learning issues of the essay-style questions

- Limited opportunities to receive scoring and correction for your responses.
- Need long time to receive the scoring and corrections.
- need another costs to receive the scoring and corrections.
- The quality of feedback varies greatly among scorers.



- What AI auto-correction can achieve

- The expansion of the opportunities of scoring and corrections.
- Quick scoring and corrections.
- Minimize monetary costs of scoring and corrections.
- Stabilization of high-quality feedback



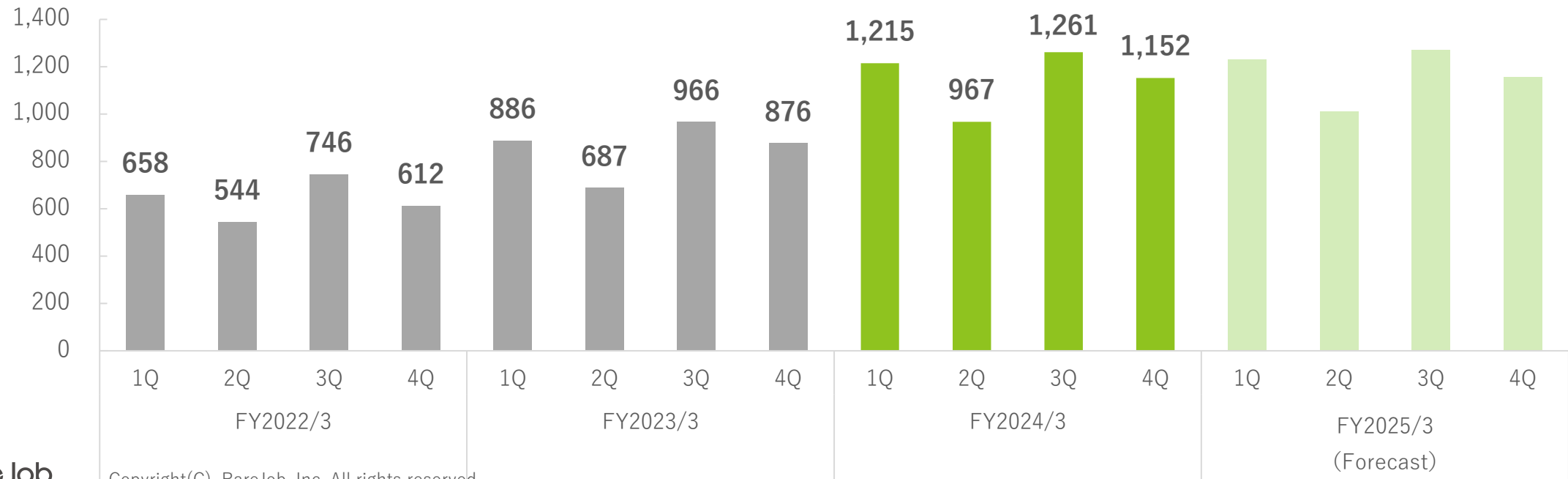
Actions in the Childcare Support Business ①

Although the number of contracting municipalities increased, net sales increased slightly due to the intensification of competitive environment with the lost orders of large contracts and price competition.

On the other hand, Online English speaking tutoring service for children has been rebranded as "Borderlink Eikaiwa" and is creating a new revenue base by starting to receive full-scale orders from local governments.

Forecast of Quarterly Sales of ALT dispatch service

(In JPY MM)



Actions in the Childcare Support Business ②

The rebound from rapid business expansion has led to staff shortages and inconsistencies in service quality. In this term, we'll improve these problems rapidly and make the satisfaction rate for operation higher. As a result, we'll build more strict trust from customers.

Improvement of service quality

- Make the satisfaction rate for operation higher by increasing the number of school visits by the coordinators, needs assessment and training time for ALTs.
- Propose improvements for the following year by eliciting needs, which will lead to ongoing contracts. We'll also enhance proposals for new municipalities.

Stabilization of tutor supply capacity

- Build a system to quickly increase the number of ALTs and avoid delays in staffing.
- Utilize our unique tutor supply channels, such as the Philippines and Pakistan, to support future business expansion

Sales enhancement

- Carry out sales activities in all prefectures.
- Growth of sales persons increases the number of deals that can be closed.

Actions for FY2025/3

Focus on advertising measures that contribute to user growth in B2C

Expand advertising measures centered on SNS, aiming for a state of stable increase in individual users.

Spread PROGOS and infuse it into hierarchy-specific/selective training.

Establish a position as a solution service for global human resource development, while creating examples of HR system implementation in leading companies.

Improving service convenience and learning effectiveness with AI

In online English tutoring service and study for certification examinations, Differentiate ourselves from other services by sequentially developing services that improve learning efficiency using AI, and aim to become the service of choice.

Improve service quality and strengthen the sales force in ALT dispatch

Increase communication to improve customer satisfaction and will gain trust and enhance our ability to make proposals, which will lead to an increase in the number of transactions in the following year.

4. Shareholder Return Policy

Shareholder Return Policy

Dividend Policy

While aiming to realize stable dividends to our shareholders, expect the dividend for FY2025/3 to be 5 yen per share, taking into account the forecast.

Shareholder Benefit Plan

Provide a full range of shareholder benefits

Number of Shares Held : 100 or more shares

Contents of the shareholder benefit



A cashback ticket for RareJob Eikaiwa (worth up to 10,000 yen)



Sixty(60) Lesson tickets for “Ripple Kids Park” (12 lessons, worth up to 9,240 yen)



Twenty(20) percent off coupon for “Shikaku square” (worth up to 140,000 yen)

Number of Shares Held : 300 or more shares

Contents of the shareholder benefit

In addition to the left



A discount ticket for RareJob Eikaiwa Smart Method® Course (worth up to 100,000 yen)

*The grant will be made once a year to shareholders who hold the shares as of the end of March for each of the above.

*When shareholders use the Smart Method Course Shareholder Discount Coupon, you can receive this service at a discount of 100,000 yen off the regular price.

*Please check our website for an overview of the service and terms and conditions of enrollment.

Appendix

Purpose/Vision for the RareJob Group

Vision

Chances for everyone, everywhere.

The realization of the world where everyone can unlock their potentials to be valued.

RareJob, Inc.



Company outline

Established: October 18, 2007

Capital: 657,207 thousand Yen (As of March 31, 2024)

Location: 2F Kyocera Harajuku Building, 6-27-8 Jingumae,
Shibuya-ku, Tokyo

Standard Market of Tokyo Stock Exchange
(Securities Code: 6096)

Consolidated subsidiaries

RareJob Philippines, Inc.

RIPPLE KIDS EDUCATIONAL SERVICES, INC.

RareJob English Assessment, Inc.

PROGOS Inc.

RareJob Technologies, Inc.

K12 Holdings, Inc.

BORDERLINK, INC

Group Vision

Chances for everyone, everywhere.

Director

Gaku Nakamura, Co-founder and CEO

Seishi Yasunaga, Director





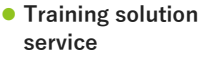







Takao Mihara, Outside Director*

Jun Narimatsu, Outside Director*

Miki Igarashi, Outside Director*

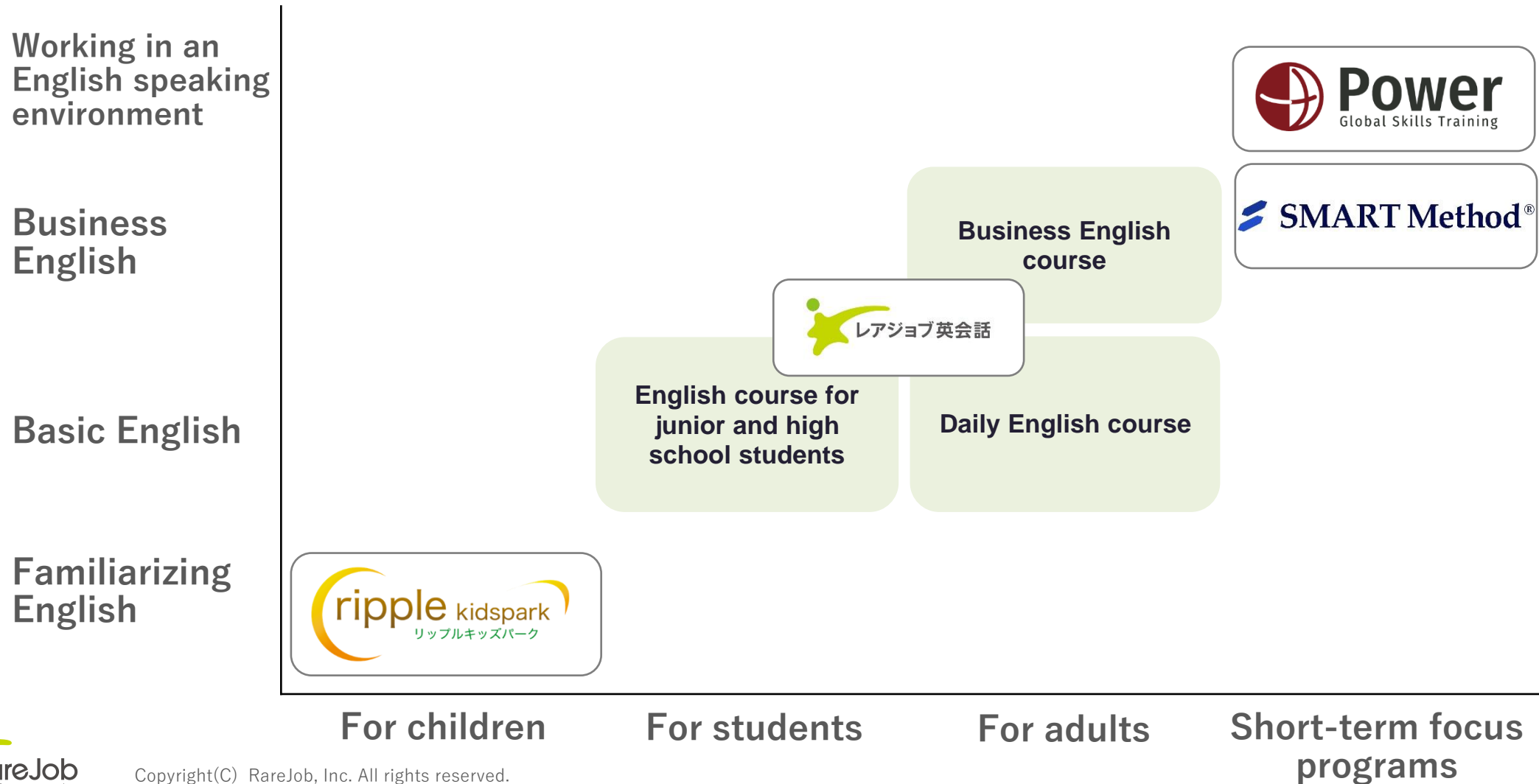
(* Audit and Supervisory Committee Member)

The Service list of the RareJob Group

	B2B	B2C	B2School
Reskilling-related Business	 – Automated business English speaking test		
	 – Three courses for different target users. Speaking exam and Learning counselling.		
	  – Online results-guaranteed English speaking learning coaching		
	 – Training programs for global leader development	 – Online learning program for legal professional qualifications	
	 – Learning programs for a practical English communication skill		
Childcare Support Business		 – Online English speaking tutoring service for children	
		 – Online English speaking tutoring service for children	
			 – ALT dispatch
		 – Offline English school for children	

Growth Strategy for Online English Learning Services

A wide range of services will meet various needs from many users.



Human Capital of the RareJob Group to Support Sustainability

Aiming to realize a sustainable world where people from all over the world can play an active role beyond national borders and language barriers, RareJob employees themselves will embody our group vision "Chances for everyone, everywhere."

Perspectives to be taken as human capital		KPI	End of Mar 2024
Opportunities	Promoting diversity	Ratio of female managers	21.6%
		Ratio of female members of board of directors in the group	29.4%
	Localization of overseas subsidiaries	Ratio of locals in the board of directors in overseas subsidiaries	53.8%
Providing training to take a next step	Providing training mainly for English speaking	Training hours per employee*	6.4hours
Visualizing the current situation	Enhancing English speaking skills to succeed globally	Ratio of PROGOS score B1 or higher	51.6%

*Results for 2023/4-2024/3.

Initiatives for SDGs/ESG (1/2)

RareJob works to achieve a sustainable society based on each goal of SDGs and the concerns of ESG through business activities to realize our vision.



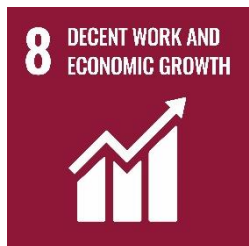
● Providing reasonable and high quality educations

Providing reasonable and high quality educations to our students everywhere is our top priority. We contribute to eliminating inequalities in English education opportunities caused by regional/economic disparities, such as the concentration of brick-and-mortar English tutoring schools in urban areas and expensive costs of studying abroad.



● More jobs for women

Many of the Filipino tutors at RareJob are women. By providing flexible working hours and the option to work from home at any time, even while managing household chores, childcare, or caregiving, they are able to utilize their abilities effectively in their work.



● Creating jobs in the developing country

We create a lot of jobs in the Philippines, which is one of the developing countries. As our platform allows tutors to work anywhere and anytime, it helps to increase the number of job options, especially for people living in the rural areas of the country, where stable jobs are hard to find.

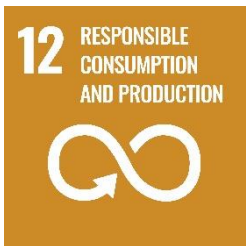
The classification for ESG: ● Environmental ● Social ● Governance

Initiatives for SDGs/ESG (2/2)



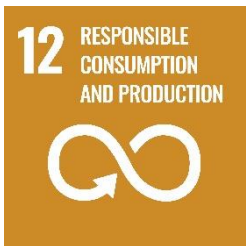
● Realization of the society where people can make full use of their abilities

Our goal is to create the society in which both students and tutors can make the most of their abilities. Regardless of nationality, we help people learn English and take leaderships in the world, while creating more places where they can make advantages of their skills.



● Reducing energy consumption by having less travel

All members and tutors at RareJob Eikaiwa don't have to transport somewhere physically to take or conduct lessons as long as they have internet access. By reducing energy consumption, we contribute to reducing environmental impacts.



● Promoting paperless environment

RareJob Eikaiwa provides most of our teaching materials via online instead of paper. We also make efforts to reduce paper consumption in our offices by digitizing internal documents for meetings, proposals and so on.



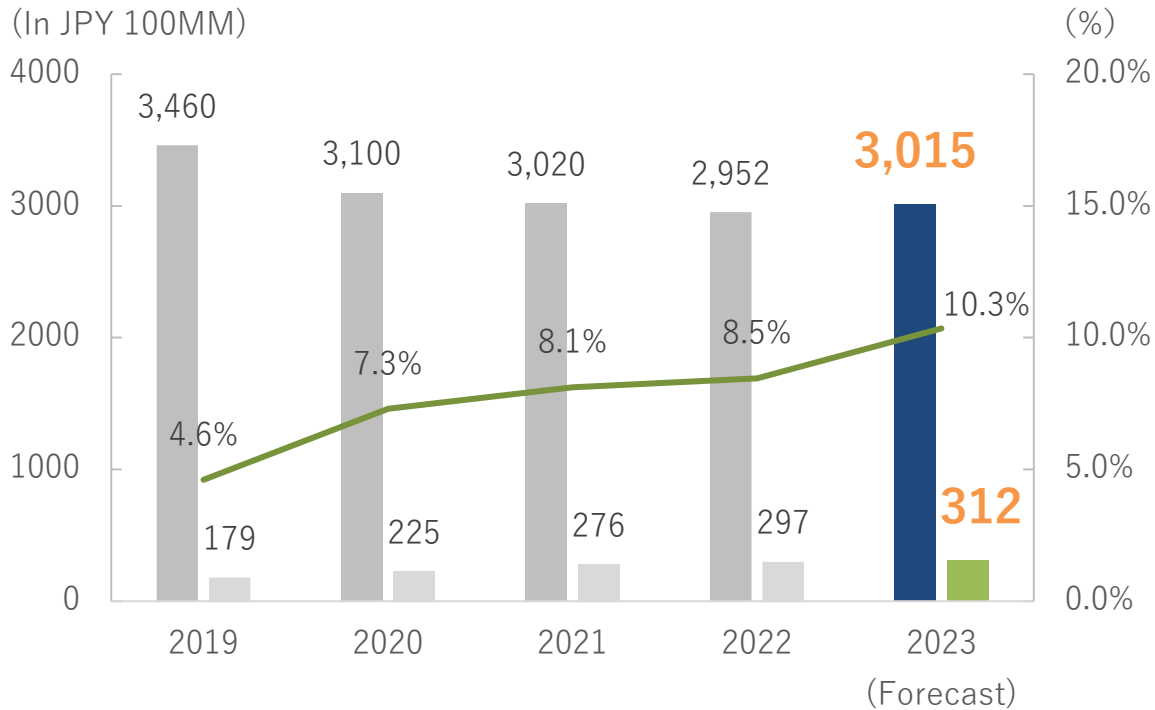
● Corporate governance

Enhancing proper organizational structures and systems is the important. To boost corporate value in a sustainable way, we will strive to strengthen corporate governance while working on business expansion simultaneously.

The classification for ESG: ● Environmental ● Social ● Governance

English-related Business Market Size

The online English learning market accounts for only 10.3% of the English conversation school in Japan market, which means a huge potential for future growth in the online market.



■: English conversation school in Japan market size

■: Online language learning in Japan market size

—: The proportion of the online learning market for the English conversation school in Japan market

Foreign Language Learning Market

- Though market growth slowed due to the impact by COVID-19, it has grown again.
- Globalization is on progress and needs for language skills has grown on business.

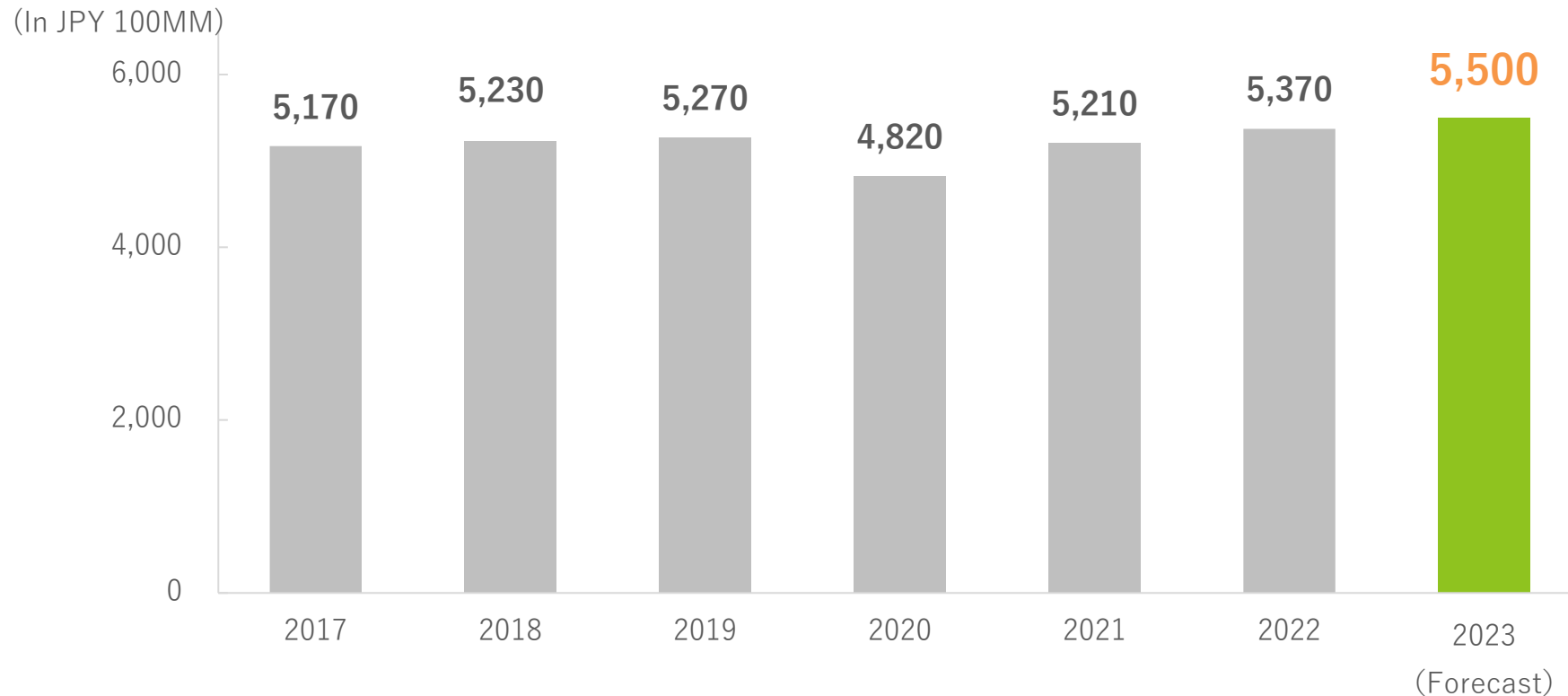
Online Language Learning Market

- The market keep growing due to cheap price and its convenience.
- The market for app learning utilizing AI has been also developed.

Source: Yano Research Institute, "Language learning business report 2023"

Corporate training market size

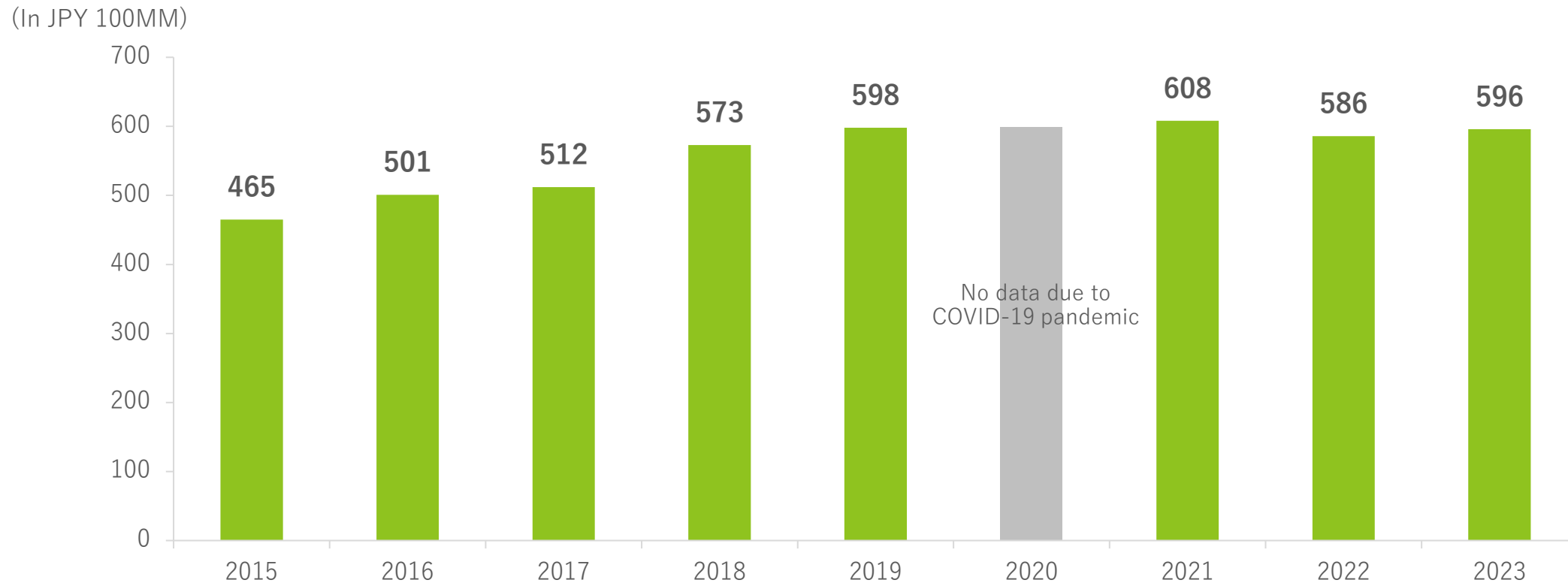
The market size has been recovering since the decline caused by COVID-19 pandemic.



Source :
Yano Research Institute, "Business Training Service Market and Outlook 2023"

ALT dispatch market size

Though the market size shrank temporarily due to COVID-19 pandemic, the size is still close to about 60 billion yen.



*RareJob estimated this based on the number of ALT excluding others from "Survey for Status of English Education" by MEXT and unit cost per ALT (4 million yen).

Disclaimer

- This material has been prepared by the Company for the purpose of informing investors of the current status of RareJob, Inc. (hereinafter referred to as "RareJob").
- The materials and information provided in this document include so-called "forward-looking statements". These forward-looking statements are based on current expectations, forecasts and assumptions that involve risks and are subject to uncertainties that could cause actual results to differ materially from those discussed in the forward-looking statements.
- These risks and uncertainties include general domestic and international economic conditions, such as general industry and market conditions, interest rate and currency exchange rate fluctuations.
- We assume no obligation to update or revise the forward-looking statements contained in this announcement, even in the event of new information or future events.

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