



Asia-Pacific
Economic Cooperation

HEALTHY PIT

For Fully Enjoying Your Life Until The Last Minute!

“Every one wants to enjoy a healthy life. But almost everyone, young and old, has something to be concerned with about his/her health, which affects work and perspective towards one’s own life. With our expertise, we want to support people to be healthy.”

-Keiko Sugimoto, President of Healthy Pit Co. Ltd.

The Business

Healthy Pit Co. Ltd. was established in January 1991 to provide consulting and advisory services on improving dietary habits of people to enable them to enjoy a healthy life. Keiko Sugimoto and six of her friends, who were co-founders of Healthy Pit, were “frustrated” dieticians who did not have the career path to effectively utilize their knowledge and expertise. They saw an opportunity to provide advisory services on people’s diet, as people’s consciousness for health was growing. Healthy Pit’s first business was at a Sports Club, whose owner wanted to differentiate itself by employing dieticians who could advise its club members on the appropriate diet for a healthy body, in addition to providing the usual sports facilities. Since then, Healthy Pit had developed awareness raising programs on healthy diet and approached municipal governments and public schools to hold seminars and functions for school children. Healthy Pit’s simple but unique ways of organizing a supermarket simulation together with the 5-color diet were well accepted. Healthy Pit later expanded to penetrate the corporate market who were interested to maintain the health of employees on a retainer arrangement.

Ten years after its establishment, Healthy Pit’s sales had grown to 70 million

This case was written by Prof. Etsu Inaba of the Institute for International Studies and Training (Japan) as a contribution to the Project entitled “Innovation in Entrepreneur Development in APEC”, conducted under the Asia Pacific Economic Cooperation (APEC) Human Resources Development – Capacity Building Network (CBN). The case was developed with the cooperation of Mr. Keiko Sugimoto solely for the purpose of class discussion. The cases are neither designed nor intended to illustrate the correct or incorrect management of the situation or issues contained in the case. No part of this case can be reproduced, stored or used without the written permission of the author(s) and the Asia Pacific Economic Cooperation.

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yen per annum. It had a client base of over 30 major corporate accounts and a steady stream of new businesses. Many had pointed out to Keiko that the company had great potentials for higher growth and could even go for public offering of its shares. However, Keiko did not know whether it was what she wanted. Even if it were a good move, she was not sure how to go about the expansion.

Turning Points

The Father

The first turning point in Keiko's life came while she was studying for the university entrance examination. She was interested in history, so she was considering majoring in history at a university. Her father had a different idea for her. He pointed out the importance of food and diet in people's lives, as people would have to eat at any age. He suggested that she should become a dietician. Keiko followed his advice and chose to go to a college, which specialized in the development of dieticians. After graduation, however, Keiko did not seek a job directly related to her profession since she wanted to get to meet people, rather than to push numbers and prepare dietary papers. She joined Odakyu Department Store, one of the large department stores in Tokyo where she was assigned to the Personnel and Administration Department. Keiko thought the assignment was probably due to her specialization since the department was in charge of the welfare of employees. In retrospect, her father's advice had a long lasting effect on her career.

The Report

The second turning point presented itself when Keiko was 28 years old and had been working for seven years with Odakyu. She was asked to develop a "strategy" for the store's survival as part of the requirements for promotion. "I had not thought of a strategy for the department store. At first I was at a loss. If I were in sales or customer service, it would have been easier to think of a strategy. I did not know what to suggest," Keiko reminisced. Odakyu Department Store belonged to one of the major private railways, located in Shinjuku, a busy district in Tokyo. It was facing severe competition from the old, established department stores as well as from newer department stores with larger floor space, clearly targeting middle-income families. Keiko knew that it would be necessary to come up with something new to distinguish Odakyu from its competitors. Since she had access to employee information, she found out that approximately 30 of their employees had dietician's qualification. She wanted to use their potential in developing a customer base, which had not been tapped by the company. In her report, she suggested that Odakyu should distinguish itself as one "in which the entire store places priority on the customers' health". This could be realized, she suggested, by placing qualified health specialists, such as dieticians, in all floors. By wearing a badge to indicate their professional qualification, their health advice would be accepted and welcomed by customers. This would entice the customers to come to the store regularly. For example, a customer of the men's suits department who apparently gained weight from his previous visit to the store would be concerned about his weight and shape. The sales person not only could provide the necessary information about suits, but he or she could also provide advice on dieting to help customers from gaining weight, Keiko argued. If the advice were appropriate, the

customer would appreciate it.

The Challenge

Keiko's report caught the attention of the management and she was given the chance to study total human health further at a medical school for one year. In 1989, she was assigned as head of the health food section of the newly created "Health Plaza" at Odakyu's main store in Shinjuku. The Health Plaza was created, with instructions from the President of the company, as a one-stop shop for all items related to improving and maintaining people's health. That included sports equipment, diet foods, medicines, and others which were previously sold at different floors of the store. Keiko was determined to succeed, since the concept followed her original idea. The Health Plaza was manned by specialists, such as dieticians, sports trainers, pharmacists, etc., who had the technical knowledge. However, they lacked experience in sales. As a group, they trained themselves after working hours, mostly by role-playing. While they could provide advice to customers, this did not immediately translate into sales of the section for the first three months. "We were trying to gather data on what the customers were looking for and tried to address their needs by selecting the required merchandise." It was at this early stage of the Health Plaza's development that Keiko's future as an entrepreneur emerged. "The Health Plaza was a new concept. It needed time to be accepted by the customers. The pressure for immediate sales results was so great, however, that I had to swallow a great deal of cynicism from my superior." Her superiors issued a challenge to her, "Do you know how much this floor space costs? This is prime property in the middle of Tokyo. You have to earn at least the cost of space to keep this Plaza alive!" Keiko reacted to the challenge by deciding to herself, "My superior is only an ordinary middle-aged man, once he gets out of the door of the company. I do not want to be an ordinary woman! I want to be recognized as Keiko Sugimoto, even by people walking on the street." Four months after opening, the Health Plaza's sales started to pick up and continued to enjoy steady growth.

The Company

Starting-up

In 1991, the corporate law began to change. The minimum amount of equity capital requirement for incorporation was increased from 3 million yen to 10 million yen starting April 1991. Keiko and six of her dietician friends from college and Odakyu decided to incorporate a company by putting up their own money to meet the lower equity requirement before the deadline. Keiko provided 80% of the required capital, while her friends divided the remaining requirement between them equally. Healthy Pit was thus established. Keiko was still working for Odakyu at that time. Since the newly created company would be in the same line of business as Health Plaza of Odakyu, Keiko informed Odakyu about her move to establish this company. For the first year, however, there were no significant activities taking place for Healthy Pit and Keiko continued to work for Odakyu until 1994. It was just after the bursting of the bubble economy in Japan and the market dampened as a result.

During the second year of incorporation in 1992, Keiko started to prepare for a

membership-based health club. She prepared a business plan to obtain a loan for working capital and visited a publicly operated financial institution. The business plan indicated that Healthy Pit would charge a membership fee as well as sell the dietician's services to the club members. The person in charge of loans took interest in the business plan of Healthy Pit, but asked a number of "difficult" questions, such as the basis of the financial requirement and the assumptions of sales forecast. In the process of answering these questions, Keiko learned more about developing business plans. In the end, the bank granted Healthy Pit a loan of 2 million yen, out of the original requested loan amount of 3 million yen.

Riding on the Wave

Since the economy was depressed, creating new businesses, especially those initiated by women, attracted a lot of attention from the media as well as government policy makers. In particular, support mechanisms for women start-ups were given a good deal of media coverage. Keiko was invited to be a guest in an FM radio program, giving new healthy diet recipes. The program was a great hit and the name of Healthy Pit gradually spread as a health adviser. One company operating over 150 esthetic salon outlets nationwide wanted Healthy Pit to provide its services directly at their outlets. A major city bank also requested Healthy Pit to conduct face-to-face interviews and provide advice to its employees. The government institutions and corporations interested in lowering the medical cost by keeping their employees and young children healthier took interest in the services of Healthy Pit. Soon, the requests for their services exceeded the capacity that the original seven owner dieticians of Healthy Pit could handle.

Keiko decided to make use of the untapped resources of other "frustrated" dieticians. It was estimated that there were over 150,000 qualified dieticians in Japan. Only a handful of them had jobs related to their profession.

Keiko contacted qualified registered dieticians directly by mail and received immediate responses from over 60 dieticians registering to take part in Healthy Pit activities. The part time work requirement for Healthy Pit suited nicely to many of these dieticians, who were mostly housewives. Keiko noted that even though these dieticians had nationally recognized licenses and qualifications, their professional status was considered lower than those of physicians, nurses or pharmacists. Most of them were not able to fully utilize their knowledge in their work. Keiko always wondered why. "You know, dieticians seemed to be associated with a gloomy, backroom atmosphere. They were perceived to be always calculating calories and suggesting tasteless recipes for the sick and the school children. I wanted to change that image. I wanted to provide meaningful work for the dieticians and have their work appreciated," Keiko emphasized.

Unexpected Reactions

While Healthy Pit continued to grow, using the network of dieticians, Keiko faced a new challenge. In 1996, changes in corporate law required a company to increase its equity to 10 million yen. By this time, Healthy Pit had a total equity capital of 4 million yen and was thus short of the 6 million required to maintain its status as a

corporation. At first, Keiko did not place too much importance on this issue, because she thought it would not matter if her company became proprietary in nature that the ownership status would not make any difference, as long as the company provided good service. However, as the deadline approached, Keiko was repeatedly questioned by her corporate clients, “Make sure you keep your status as a corporation, otherwise you will not qualify as our business partner.” Keiko thus realized the importance of maintaining the company’s status as a corporation.

Keiko tried to raise funds, visiting a number of banks. But no bank was ready to come up with the necessary capital for Healthy Pit. To Keiko’s great surprise and disappointment, her dietician co-founders also decided to divest from Healthy Pit. Keiko surmised that taking out such a big loan and being responsible for it probably posed too big a challenge for her partners. “I thought we were all in it together. I never thought that they would decide to leave because we were like college kids, enjoying the group work.” Keiko had to raise the remaining 6 million yen all by herself.

Close Encounters

The Banker

After so many visits to different banking and financial institutions, she came across one rural bank which was at that time supporting start-up ventures. The President of the bank took interest in Healthy Pit and provided the necessary funds from their venture capital program. He stressed the importance of having confidence in work and presented Keiko a big framed calligraphy, “Only One in the World.” He explained, “You must believe that your company is so unique that there is only one in the entire world. And you have to keep this spirit in mind all the time.” (Keiko still hangs the frame in her office as one of her treasures.) It was unfortunate that due to the restructuring of the financial industry in Japan, the bank had to be closed a few years later.

The Yakuza

One day when Keiko was still working at the Health Plaza of the Department Store, she was invited to visit one of the known Yakuza (gangsters) operating in Kabukicho (one of the major red-light districts) in Shinjuku. It was impossible for her to refuse the invitation, but she was afraid and was wondering why she was invited. She told her office mates to report to the police just in case she did not return after five hours. The boss of the Yakuza, who was in his late 60s, asked her how much she was making at Odakyu and offered to give her three times her salary in exchange for a once-a-week dietary advice. “I do not want to die of diabetes or suffer paralysis from a stroke,” he said. “Would you rather die with a bullet or sword?” Keiko asked with curiosity. “I should die an honorable death,” was his reply. He said he had a number of followers and friends who shared the same sentiment. If each Yakuza family offered the same compensation, Keiko would have collected over 60 million yen per year. “I was not yet married at that time, so I did not want to jeopardize my career nor my personal life. I convinced him to come to Health Plaza and he obliged.” That visit gave her the insight that everyone wanted to live a healthy life, until the last minute of that person’s life.

Women Entrepreneurs

In Japan, women had to contend with “bamboo” ceilings, which restricted any opportunity to rise up the corporate ladder. Even though the discriminatory employment laws had been modified, there remained existing gaps in actual practice between employment and promotion for men and women. For women, starting a business was even more difficult due to barriers in accessing financial resources and acquiring technical or management experience. As a result, a handful of women entrepreneurs started a movement to help one another, sharing information and extending support and mentoring new entrepreneurs. Keiko joined the meetings organized by other women entrepreneurs, who had been well established in their businesses. When Keiko talked about her business in one of the meetings, others advised her that “It would at least take ten years for you to firmly establish your business, so work hard and be patient.” Keiko thought ten years was far too long. (Later on she realized that it was true for she had to be patient and work hard for ten years). Attending the meetings and listening to how other entrepreneurs dealt and communicated with people helped Keiko a great deal. “In one of the meetings towards the year-end, we were talking about plans for New Year holidays. Most of them were saying that they would spend time in Hawaii, or Europe, etc. I knew I had to work even during the New Year! I hoped that the time would come when I could say that I would spend my New Year in Hawaii!” The time was yet to come for Keiko.

The Market

The target and potential market of Healthy Pit had grown substantially, thanks to recent trends in health consciousness of people. The particular environment in which Healthy Pit operated was as follows:

The Elderly

The life expectancy of the Japanese hit a record high of over 80, one of the longest in the world. With the decline in the birth rate, the Japanese population pyramid comprised of a majority of middle to older age population. By the year 2020, it was estimated that the population of ages over 65 would constitute 30% of the total. In addition, the post-war baby boomers would be retiring from the workforce within the next few years. The concern for inadequate pension and pressure for medical insurance system in Japan had become a major social issue. Hence, the older population had started to take their health more seriously since they saw the possibility of not being able to depend on their children nor the social system for their old age care. This retiring generation had been the prime movers of the post war Japanese economic growth; most of them had worked hard to the extent of sacrificing their life with their families. Most of them, however, had adequate financial resources to support them the rest of their lives, if they were careful. They just wanted to enjoy life with good health.

Mothers

There were young women and mothers who preferred to continue working, if the situation permits. Society encouraged them to work by providing better child-care facilities compared to what were available in previous years. Young professionals had

become health conscious and made efforts to maintain slim figures. Working mothers usually had little time for cooking. There was abundant supply of take-out food, eating-out and instant food at reasonable costs. Department stores and supermarkets, as well as convenience stores, already offered a variety of ready-to-eat food, individually packed, making it possible for mothers not to worry about cooking at all. However, these prepared foods tended to contain too much salt or additives, and were high in cholesterol.

Children

In Japan, the average birth rate had been around 1.3 children per couple, indicating lower reproduction rate for the general population. This translated into a predominance of families with only a single child. This phenomenon implied a number of effects for children. Children lacked the chance of having siblings and as a result they were raised among adults. In addition, more affluent families provided their children with personal TV and room of their own. Recent studies showed that school children, even though they visited their friends, played more with an individual computer or a game machine. They hardly had a chance to play with other children out in the field. They were given enough pocket money to buy snacks and soft drinks at convenience stores, which had become ubiquitous in cities in Japan. These recent trends led to consequences unknown in the past. Living in “virtual reality” was one, in which the children believed everything could be “re-started,” including a human life. Cruel child crimes had started to appear, harming or killing other people. These children often took it as a game, thinking that all they needed to do to recover lives was to press a “Start” button. Also, many children started to suffer from the diseases only associated with middle aged adults in the past, such as diabetes and high blood pressure, probably due to bad diet and lack of exercise.

Corporate Samurais

Japanese salaried-men were often referred to as “workaholics” or “corporate men” during the growth stage of the Japanese economy. Long term employment and security of jobs were characteristics of the Japanese company practices. Due to a long sluggish economy, the corporate employment system had gone through adjustments, and many people in their 40s and 50s suddenly lost their jobs. In addition, the introduction of information technology brought new pressures to the skilled workforce or to middle management. Many industries had been going through consolidation and restructuring. New work pressures were brought into the workforce.

Similarly, globalization of the economy had brought big pressures for cost reduction. Many companies moved their production overseas, taking advantage of lower labor costs. As a result, more people needed to travel or work abroad, sometimes without family members. Taking care of their health, while working abroad, was one of the challenges for the Japanese company employees.

Yuppies

The Japanese cuisine generated a renewed attraction among the Japanese and non-Japanese alike. There had been a number of research findings to associate long life

with people's eating habits, which found wisdom in traditional food preparations. In the past, Japanese foods were considered "outdated" by the young Japanese and "peculiar" or "strange" by the non-Japanese. For the past decade, however, an increasing number of well-educated people around the world, particularly among the young professionals or Yuppies took Japanese food as "healthy" and "natural". The food preparation such as fermentation for making "*miso*" (bean paste), for example, was proven to be extremely good for digestion. Serving style of small portions artistically decorated with a large variety of materials was typical, traditional Japanese style and good for balanced diet. Some scientists argued that seaweed and mushrooms were the secrets for long life in Asia. Although there was an element of fad in ethnic cooking, Japanese food had gained popularity as a health food.

The Products

Healthy Pit over the years developed a variety of services to its clients. Its major lines of services and their systems can be categorized in the following manner:

5-Color Balanced Diet

Dieticians usually used technical terms, such as names of nutrients and number of calories intake, that were unfamiliar to ordinary people. In order to simplify what people should take each meal, Keiko came up with easy to remember categories of different food intake. She called it "5-Color Balanced Diet." (See Exhibit 1). People were encouraged to eat foods from all the 5 color categories during the day, or preferably for each meal. Keiko published a book to promote this idea.

For demonstration purposes, Keiko developed a supermarket simulation called 5-Color Superstore, where children would pick what they liked to eat from samples. They would then categorize everything they picked according to the five colors to see if all the colors were included in what they picked. If items from any color category were missing, they would be asked to add items from that category. While children played with 5-Color Superstore, they would become conscious of what they eat and would ask their mothers to ensure that they eat a balanced meal. Often, their mothers would be monitoring the process, and they in turn also got to learn the importance of balanced diet. The 5-color balanced diet became a common language among children and male and female adults. In most instances, these demonstrations and seminars were requested by municipal governments, public schools and private companies for a fee.

Package Deal

At the beginning, the co-founders of Healthy Pit used to hold seminars and demonstrations on healthy diet, using 5-color balanced diet concept. It was enough for them to survive as a business proposition, making about 500,000 yen per seminar. However, Keiko found out that the effect of the demonstration could not be monitored that way. One demonstration would not be adequate to actually change people's eating habits. Keiko, therefore, decided to offer additional follow-up services to corporate clients. Together with company physicians, Healthy Pit would provide advice to employees who needed to monitor or modify their dietary habits. Since companies were starting to outsource some aspects of welfare services, Healthy Pit was able to convince

the corporate clients to test the follow-up services for one month after the seminar for an additional fee of 300,000 yen. This turned out to be an effective way to actually influence employee's eating habits. Because of the nature of their work, employees faced "work-related" hazards such as drinking beer (at brewery), eating too much sweets (at confectionary), or suffering from eating at odd hours due to work shift schedules. The follow-up services actually provided specific advice for individual situations.

Regional Reach

Follow-up services opened a new avenue for Healthy Pit as corporate clients saw the merit of obtaining experts' advice on a regular basis and wanted the services extended to their operations in different regions in Japan. Initially, these services were provided by dieticians of Healthy Pit in Tokyo. They soon found out, however, that some food ingredients used in a certain province might not be available in Tokyo, thus making it difficult for the clients to carry out the advice properly. Keiko decided to tap the dieticians in that community to provide the necessary inputs- a move which greatly enhanced the quality of Healthy Pit's services.

Healthy Pit's reach had recently expanded beyond Japan. Many company employees were assigned abroad where they encountered difficulty in following a proper diet. Alcohol consumption might increase as a result of entertaining clients. Often their family might not be accompanying the employees overseas, prompting them to eat out more often. The advice that Healthy Pit provided was a welcome relief under such circumstances. For services like this, Healthy Pit charged the company retainers' fees while its dieticians were paid on a per hour basis.

Tea Pit

Keiko initially conceptualized a membership "tea club" called "Tea Pit" offering services and advice to maintain the health of club members. Keiko wanted to make healthy people even healthier, age beautifully and stay active until the last day of their lives. Tea Pit offered its services for an initial membership fee of 10,000 yen, and a monthly fee of 1,000 yen. The members received advice on their food, new information on medical and health through mail magazines, as well as personalized advice on their diet, physical exercise and other life style needs. "The intention was good. I still strongly believe in this service concept. However, I found out that healthy people did not want to spend money to keep healthy!" The number of membership sold so far was only 10.

Meal Clinic (registered trade mark)

In 2003, Healthy Pit started yet another type of service called Meal Clinic with its own kitchen and dining room in a high-end residential area in Tokyo. Diabetic patients often went to hospitals for a period of two weeks to learn to live with this illness, and to start new eating habits. They spent about 200,000 yen as hospitalization charges, very often without evident results. Meal Clinic promised to produce results, by first analyzing together with the patient, his or her eating habits, then carefully monitoring the patient for one week prior to the program. The actual program lasted for two weeks, during which the patient recorded and sent photographs of what they ate for

breakfast and lunch through e-mail. Dieticians would make comments to the patient, advising him or her about the mix, as well as the volume of food consumed. A cook at the Meal Clinic then prepared a dinner menu based on the suggestion of the dieticians, taking all the information about the day's intake into account. During this two-week period, the patient learned to manage his/her own meals and food intake in the normal work life. For the whole of the following month, the patient's diet would still be monitored by the Meal Clinic staff and his/her physical activities would be prescribed, including group work, such as going on a picnic together with others in the program. The program fees were about the same as that of a two-week hospitalization. Healthy Pit, however, boasted that the results of the program were entirely different from the hospitalization program.

“Restaurant Day”

Healthy Pit was also considering opening a “restaurant day” service for the elderly using the same facility as the Meal Clinic. During the day, the elderly would come and spend the day at Healthy Pit's dining facility with others in a similar situation. Lunches and sometimes take-home dinners would be provided for an additional fee. Healthy Pit had obtained a license from the local government to use the government insurance for support of the elderly, so that those eligible could charge the amount to the insurance. The amount provided by the insurance approximated 10,000 yen per day. Keiko estimated that up to ten people could be comfortably accommodated.

The System

5-Color Diet Card Control

Healthy Pit promoted the use of 5-color check-sheet to self-monitor the balance of food that every one took each meal and/or its aggregate for that day. The sheet was used for self-analysis as well as for monitoring the user's progress in observing a balanced diet. It made the user more conscious of the variety of food taken. If a client used the 5-color- balanced diet format, he or she have to sign a contract with Healthy Pit for a license.

Photo Assessment

For the Meal Clinic and corporate follow-up services, Healthy Pit used IT applications, digital camera and e-mail system to communicate with the client advisees. Recently, mobile telephones with digital camera had become available. This greatly enhanced the ease with which the client sent the information to the company. Prompt feedback from the dietician enabled the client to feel at ease anytime, anywhere.

Japan Creative Dieticians (NPO)

Keiko established a nation-wide network of dieticians. Current number of dieticians registered with Healthy Pit exceeded 120, from the original 60. Since good communication with the clients was extremely important in gaining their trust, Keiko started to provide training programs on this aspect for dieticians who had not been exposed to directly addressing clients' needs. They also found their network and

information sharing extremely valuable. In 2002, Keiko established a non-profit organization (NPO), called Japan Creative Dieticians. The primary objective of the NPO was to develop “winner” dieticians who would be able to help healthy people through their work.

I want students at College of Dieticians to have a big dream, which they can realize. They should also develop the capability to assess people’s needs and to be entrepreneurial in delivering services to address these needs. Many students wanted to join Healthy Pit. Of course, we cannot hire them all. Some would just come and work for their experience. Our company has a retirement age of 30. They have to learn how to manage and deal with people. I encourage them to start their own operations.

The Future

Chefs, Pick the Brain of Dieticians!!

Keiko was invited to team up with chefs at hotels. The chefs suggested to offer dinner events, featuring healthy food with Keiko at the center stage. Keiko protested, saying, “People do not want to pay a lot of money for having “healthy food”, they want to enjoy good food and nice atmosphere. Dieticians can help the chef make good food healthier by suggesting combination of materials to use. How to make the combination work is up to the chef. If chefs and dieticians team up, we would be unbeatable partners.”

The Team

In running the business, Keiko was fortunate to have the support of a number of people: Ms. Kitamura, a manager of finance and accounting, creative chefs, contractual workforce eager to learn business, and a number of dieticians. Keiko appreciated the support of her husband, Mr. Nihei, who joined the company six years ago and was in charge of sales. He was Keiko’s colleague at Odakyu, when they were both working at Health Plaza. He was a sport specialist, used to do triathlon and had great interest in health and sports. They were married after Keiko resigned from Odakyu. Mr. Nihei availed of early retirement benefits in 1997 and joined Healthy Pit. He provided the sales expertise particularly in dealing with the male clients, displaying a special acumen, which the women staff found hard to emulate. Since he joined Healthy Pit, the sales grew by 30%-40% per annum. “Perhaps, the dieticians were too proud to be good salespersons,” Keiko analyzed. Beyond doubt, however, everyone at Healthy Pit shared Keiko’s dream for the company.

Things to Come

The thrust of Healthy Pit was to be the “Only One in the World”. In fact, Keiko believed that Healthy Pit was the pioneer in this service. However, in recent years, a few companies have started providing health related services. A leading home security provider started to offer consultation on health or introduction to medical facilities to their clients, free of charge. One medical equipment maker offered advisory service on

life styles for the buyer of their measuring equipment costing 65,000 yen, for additional fees. Another company provided health check services in exchange for the purchase of a blood testing kit at the price of 5,600 yen. Customers accessed the test result through a computer located at convenience stores, after the blood test was sent to the company. New development has been taking place in the health related services sector.

Values?

“We cannot afford to hire more. As for financing the operation, I put a limit to what I will borrow from outside at the level at which I could repay the loan personally, even if the company goes down.” While the opportunity to grow her business existed for Keiko, she wanted to ensure that she would be able to manage the growth very carefully.

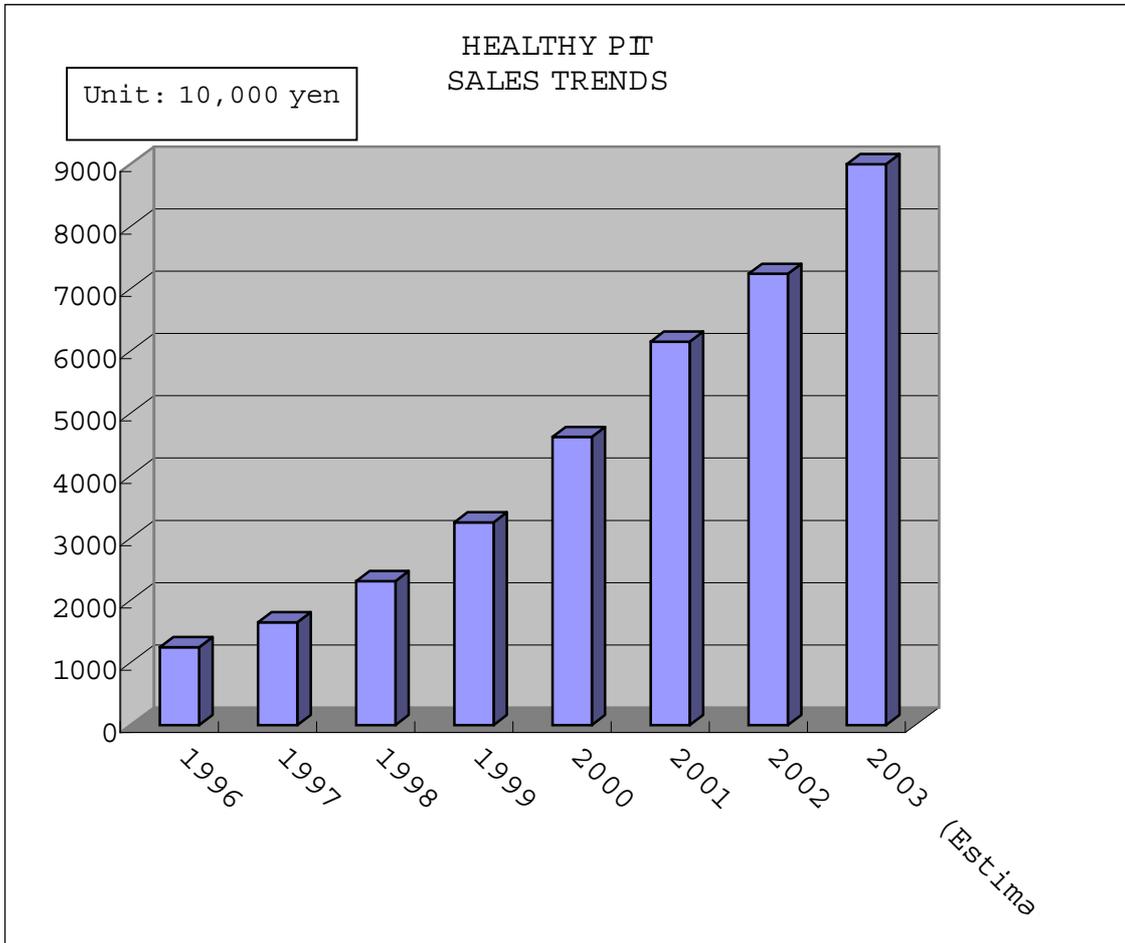
EXHIBIT 1
5-Colored Balanced Diet Chart

COLORS	Food Items	REMARKS
RED	Meat & fish: Beef, Pork, Chicken, Tuna, Mackerel, Red-colored vegetables: Tomato, Carrot	Rich in high quality protein and fat. Red color vegetables contain beta carotene believed to be effective to prevent cancer
WHITE	Rice, Noodle, Bread, etc. Milk	Mostly produce sugar in human body High calories mainly used as staple food. Those who have to watch out for weight must reduce intake of this type of food. Milk contains calcium but high in fat and calories, so should not be taken in excess.
YELLOW	Natto and Yuba (Processed soybeans) are rich in nutrients. Lemon, grapefruit and orange are rich in vitamin C. .	Recommended for frequent use. Should be taken frequently. Caution must be taken for sweet fruits as sugar intake can be too excessive
GREEN	Spinach, broccoli, pod peas, parcery, Kiwi	Encouraged to take deep green vegetables, as they are rich in vitamin, minerals. Kiwi fruit is richest of fruits in vitamin C
BLACK	Seaweed, such as Wakame, Konbu, Nori and Hijiki, Mushrooms Black sesame seeds	Low calories but rich in fibers, vitamins and minerals. Need conscious efforts to take this category, as it is rather difficult to identify food within this category

EXHIBIT 2
5-Colored Balanced Diet Check Sheet
Sample Entry

What you have taken today	Red	White	Yellow	Green	Black
Salmon	☺				
Bread		☺			
Boiled egg		☺	☺		
Potato		☺			
Lemon			☺		
Lettuce				☺	
Totals	1	3	2	1	0

EXHIBIT 3
Sales Trends: 1996 to 2003



Source: Health Pit