Credit unions are a force for good in the world. Their everyday work everywhere is improving the economic welfare of their members and their communities. Your support of the Worldwide Foundation helps credit unions reach underserved and vulnerable populations around the world and lift them to a higher level.

Credit unions enable hard working people to help themselves. They support the ability of citizens to depend on themselves rather than on the state or on charity.

In 2018, we saw more instability, volatility and violence in the world. At the center of it we found credit unions working to make a positive difference. Many of the geopolitical crises we see in the news have their impact at the community level. Those communities, wherever they are in the world, turn to their credit unions to find solutions. Credit unions become symbols of stability and local leadership.

Local credit unions are often the first on the scene, opening their doors and helping people back on their feet after a disaster. In times of civil conflict, others withdraw. Where others fear to go, credit unions remain rooted in their communities and provide stability. When economic conditions or violence drives people from their homes, we find credit unions working to settle the displaced into their communities. For refugees, credit unions offer an economic path out of the camps and toward a future. For those at the bottom of the pyramid, credit unions offer the opportunity to earn their livelihoods.

Credit unions empower their members, give them a sense of self-worth and a path for the future. To their communities, credit unions offer economic and political stability, even prosperity.

Credit unions are local, on the ground and everywhere. Credit unions are also global. We come together in the Worldwide Foundation to help credit unions everywhere make a real difference. Your contributions, volunteer service, hospitality and encouragement make us stronger as a global movement, a community and a force for good. We are grateful for your support.

The work of the Worldwide Foundation is only possible through donations from our supporters. Thank you for all you do to support the credit union movement.

William Cheney
Chairman

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President and CEO

Michael Reuter
Executive Director
GLOBAL CREDIT UNION
DEVELOPMENT
Providing financial inclusion, education and technical services to credit union systems and their members.

DISASTER RELIEF
Responding with relief to support credit unions and their members in the wake of a natural disaster.

GLOBAL ENGAGEMENT
Offering experiences that share knowledge, grow community and strengthen credit unions worldwide.

OUR WORK: CHANGING MEMBERS LIVES GLOBALLY.
Turmoil and conflict in neighboring Venezuela disrupted Colombian border towns and commercial and trade activities. Tens of thousands of Colombians fled from Venezuela and refugees settled in the border communities. We assessed financial support from Banca de las Oportunidades for a project to expand credit union services to areas on the border. Our goal is to stabilize local communities through credit unions by providing financing and education services for refugees. Volunteers have traveled to Colombia at their own expense to develop and deliver a financial literacy training model as a key outcome of this project.
Moving Toward the Digital Age: Philippines & Indonesia

A two-year partnership with the Bill and Melinda Gates Foundation and the Asian Confederation of Credit Unions aims to assess Asian credit union systems readiness to move into the digital age. Staff worked with Philippine and Indonesian credit union system representatives to begin mapping out a mobile strategy for the credit unions to provide their services, while simultaneously connecting their institutions to the local country payments and digital ecosystem. Based on this initial study, the project has been extended to plan, create, test and launch interoperable payment platforms enabled by a digital financial toolkit for credit unions in the Philippines and Indonesia, eventually extending across Asia.
Dominica Credit Union
Rebuilding

A group of volunteers from Indiana’s credit unions traveled to Dominica at their own expense to assess the island’s credit unions and engage in strategic planning. The volunteers advised the Dominica credit unions on how to monitor and manage risk and engage in agricultural lending. Indiana and Dominican credit unions will continue the vital work of rebuilding Dominica’s credit union system, strengthening its risk management systems, regulatory compliance systems and agricultural lending.
Caribbean Hurricane Relief: Puerto Rico

Hurricane Maria caused serious damage to the island in 2017, yet credit unions responded fast to provide service to members within a week after the disaster. Communities responded with significant membership and liquidity growth in the credit unions after the hurricane. In 2018, the Foundation took volunteers from Massachusetts, at their own expense, to assess and assist their Puerto Rican peers and purchased loan participations, offering an in-system opportunity to generate income, rebuilding reserves and diversifying risk for their Puerto Rican peers.

The Cooperative Credit Union Association hosted Puerto Rican and Massachusetts’ colleagues to train on methodologies, requirements, opportunities and simulations for engaging in loan participations. While progress takes place in small steps, it has strong, long-term local impact. Puerto Rican credit unions have begun to pool their liquidity and purchase mainland credit union loan participations, generating income from both parties and cooperatively collaborating to find a business solution.
Kenya

Volunteers traveled to Kenya to study the Kenyan credit union system and its work to extend service to small farmers and rural communities. The group met with the Kenya association of credit unions, visited credit unions (SACCOs) in the rural areas and engaged with small farmer associations. The engagement concluded with a special three-day visit to the Busia orphanage, conducting maintenance and agricultural improvements, while connecting with the children and laying the foundation for a sustainable future.

Thailand

The goal of the trip was to study the Asian credit union system, while being hosted and briefed on the state of the system by the Asian Confederation of Credit Unions and the two credit union associations of Thailand. In looking ahead, credit union leaders from twelve countries journeyed to Bangkok to meet with the group to do a day long strategic visioning open forum exercise which fed into the strategic planning process of the regional association.

Poland

U.S. defense-based credit union CEOs joined us in Poland to study the credit union system and began negotiations to give U.S. soldiers access to Polish credit union cash services. The Poles fondly remembered the support given by their U.S. peers. Engagement participants assisted the Polish credit unions in delivering their advocacy message to the Polish regulator and Parliament. As a result, our Polish colleagues gained credibility by showing the strength, scale and role of credit unions in advanced financial markets.
TOTAL INCOME.............................................$2,767,025

PROGRAM EXPENSES
Disaster Assistance .......................................$107,216
CU Technical Assistance...............................$1,307,692
Partnership Program .....................................$25,490
Educational Assistance.................................$644,701
Total Program...............................................$2,085,099

Management Expenses ....................................$288,060
Fundraising Expenses ...................................$389,052
2018 Total Costs ...........................................$2,762,211

Net Income ......................................................$4,814
Beginning Net Assets.................................$592,979
Ending Net Assets .........................................$597,793

*Pre-audit financials
Thank You!

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United States of America
CUNA Mutual Group (Madison, Wisconsin)

Platinum ($50,000 - $99,999)
United States of America
PSCU (FL) (St Petersburg, Florida)
State Employees Credit Union-NC (Raleigh, North Carolina)

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Numerica Credit Union (Spokane Valley, Washington)
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Cheney, Bill (Santa Ana, California)
Credit Union of Southern California (Whittier, California)
CULANCE (Tallahassee, Florida)
Cy-Fair Federal Credit Union (Houston, Texas)
Fairfax County Federal Credit Union (Fairfax, Virginia)
Financial Partners Credit Union (Downey, California)
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The Worldwide Foundation for Credit Unions thanks those who have generously contributed to build a global community of credit unions and financial cooperatives. Your support expands financial access worldwide and improves the lives of millions.
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