HAPPI

Fact Sheet

PRESS & MEDIA · 2026

HAPPI holds the shared financial infrastructure for the world's community-owned institutions.

WHAT HAPPI IS

HAPPI — the **Human Alliance for People and Planetary Infrastructure** — is a foundation being established to hold shared financial infrastructure for the world's community-owned financial institutions: **credit unions, mutuals, cooperative banks, and CDFIs**. Written HAPPI; reads as "happy".

The two halves of the work are deliberately separated. **Maslow Holdings** builds the infrastructure; the **HAPPI Foundation**, a not-for-profit, holds it — so the network can never be captured or sold out from under its members. Built once, governed together, and held in common: the institutions that hold the infrastructure decide what it becomes.

THE SECTOR

88,000

Community-owned financial institutions worldwide

WOCCU · ICA

400 million

Members held between them

WOCCU · ICA

118

Countries in which they operate

WOCCU · ICA

The only financial infrastructure in the world built to build wealth for communities rather than from them. Sector figures draw on statistical reporting from the World Council of Credit Unions and the International Co-operative Alliance; a full source list is available on request.

WHAT IT HOLDS

Three things held in common, one span that bears the weight of everyone who crosses it: the **coordination layer** — the shared ability for independent institutions to operate as one system without giving up local control; the **shared rails** — payments, lending, savings, credit, liquidity, and shared risk, built once and crossed by all; and the **governance covenants** — the binding commitments that take the entire load and hold the span in perpetuity.

AT A GLANCE

NAME	HAPPI Foundation	READS AS	"happy"
STATUS	Registering · not-for-profit	STRUCTURE	Foundation · held in common
BUILDER	Maslow Holdings	WEBSITE	thehappi.org

RELATIONSHIP TO MASLOW

Maslow Holdings builds the infrastructure; the HAPPI Foundation, a not-for-profit, holds it — so the network can never be captured or sold out from under its members. Maslow is structured to exit into steward ownership: once capped investor returns are met, ownership of the Company transitions to the HAPPI Foundation. Participating institutions retain their licences, their boards, and their community relationships. **HAPPI is not Maslow's charitable arm, and Maslow is not HAPPI's vendor.**

MEDIA CONTACT

HAPPI does not yet maintain its own press desk. Media enquiries are handled by Maslow, the entity building the infrastructure — write to **info@maslow.com.au** with your outlet, the nature of your piece, and any deadline. Every enquiry reaches a person within two business days.