

■ ONE LINE

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

■ SHORT

≈ 80 WORDS

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**. 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.

■ EXTENDED

≈ 230 WORDS

Roughly 88,000 community-owned financial institutions are operating worldwide, holding 400 million members across 118 countries. Between them runs a gap no single institution can span alone: the shared infrastructure that would let them act together has never existed. HAPPI exists to hold that infrastructure once it is built — the coordination layer that lets independent institutions operate as one system without giving up local control; the shared rails of payments, lending, savings, credit, liquidity, and shared risk, built once and crossed by all; and the governance covenants that take the entire load and hold the span in perpetuity.

The work runs through two entities, built in parallel and designed to invert: **Maslow**, the commercial, time-bound build entity, and the **HAPPI Foundation**, which holds the Covenant from day one. The Covenant is held by HAPPI's four originating Stewards and kept under annual review, with term, renewal, and succession protocols being finalised ahead of the assembly of HAPPI's first full Stewards cohort. HAPPI is in the process of registering as an independent not-for-profit foundation, and the first cohort of institutions — which will specify the infrastructure — is forming. Nothing about HAPPI is finished, and it says so: this is the announcement of a direction, not a destination.

"This is the announcement of a direction, not a destination. The foundation is registering. The first cohort is forming. The covenants will be finished with the stewards who arrive to hold them — shaped in consultation, not handed down. Nothing here is complete, and that is the point: infrastructure held in common begins in common, before the certainty, not after it.

"What exists today is the architecture, the intent, and the invitation. The work begins with who shows up."

HAPPI • HUMAN ALLIANCE FOR PEOPLE AND PLANETARY INFRASTRUCTURE

■ USAGE

The boilerplate and statement above may be reproduced verbatim. Set the name in all capitals as the wordmark (**HAPPI**); it reads as "happy". On second reference: HAPPI, or the HAPPI Foundation in formal contexts. The mark's gold dot is part of the identity — never recolour it. British/Australian English.

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