



Championing financial  
inclusion since 1974.



/ inclusiv /

20  
24+

# Table of Contents

Table of Contents .....	1
Letter from the CEO .....	2
Our Year in Review .....	3-4
Financial Overview + Operating Results .....	5
Impact: Financial Inclusion .....	6-10
Impact: Homeownership .....	11
Impact: Small Business .....	12
Impact: Clean Energy .....	13-14
Impact: Advocacy .....	15
Our Partners: CCIA on the Road .....	16
Our Partners: Restoring Economies and Catalyzing Change .....	17-18
Our Partners: Thank You .....	19-22

Dear Friends & Partners,

2024 was a landmark year for Inclusiv. We celebrated 50 years of championing financial inclusion with our biggest-ever annual conference and Gala. Our network, staff and programs reached new heights, which was made possible by the support of our board, investors, funders, a wide range of partners, and, of course, our members. In addition to celebrating together in New York, our 50th anniversary gave us an opportunity for reflection and preparation for the work for the next 50 years. Inclusiv unveiled the 2024-2026 strategic plan at the Annual Business Meeting in which we recommitted to our mission: to help low- and moderate- income people and communities achieve financial independence through credit unions. And we laid out our vision to create an inclusive cooperative financial system by focusing on four key priorities critical to achieving our mission: financial inclusion, homeownership, small business and clean energy.

This report highlights achievements in these four priority areas. Our Capital and Lending undergird this work, we invest in credit unions to grow their lending and deepen impact in their communities. Our programs help credit unions build capacity through professional development, training, and technical assistance to reach households and businesses to increase income, reduce expenses, grow savings and build individual and community wealth.

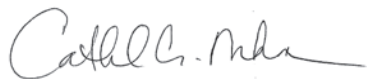
Our most notable achievements in 2024 underscore the strength and scope of our movement. In 2024, Inclusiv:

- Launched the \$100 million Inclusiv Impact Deposits Fund and facilitated the first-ever mainland deposits in cooperativas in Puerto Rico through the Fund.
- Received a \$1.87 billion Greenhouse Gas Reduction Fund (GGRF) Clean Communities Investment Accelerator (CCIA) award from the EPA to support credit unions' clean energy lending and launched our CCIA program.
- Launched our Small Business Capital Initiative.
- Expanded our Secondary Markets to increase credit unions' small business, mortgage and residential solar lending.

And there's so much more.

Although 2025 brings challenges and uncertainty, we will face the future together with a bigger, stronger and more effective movement. We look forward to continuing to work alongside you to advance our movement's values and create a truly inclusive economy.

Warmest Regards,



Cathie Mahon  
President and CEO, Inclusiv



20  
24

## Our Year in Review

3



## Inclusiv is growing!

Inclusiv closed 2024 with a record **56 staff members**. Our work would not be possible without our **stellar team!**

## Our network is growing!

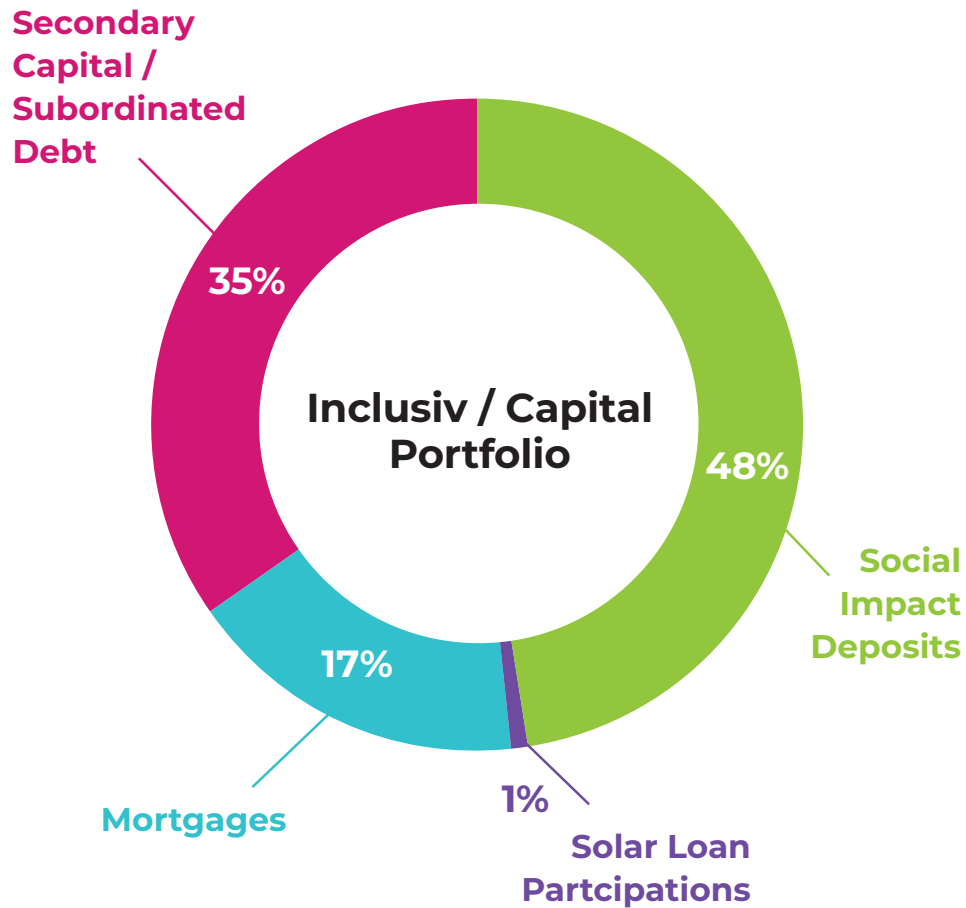
Inclusiv's network grew to include **524 Policy Members**, encompassing **437 credit unions** and **87 cooperativas in 50 states**, Washington DC, Puerto Rico, the U.S. Virgin Islands and Guam, representing **21.6 million members** and more than **\$317 billion in assets** under management.

## Our investments are growing!

Our investments in our members support the growth of the credit union movement. We closed the year with **\$164.1 million in investments** under management and closed or committed **\$90.8 million across 104 new investments** in 2024.

# Inclusiv Capital Portfolio

as of December 31, 2024



## \$164.1 M

INVESTMENTS UNDER  
MANAGEMENT

**492**  
Investments

## \$90.8 M

YEAR-TO-DATE INVESTMENTS  
& COMMITMENTS

2024

## Financial Overview & Operating Results

As of December 31, 2024, Inclusiv held nearly \$2 billion in assets. Inclusiv's asset growth in 2024 was driven primarily by program expansion—notably the \$1.87 billion EPA Clean Communities Investment Accelerator award to enable credit unions to build and scale clean energy lending programs serving low-income and disadvantaged communities.

Inclusiv managed \$164.6 million in investments in community development credit unions and cooperativas at year-end. All investments, excluding loan participations and deposits placed through the Inclusiv Social Impact Deposits Platform, are recorded on the balance

sheet with related revenues and expenses separately reported on the income statement. As of December 31, 2024, Inclusiv reported \$12.4 million in unrestricted net income. Net interest income generated by Inclusiv/Capital and Mortgage was \$1.9 million.

At the end of the fourth quarter, Inclusiv reported \$28.5 million in revenue. Revenue streams align with Inclusiv's organizational and impact model as a non-profit organization, Community Development Financial Institution (CDFI) intermediary, and association for mission-driven credit unions. Total expenses were \$16.1 million, coming in below budget.

DECEMBER 31, 2024				
	12/31/2024	12/31/2023	Change	Change %
Total Assets	\$1,989,601,542	\$102,602,088	\$1,886,999,454	1,839%
Net Assets without Donor Restrictions	\$39,014,184	\$26,579,723	\$12,434,462	46.78%
Unrestricted Net Income	\$12,434,461	\$3,666,222	\$8,768,240	239.16%



Inclusiv has received from Aeris a Four-star impact management rating with Policy Plus and AA financial strength and performance rating.

5



Annual Report



## / inclusiv / 2024 – 2026 Strategic Plan

## Our Priorities

Inclusiv's mission is to help low- and moderate-income people and communities achieve financial independence through credit unions. Our vision in developing this strategic plan is to foster an equitable, inclusive cooperative financial system to build an economy in which people who have been systemically excluded benefit from quality housing, better jobs, stronger businesses, and opportunities to build wealth that remains and is reinvested in resilient, climate-prepared communities. Over the coming years, we will focus on four priorities that are key to achieving our mission and bringing our strategic plan vision to life.



## Financial Inclusion

Credit unions are strengthened and supported to reach and serve underserved consumers with products and services that build greater financial security and advance their financial goals.



## Home Ownership

Credit unions deploy at scale equitable solutions for affordable and cooperative homeownership opportunities that support thriving communities and narrow the racial wealth gap.



## Small Business

Credit union small business lenders have the resources needed to spur creation of quality jobs through entrepreneurship and worker ownership.



## Clean Energy

Credit unions are fully funded and trained to ensure all communities can access the clean energy revolution, realize consumer savings, and frontline and historically redlined communities are resilient to climate change.

## Our Strategies

- Build the capacity of on-the-ground lenders to expand and grow to meet the needs in their communities.
- Increase the flow of capital to grow credit union and cooperative partners.
- Advocate for policy and regulatory frameworks that support the growth of mission-driven credit unions while combatting predatory, extractive practices and businesses.
- Invest in strategies to enhance Inclusiv's internal capacity to achieve these goals.

*Using our Strategic Plan as a guide, Inclusiv creates impact and supports our member credit unions in deepening their impact across our four priority areas through targeted services, including Impact Capital, Learning Centers, and Technical Assistance and Tools.*

## Impact

## Financial Inclusion

6

Annual Report



# Highlights from 2024 include:

## Social Impact Deposits

In 2024, Inclusiv launched and fully capitalized the \$100 million Inclusiv Impact Deposits Fund thanks to new investors including Bank of America Community Development Corporation, Costco Wholesale Corporation, Kataly Foundation, Mercy Investment Services, Social Justice Charitable Foundation, and David and Lucile Packard Foundation. By year-end, Inclusiv placed \$76.25 million in social impact deposits in credit unions and cooperativas, increasing the lending capacity of 70 member-owned and governed community lenders that serve more than 1.9 million people in low-income communities.

Thanks to a transformative investment from the Kataly Foundation in the Inclusiv Impact Deposits Fund, Inclusiv was able to place the first ever social impact deposits from the mainland U.S. in cooperativas in Puerto Rico. This nearly \$20 million investment will provide low-cost liquidity, enabling cooperativas to continue advancing financial inclusion and equity in the communities they serve.

For a full list of Inclusiv impact investors see p. 20.





## Financial Empowerment

Inclusiv's Financial Empowerment services include our Financial Empowerment Learning Center, which trained 28 community development credit unions in 2024 via the Introduction to Financial Empowerment self-paced training, and an additional 15 through the 8-week Building and Managing Strong Financial Coaching Programs instructor-led training. Our team also helped more than 300 staff at community development credit unions deepen their engagement in financial empowerment work through in-person and virtual workshops and learning sessions.

With support from Edward Jones, Inclusiv has launched the Build and Save Matched Savings Initiative as a pilot which is now being expanded. This Initiative has deployed more than half a million dollars to support low-income households to start saving as they participate in financial education and coaching to strengthen the focus on establishing and meeting financial health goals. With these funds, Inclusiv-member CDCUs delivered unique, tailored, in-house matched or incentivized savings programs, enabling households to create emergency savings reserves, save toward homeownership, invest in educational outcomes and strengthen their commitment to realizing their financial goals.

## New Majority Growth Initiative

Launched in 2023 with an initial grant from the Citi Foundation's Community Finance Innovation Fund (CFIF), the New Majority Growth Initiative has drawn investments from JPMorgan Chase, NerdWallet, Capital One, and the CDFI Fund. By the end of 2024, Inclusiv had issued a total of 175 New Majority Growth Initiative subgrants totaling \$3.3 million to 114 MDIs & Cooperativas to develop strategic growth plans and strengthen operations. In addition to the grant capital, the Initiative supports these legacy financial institutions with the training, operations consulting and technical assistance to grow their reach, strengthen their long-term viability and sustainability and ensuring they will continue to deliver deep impact lending to households and businesses that still lack access to adequate affordable financing.



All awardees are enrolled in the Inclusiv leadership Learning Center, which uses a cohort-based peer learning experience to strengthen the skills, planning, innovative thinking and networks of leaders that can feel isolated in their day-to-day management of small shops. The cohort-based model fosters a community of learning and engagement to brainstorm, problem-solve and support as leaders work through challenges in their institutions. Particular spotlight is placed on strategic visioning, product development, market outreach and delivery and succession planning to strengthen the growth trajectory of MDIs and cooperativas.

### CDFI Impact

The Community Development Financial Institution (CDFI) certification is a key tool for credit unions seeking to lend deeper in their communities and expand their financial inclusion and empowerment services. In addition to providing opportunities to access grant funding from the federal CDFI Fund, CDFI designation can facilitate private investment and serves as a trusted marker of a responsible financial institution. Inclusiv supports CDFI-certified members with state-of-the-art reporting support through our Financial Inclusion Data Analytics Platform (FIDAP), thanks to support from TruStage, and with a wide array of technical assistance.

We launched our new and improved FIDAP system and more than 70 credit union organizations signed up to use



the platform in 2024. In 2024, our team also supported 184 credit union members in completing their Annual Certification Reports for CDFI certification and educated hundreds of credit union staff members through our weekly Inclusiv CDFI Open Office Hours.



## Juntos Avanzamos

The year 2024 marked a historic achievement for the Juntos Avanzamos network, which reached a record 157 credit unions serving over 20 million members across 34 states, Washington DC, and Puerto Rico through more than 2,500 community branches. We proudly welcomed 20 new credit unions into the movement, further expanding financial inclusion for Hispanic and immigrant communities. Notably, two credit unions, Cobalt Credit Union in Papillion, NE, and Patriot FCU in Chambersburg, PA, became the first in their states to receive the Juntos Avanzamos designation. Juntos Avanzamos credit unions launched regional chapters in two areas: California and the Pacific Northwest where they can work together to partner with institutions that reach the Hispanic and immigrant communities

including the networks of consular offices and immigrant serving organizations.

Juntos Avanzamos continues to be the gold standard for credit unions committed to serving Hispanics and immigrants, providing access to responsible and affordable financial services that empower communities and strengthen local and national economies. Credit unions across the country reaffirmed their dedication, positioning themselves at the intersection of mission and business opportunity.

As we celebrate this growth, we remain committed to advancing financial equity and expanding opportunities for all. ¡Juntos Avanzamos!



## Impact

Home  
Ownership

11

Annual Report

## Homeownership

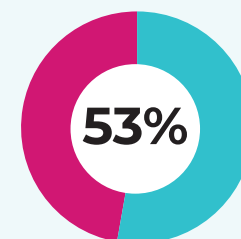
Inclusiv supports low- and moderate-income people in building wealth through our Mortgage program. We build credit unions' capacity to originate high-impact mortgages through underwriting and servicing support, technical assistance, and Impact Capital services. Inclusiv established a Second Look program that reduces the number of loans declined by automatic underwriting systems for a more focused second-look underwriting review. In 2024, Inclusiv Mortgage approved 89% of loans submitted for a second look, which resulted in more than \$800,000 in mortgages that would otherwise not have been made to low- and moderate-income borrowers, with no delinquencies. Our total Secondary Market portfolio was \$28.3 million at year-end, supporting homeownership for 183 households.

## Inclusiv / Mortgage: Impact at a Glance

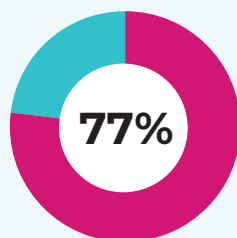
**\$28.3**  
MILLION



**\$109K**  
Average Increase  
In Equity Per  
Homeowner



Homeowners  
of Color



Low- and Moderate-  
Income Earning  
Borrowers

**\$19.9m**  
IN INCREASED EQUITY



**23**  
STATES

**183**  
HOMEOWNERS





## Small Business

Inclusiv's Small Business Capital Initiative helps Inclusiv member community development credit unions and cooperativas scale up their small business lending and unlock millions of dollars of new investment to build small businesses in low- and moderate-income communities. The Initiative, launched in 2024 with generous support from MasterCard Strive USA, includes capacity building and technical assistance through the Small Business Capital Initiative Learning Center, as well as loan processing support, and a Loan Loss Fund for CDCU small business lending programs. In 2024, 178 lending and finance professionals from 78 CDCUs and cooperativas completed the Small Business Capital Initiative Learning Center through 5 cohorts in English and in Spanish.

In addition, Inclusiv launched our Loan Participation Marketplace in 2024. The Loan Participation Marketplace enables community development credit unions and cooperativas to buy and sell small business loans, as well as mortgages and residential solar loans, to and from other members. By enhancing the capacity of our members to creatively and responsibly leverage their financial assets, Inclusiv is



increasing the amount of affordable capital available to many small businesses nationally, and especially to those in underserved communities and to historically under-represented entrepreneurs.

The Loan Participation Marketplace is especially relevant in Puerto Rico, where cooperativas have a long-standing tradition of supporting small businesses and nonprofits by offering affordable financing and fostering economic development across the Island. The process to complete the first-ever participation pool of small business loans in Puerto Rico through this marketplace began in late 2024, and interest in the program is high.

20  
24

## IMPACT

## Small Business

12

Annual Report



## Impact

## Clean Energy

13



Annual Report

## Solar and Green Lending Training

In 2024 the Center for Resiliency and Clean Energy hosted six clean energy lending-focused training cohorts for community lenders. Trainings included Consumer Solar Lending, Commercial Solar Lending, and Green Home Consumer Lending. Each training spanned eight weeks of intensive course work led by expert instructors and resulted in students developing clean energy loan products to fit their specific institutional needs and serve their target markets. Overall, 119 individuals completed training courses during the year representing 94 different

community lending institutions. Of these, 43 were credit unions, 23 CDFI loan funds, and the remaining included a mix of Green Banks, Community Banks and other community lenders.

Expanding our reach beyond lenders, the Center also launched a new self-paced short course in Resilient Solar + Storage for building owners and community groups seeking a reliable and renewable energy supply for their facilities. This is a free virtual course available in both English and Spanish.





## Clean Communities Investment Accelerator

Inclusiv was selected for a \$1.87 billion Clean Communities Investment Accelerator (CCIA) award in April of 2024 after a lengthy and rigorous competitive application and review process by the U.S. Environmental Protection Agency (EPA). CCIA is one of three sub-programs under the Greenhouse Gas Reduction Fund (GGRF), created through the Inflation Reduction Act. Inclusiv's CCIA program is focused on common-sense goals: increasing consumer choice and domestic energy generation, lowering consumers' energy bills, and spurring the creation of new jobs.

To bring those benefits to communities across the country, as part of our EPA-approved workplan, Inclusiv will pass through \$1.683 billion (90% of its \$1.87 billion award) in subawards to up to 400 credit unions across the country.

In 2024, Inclusiv built and launched our CCIA application process, receiving more than 250 pre-qualification forms from credit unions interested in participating in our program during our first pre-qualification round and subsequently opened our first application round.

In early 2025, Inclusiv committed \$651 million to 108 selected credit unions located in 27 states and Puerto



Rico but has not been able to disburse the funds held at Citibank because of the EPA's unlawful attempt to terminate the program. As a result, Inclusiv filed affirmative litigation in the United States District Court for the District of Columbia against the EPA and Citibank, seeking relief from EPA's baseless attempt to terminate a program created and funded by Congress.

Once the CCIA funds are unlocked, credit unions will deploy CCIA funding to support affordable clean energy lending and will leverage the funding, using private capital to multiply the impact of federal dollars.

## Advocacy

In 2024, the Inclusiv network's collective advocacy efforts led to significant policy achievements that strengthened financial inclusion and expanded access to resources for community development credit unions across the nation. We led critical work on programs that have driven significant investment in community development credit unions.

Treasury adopted key recommendations from Inclusiv in their Emergency Capital Investment Program (ECIP) disposition guidelines that govern program participants' disposition of their investments, making early disposition more accessible for small institutions and incentivizing ECIP recipients to continue to expand high-impact lending in their communities.

Throughout the year, we have worked closely with the CDFI Fund to ensure that community development credit unions can achieve CDFI certification and successfully leverage federal grants for growth. And as we approached the end of 2024, Inclusiv mobilized the credit union movement to proactively advocate to Congress for the preservation of the CDFI Fund amid anticipated federal budget cuts, promoting a greater understanding and knowledge among policymakers about CDFI credit unions' critical role in creating economic opportunity.

In addition, we worked in coalition with the Aspen Institute and stakeholders across the financial industry to shape Treasury's inaugural National Strategy for Financial Inclusion.





## Our Partners



### Partnering to Take CCIA On the Road!

As we launched our Clean Communities Investment Accelerator (CCIA) program, we had the privilege of working closely with credit union leagues and associations across the country to educate credit unions about the opportunity the program—and clean energy lending—can create in their communities by taking CCIA on the Road!

In 2024, CCIA on the Road facilitated more than 60 presentations across the country and in Puerto Rico, 13 of which were delivered to credit union league partners. We have found

league partnerships are critical for building awareness of programs like CCIA because leagues have a strong presence in their regions and play a key role in helping new programs and ideas gain momentum with credit unions and in the communities they serve. Over the past year, our league partners have supported Inclusiv by facilitating opportunities to share critical resources with credit unions, advocated for policy changes, and been reliable and trusted allies.





### *Restoring Economies and Catalyzing Change*

How might we create investment strategies that center communities and regenerative opportunities?

In 2024, Inclusiv partnered with the Kataly Foundation as they sought to answer that question and create a values-aligned investment strategy to transform the financial system by strategically reinvesting resources into community-owned and governed projects. The Kataly Foundation's bold vision for impact in action included investing approximately 90% of their unrestricted reserve in impact investments, including investing \$65 million in the Inclusiv Impact Deposits Fund, which was deployed by Inclusiv into 37 community development credit unions and cooperativas across the US and Puerto Rico.

Opportunities for impact exist in everything we do and in all communities we serve. The Kataly Foundation's

investment in Inclusiv's Impact Deposits Fund demonstrates how to operationalize commitments and create investment models centered on community needs. Our partnership and the goals of the Inclusiv Impact Deposits Fund are focused on creating economic systems in which people who have been systemically excluded benefit from quality housing, better jobs, stronger businesses, and the opportunity to build resiliency to extreme weather and climate-driven disasters—helping people and communities build wealth and achieve financial well-being.

The Kataly Foundation's catalytic investment enabled Inclusiv to place the first social impact deposits in





cooperativas, to advance economic revitalization and resiliency initiatives in Puerto Rico. Inclusiv has been committed to advancing field building and market transformation to increase private capital flows and investments into Puerto Rico's cooperativas, the fastest-growing segment of the CDFI sector, and the Kataly Foundation's partnership is a major step forward in this work.

In spite of the strong growth and leading role of cooperativas as first responders in the aftermath of Hurricanes Maria and Fiona, and the Puerto Rican Bond Crisis, there has been a misperception of risk that has limited external investment in the cooperativa system, as other community lenders have experienced in the

mainland. Kataly Foundation's investment mobilized additional social impact deposits from Mercy Investment Services, who join the Adrian Dominican Sisters and Deutsche Bank Americas Foundation among the first US mainland investors to invest in the thriving Puerto Rican CDFI cooperativa sector.

The Kataly Foundation's leadership and bold investment strategy are an outstanding example of impact in action and we are honored to work in partnership to support the vital work of community development credit unions and cooperativas as they build vibrant, community-centered local economies.

# Thank You

Inclusiv is grateful for our committed network of members, partners, funders, investors and allies across the credit union and community development movements. We would like to thank:



## 2024-2025 Board of Directors

### **Robin Romano**

*Chair, Inclusiv Board of Directors  
Chief Executive Officer, MariSol FCU (Phoenix, AZ) - Region 4*

### **Blanche L. Jackson**

*Vice-Chair, Inclusiv Board of Directors  
CEO, Stepping Stones Community FCU (Wilmington, DE) - Region 1*

### **Nereida Seda Vargas**

*Treasurer, Inclusiv Board of Directors  
Executive President, Cooperativa A/C de Lajas (Lajas Coop) (Lajas, PR) - Region 5*

### **Ed Sivak**

*Recording Secretary, Inclusiv Board of Directors  
Executive Vice President – Policy and Communications, Hope CU (Jackson, MS) - At-Large*

### **James Hunter**

*Corresponding Secretary, Inclusiv Board of Directors  
Chief Diversity Officer, New Orleans Firemen's FCU (Metairie, LA) - Region 2*

### **Aurelio Arroyo Gonzalez**

*Jesús Obrero Cooperativa (Guaynabo, PR) - At-Large*

### **Kathy Chartier**

*Members CU (Cos Cob, CT) - Region 1*

### **Suzette Cowell**

*Toledo Urban FCU (Toledo, OH) - At-Large*

### **Michele Franqui Baquero**

*CamuyCoop (Camuy, PR) - Region 5*

### **Jama Haynes**

*Southern Teachers & Parents FCU (Baton Rouge, LA) - Region 2*

### **Hank Hubbard**

*One Detroit CU (Detroit, MI) - At-Large*

### **Jeff Ivey**

*River City FCU (San Antonio, TX) - Region 3*

### **Jacqueline Moore**

*Faith Community United CU (Cleveland, OH) - Region 3*

### **Margie Salazar**

*FirstLight FCU (El Paso, TX) - At-Large*

### **Diane Sandoval-Griego**

*Guadalupe CU (Santa Fe, NM) - Region 4*



## Investors

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Adrian Dominican Sisters	Metropolitan Life Insurance Company	The David and Lucille Packard Foundation
Annie E. Casey Foundation	National Cooperative Bank	The Unitarian Universalist Congregation at Shelter Rock
Bank of American Community Development Corporation	New Economy Project	Trinity Health Corporation
Chase New Markets Corporation	New Venture Fund	TruStage Foundation
Clients of the Sustainability Group	PNC Community Development Banking	Unitarian Universalist Common Endowment Fund
Comcast	PNC Foundation	Webster Bank
Costco Wholesale Corporation	Prudential Life Insurance Company of America	Wells Fargo
Deutsche Bank Americas Foundation	Robert Wood Johnson Foundation	
Kataly Foundation	Sisters of Notre Dame	
Kresge Foundation	Social Justice Charitable Foundation	
Mercy Investment Services		

## Funders

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Annie E. Casey Foundation	Hive Fund for Climate & Gender Justice	New York Community Trust (NYCT)
Bank of America Charitable Foundation	Invest in Our Future Fund	PNC Foundation
BECU Foundation	JPMorgan Chase & Co.	Prudential Foundation
Capital One	JPMorgan Chase Foundation	Puerto Rico Community Foundation
Citi Foundation	Kresge Foundation	Robert Wood Johnson Foundation (RWJF)
Cliff Rosenthal	Leon Lowenstein Foundation	Target Foundation
Climate Finance Fund (CFF)	MacArthur Foundation, John D. and Catherine T.	TruStage
Deutsche Bank Americas Foundation	MacKenzie Scott	U.S. Treasury CDFI Fund
Goldman Sachs Bank USA	Mastercard Impact Fund (MasterCard Strive USA)	U.S. Environmental Protection Agency (EPA)
Edward D Jones & Company	National Credit Union Foundation (NCUF)	Visa Foundation
Experian	NerdWallet	Wells Fargo Foundation
Federal Home Loan Bank of New York (FHLBNY)		

## Partners

African American Alliance of CDFI CEOs	Community Development Venture Capital Alliance	GoWest Credit Union Association
African-American Credit Union Coalition (AACUC)	Community Investment Guarantee Pool (CIGP)	Federation of Protestant Welfare Agencies
America's Credit Unions	Community Reinvestment Fund, USA	Freddie Mac
Appalachian Community Capital	Coopera	HAPICUP
Asociación de Ejecutivos de Cooperativas de Puerto Rico	Cooperative Credit Union Association	Hawaii Credit Union League
Balance	Cornerstone Credit Union League	Illinois Credit Union League
Banco Cooperativo de Puerto Rico	Corporación Pública para la Supervisión y Seguro de Cooperativas de Puerto Rico (COSSEC)	Inclusive Prosperity Capital
BECU	Credit Builders Alliance	Indiana Credit Union League
California and Nevada Credit Union Leagues	Credit Union Association of New Mexico	Innovanci Internacional
Caribbean Confederation of Credit Unions	CrossState Credit Union Association	Institute for Mexicans Abroad
Carolinas Credit Union League	CU DEI Collective	Interstate Renewable Energy Council (IREC)
Catholic Charities USA	CU Pride	Iowa Credit Union League
Center for Impact Finance, University of New Hampshire	Defense Credit Union Council	Justice Climate Fund
CDFI Climate Crisis Working Group	Dora Financial	Kentucky's Credit Unions
CDFI Coalition	Experian	Kinetic Communities Consulting
CDFI Puerto Rico LLC	Fahe	Lawrence Berkeley National Laboratory
Cities for Citizenship	Federal Home Loan Bank-NY	Loan Street
Cities for Financial Empowerment Fund	Federal Reserve Bank of New York	Luminate Louisiana Credit Unions
Climate United Fund	FIDECOOP	MGIC
Clinton Foundation	Futures Without Violence	Michigan Credit Union League & Affiliates
Coastal Enterprises, Inc. (CEI)	General Consulates of Mexico in Las Vegas, Los Angeles, Oxnard and San Diego	Minnesota Credit Union Network
Common Cents Lab	Global Refugee	Montana's Credit Unions
Community Development Bankers Association		Multibank Securities
		National Association of Latino Credit Unions & Professionals (NLCUP)

### Partners continued

National Cooperative Bank	New York State Energy Research and Development Authority (NYSERDA)	UNFCU
National Cooperative Business Association	OFN	UnidosUS
National Credit Union Foundation	Ohio Credit Union League	United In Sustainability
National Partnership for New Americans	Posh Technologies	US Department of Energy – National Community Solar Partnership
Native CDFI Network	Primary Financial	US Department of Energy – Solar Energy Technologies Office
Native American Credit Union Coalition	QCash Financial	Village Capital
Natural Resources Defense Council (NRDC)	Qualitas for Life Foundation	VISA
Neighborhood Trust Financial Partners	Seguros Multiples	VisiFI
New American Lending	The Credit Union Women's Leadership Alliance	World Council of Credit Unions (WOCCU)
New York City Mayor's Office of Climate and Sustainability	The League of Credit Unions and Affiliates	Your Credit Union Partner
New York State CDFI Coalition	TruStage	Zest AI

## Inclusiv / Capital Committee

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Michael Hale (Chair), Bert Hash (Vice Chair), William (Bill) O'Brien, Mignhon Tourné

## Thank You Inclusiv Staff

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Thank you to our stellar team - this incredible work and impact wouldn't have been possible without your hard work and dedication.

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Find our member directory at [inclusiv.org](https://inclusiv.org)

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/inclusiv/

39 Broadway #2140, New York, NY 10006



ANNUAL REPORT  
2024  
inclusiv.org