

INCLUSIV/CAPITAL

SEDCOND QUARTER 2025

# IMPACT INVESTMENTS REPORT



HELPING LOW-AND MODERATE INCOME PEOPLE AND  
COMMUNITIES ACHIEVE FINANCIAL INDEPENDENCE  
THROUGH CREDIT UNIONS



## ABOUT INCLUSIV/CAPITAL

Inclusiv is the national CDFI intermediary for credit unions. Inclusiv mobilizes capital and invests in mission-driven credit unions to bridge access and credit gaps to strengthen financial inclusion, resiliency and ownership in underinvested communities.

Since the program's inception in 1982, Inclusiv has invested more than \$500 million in CDCUs and cooperativas to provide safe and trusted financial services, asset building and wealth creation through small business lending and affordable homeownership.

## ABOUT THIS REPORT

As a mission-driven organization, Inclusiv reports our impact in terms of both financial and social metrics. Inclusiv is a non-profit membership organization and certified community development financial intermediary and our financial structure is comprised of several activities.

We report our statement of activities as a non-profit corporation, reflecting revenues and expenses in the areas of program, investment, consulting and administrative. The information contained in this report is based on preliminary, unaudited financial statements.



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# COMMUNITY DEVELOPMENT CREDIT UNIONS BRIDGE OPPORTUNITIES, BUILD ASSETS & DRIVE IMPACT



## INCLUSIV'S MEMBERSHIP INCLUDES:

- 497 COMMUNITY DEVELOPMENT CREDIT UNIONS
- 253 MINORITY DEPOSITORY INSTITUTION CREDIT UNIONS & COOPERATIVAS
- 21.4 MILLION COMMUNITY MEMBERS SERVED
- \$327.2 BILLION IN COMMUNITY CONTROLLED ASSETS

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## QUARTERLY UPDATES

Dear Inclusiv Partners,

With the first half 2025 behind us, we reflect on the integral role of community development credit unions in neighborhoods throughout the country. With nearly 1 in 11 adults in the US and Puerto Rico belonging as a member of an Inclusiv CDCU, our collective impact in creating economic opportunities is more important now than ever. Households are experiencing economic uncertainty with nearly 47% reporting concerns of not being able to access the credit needed to pay bills or move forward on their dreams of homeownership or owning their own small business. As traditional lenders are curtailing lending and access to credit, CDCUs continue to provide critical access to development services, counseling and access to credit, creating opportunities and stronger local economies.

We have also seen communities across the country- from floods in Alaska and North Carolina, to the wildfires in California- face the devastating impacts of natural disasters. During these challenging times, we find hope in community and are inspired by our members. CDCUs that are led by and for communities are on the frontlines- providing critical care and first responders- from times of financial distress to recovery from extreme weather events. There are countless stories of how members across the Network have been leading in times of distress.

Most recently, communities served by Kerr County Federal Credit Union in Kerrville, TX were impacted by catastrophic flash floods. In addition to providing emergency loans, Kerr County FCU staff prepared meals and provided grocery cards to help community members feel a sense of home and some security during these challenging times. Moments like these remind us of the importance of community and what sets this work and CDCUs apart. More than an industry- CDCUs are a movement. They create bridges across missing markets. These bridges build stronger communities and generate opportunities in response to challenges. Below are additional updates from the past quarter:

### **GREENHOUSE GAS REDUCTION FUND**

On April 15<sup>th</sup>, U.S. District Judge Tanya Chutkan of the District of Columbia Federal Court issued a [Preliminary Injunction order](#) in the GGRF cases rejecting the EPA's attempts to terminate programs under the Greenhouse Gas Reduction Fund, including the Clean Communities Investment Accelerator for which Inclusiv was awarded \$1.87 billion to lead a national program to build and scale clean energy lending programs that serve low-income and disadvantaged communities. The Judge's order confirms EPA's actions are unlawful and unsubstantiated. The EPA appealed the decision, resulting in a temporary stay on the funds. On April 15, 2025, the Court ordered Citibank to disburse the funds to NCIF and CCIA award recipients. On April 17, 2025, an Appeals Panel for the U.S. District Court for D.C. temporarily and partially stayed the Court's Preliminary Injunction Order in response to EPA's emergency motion; all plaintiffs opposed that motion and have argued that the District Court's Preliminary Injunction Order should be upheld in full. The Appeals panel heard arguments on May 19, 2025 and the parties are awaiting a ruling. In the interim, the funds remain frozen.

### **CDFIS: SERVING THE UNDERSERVED AND MAKING MISSING MARKETS**

Earlier this summer, the Federal Reserve Bank of New York's launched a new podcast series on CDFIs, [CDFIs: Serving the Underserved and Making Missing Markets](#) dives into the role of CDFIs, or Community Development Financial Institutions, as financial first responders, community pillars, and leaders in serving underserved communities. The first two episodes include interviews with Inclusiv and member CDCUs. The second episode, "Who are CDFIs (Neighbors Helping Neighbors)," features Claudia Fernandez of Brooklyn Cooperative FCU and Arlo Washington of People Trust Community FCU.

We look forward to our continued partnerships and work together in building vibrant communities and stronger economic opportunities.

# FINANCIAL OVERVIEW

As of June 30, 2025, Inclusiv held \$2.03 billion in assets, reflecting a year-to-date increase of 2.04% (\$40.6 million). Inclusiv's asset growth in the second quarter of 2025 has been supported by growth in impact investments and capital to support community lending and impact initiatives. The net asset ratio, including the CCIA award, was 96.30%. Excluding the award, the ratio stood at 39.70%. Inclusiv managed \$186.24 million in investments in community development credit unions and cooperativas at quarter 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 June 30, 2025, Inclusiv reported \$4.37 million in unrestricted net income, an increase of \$1.3 million from the end of the first quarter. Net interest income generated by Inclusiv/Capital and Mortgage was \$0.96 million.

## OPERATING RESULTS

### REVENUES

At the end of the second quarter, Inclusiv reported \$17.88 million in revenue. Revenue streams align with Inclusiv's organization and impact model as a non-profit organization, CDFI intermediary, and association for mission driven credit unions.

The breakdown of revenue is as follows:

- Grants & Contracts: \$12.5 million
- Inclusiv Capital/ Mortgage Interest Income: \$2.3 million
- Membership Dues: \$1.3 million

### OPERATING EXPENSES & PROGRAM INVESTMENTS

Operating expenses encompass all the direct costs of Inclusiv's programs, initiatives, management, and investments in our member CDCUs. Inclusiv reported total expenses of \$13.5 million, coming in well below the year-to-date budget of \$575.9 million. The initial budget for 2025 included subawards and expenses related to the administration of Inclusiv's \$1.87 billion award related to the EPA Greenhouse Gas Reduction Fund Clean Communities Investment Accelerator (CCIA).

In March and April 2025, Inclusiv and several other National Clean Investment Fund (NCIF) and CCIA award recipients filed complaints in federal courts, as well as lawsuits against EPA and Citibank. On March 11, 2025, Inclusiv and all other Greenhouse Gas Reduction Fund (GGRF) award recipients received a purported Notice of Termination ("Notice") from the EPA. Subsequently, a U.S. District Court for the District of Columbia (the Court) issued a Temporary Restraining Order (TRO) preventing the EPA from moving funds or acting on the Notices of Termination. This TRO was effective through April 15, 2025. On April 15, 2025, the Court issued a preliminary injunction and

ordered Citibank to disburse the funds to NCIF and CCIA award recipients. On April 17, 2025, an Appeals Panel for the U.S. District Court for D.C. temporarily and partially stayed the Court's Preliminary Injunction Order in response to EPA's emergency motion; all plaintiffs opposed that motion and have argued that the District Court's Preliminary Injunction Order should be upheld in full. The Appeals panel heard arguments on May 19, 2025 and the parties are awaiting a ruling. In the interim, the funds remain frozen.

In light of the uncertainties above and to reduce the potential impact on future operations, financial results, and cash flows, Inclusiv has taken prudent actions to ensure continued compliance under the Assistance Agreement while reducing operating costs and cash flow impact related to CCIA programmatic activity. Inclusiv has paused CCIA-related hiring, paused virtually all CCIA contracts, shifted activities conducted by contractors to internal staff, and has continued to focus on delivering its obligations under the Assistance Agreement.

# STATEMENT OF POSITION

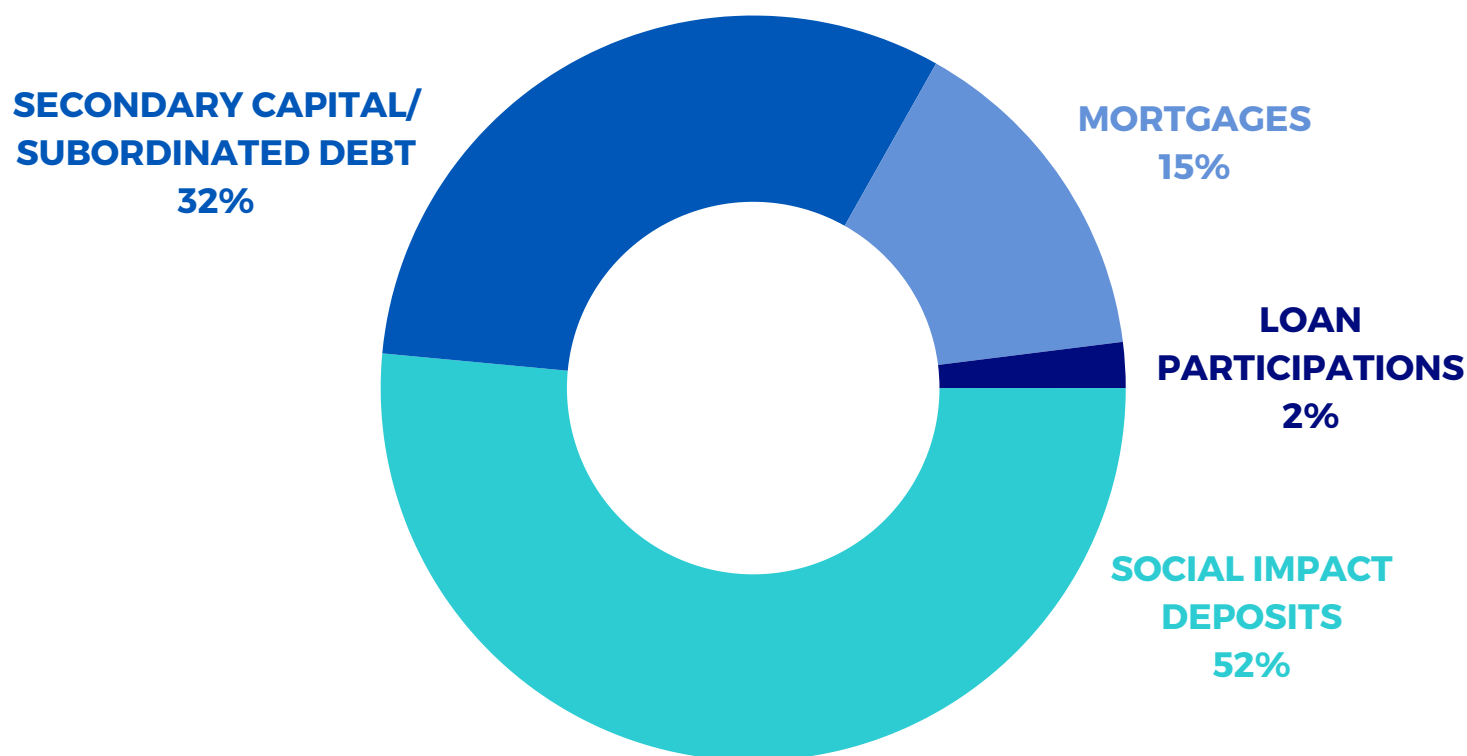
Inclusiv's total assets were \$2.0 billion as of June 30, 2025. Of these assets, Inclusiv held the following assets on its balance sheet: \$1.87 billion in grant restricted cash related to Inclusiv's EPA Clean Communities Investment Accelerator Award; \$4.9 million in social impact (nonmember) deposits; \$54.5 million in subordinated debt/ grandfathered secondary capital; \$28.1 million in mortgages; \$3.5 million in loan participations; and \$1.9 billion in cash & cash equivalents.

Inclusiv also managed servicing for the following investments in community development credit

unions: \$93.1 million in social impact deposits, \$6.2 million in secondary capital loan participations to National Cooperative Bank, and \$28.5 million in secondary capital through the Inclusiv Secondary Capital Fund LLC of which Inclusiv is the managing member. Inclusiv holds \$5.0 million in preferred equity from the Kresge Foundation related to the aforementioned fund.

Total liabilities at the end of the second quarter were \$75 million. Net assets at the end of the quarter were almost \$2 billion, including \$38.8 million in unrestricted net assets.

## INCLUSIV/CAPITAL PORTFOLIO AS OF JUNE 30, 2025



**\$190.2 MM**

INVESTMENTS  
UNDER  
MANAGEMENT

**535**

INVESTMENTS

**\$28.9 MM**

YEAR-TO-DATE  
INVESTMENTS &  
COMMITMENTS



# SOCIAL IMPACT DEPOSITS

## STRENGTHENING COMMUNITIES AND ECONOMIC OPPORTUNITIES

With inflation and a sharply rising cost of living, households across the country are experiencing financial strain. According to the Federal Reserve Bank of New York's Credit Access Survey, 46.7% of US households expect increased challenges in credit approvals as traditional financial institutions tighten credit and lending.

CDCUs design and provide safe and affordable access to credit and development services to support economic opportunities and asset building for all communities, especially for millions of low-and moderate-income earning and underbanked households. As member-owned financial cooperatives, CDCU loans are funded from shares and deposits. According to Inclusiv's analysis, more than 70 cents of every dollar are reinvested in community loans. For credit unions, Inclusiv's Social Impact Deposits provide credit unions with additional lending capital which is quickly deployed in the form of affordable mortgages, small business loans, personal loans, and other wealth- and- asset-building tools.

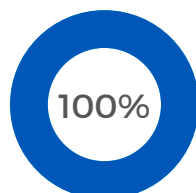
For investors, Social Impact Deposits provide a federally insured and effective way to start impact investing and strengthen local economies. Impact deposits and investing in CDFIs has received increased recognition by leading organizations such as [Healthcare Anchor Network](#) as an effective strategy for place based investing. Inclusiv works with institutional investors to bridge capital to communities. Inclusiv facilitated over \$31.4 mm in Social Impact Deposits throughout the first half of 2025 to strengthen financial security,

homeownership, small businesses, affordable access and renewable energy. These deposits are invested in mission-driven CDCUs like OceanAir to provide small business loans to local, who build stronger economies and vibrant communities.

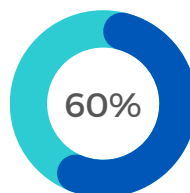
OceanAir FCU leverages investments from Inclusiv to create economic opportunities and make loans to local entrepreneurs like Ricardo, a food truck owner, filling in critical credit gaps and uplifting the region at large. Read more about Ricardo and how credit unions like OceanAir build economic opportunities in the CDCU Impact feature below.

## SOCIAL IMPACT DEPOSITS PLATFORM: IMPACT AT A GLANCE

**2,406,866**  
MEMBERS SERVED



LOW-INCOME  
EARNING  
COMMUNITIES



LED BY AND SERVE  
COMMUNITIES OF  
COLOR

### HOW DO SOCIAL IMPACT DEPOSITS IMPACT COMMUNITIES?

CDCUS REINVEST  
DEPOSITS TO CREATE  
WEALTH LOCALLY BY  
MAKING AFFORDABLE  
LOANS TO EXPAND  
HOMEOWNERSHIP, SMALL  
BUSINESSES,  
ENVIRONMENTAL  
SUSTAINABILITY AND SAFE  
AND AFFORDABLE ACCESS  
TO CREDIT.



**49,273 HOMEOWNERS**  
**\$7.8 BILLION IN MORTGAGES**  
**58% OFFER FIRST-TIME  
HOMEBUYER PROGRAMS**



**\$3.3 BILLION IN LOANS**  
**6,463 SMALL BUSINESSES AND  
LOCAL DEVELOPMENT PROJECTS**



**56% OFFERING/ PROCESS OF  
DEVELOPING GREEN AND  
RENEWABLE ENERGY LOANS**

# CDCU IMPACT: OCEANAIR FCU

## REVITALIZING COMMUNITIES BY EXPANDING OPPORTUNITIES



Designations: Low-income, Juntos Avanzamos, CDFI  
Total Assets: \$869.9 million  
Total Members: 27,772  
Location: Oxnard, CA

OceanAir Federal Credit Union began in 1952, founded by civilian engineers at the Construction Battalion Center in Port Hueneme, California to serve the savings and lending needs of civilian employees on base. Rooted in service, innovation, and community, the credit union expanded its membership to serve those overlooked by traditional financial institutions. Recognizing that nearly 30% of Ventura County residents reported as being unbanked or underbanked, OceanAir expanded its service to local county residents, and now to members beyond their community to foster economic opportunity and financial inclusion.

In 2024, the credit union rebranded as OceanAir Federal Credit Union, reflecting its broad impact and fresh vision. Now a certified CDFI, Low-Income Designated, and Juntos Avanzamos credit union, OceanAir is deeply committed to financial inclusion and community empowerment. With over \$800 million in assets, 27,000+ members, and four branches it offers comprehensive financial services - from home and small business lending to wealth management and insurance.

OceanAir's impact is felt most in the lives of its members. One of those stories belongs to Ricardo Villa, owner of La Villa 805, a local catering business in Oxnard. Ricardo's food truck kept breaking down, making it hard to grow his business. "We started with a bunch of dreams, with a lot, a lot of hard work, but with not much success... We were struggling. It was not the proper equipment so we pretty much work with what we have," Ricardo explained. "Every time I went and asked for a loan in any other bank, everybody was saying 'no' until we find our local credit union, OceanAir."



CEO Rick Weber, a customer of Ricardo's taco truck, struck up a conversation and learned about Ricardo's struggles. Moved by his story and recognizing that "the fabric of the community is often family-owned restaurants or family-owned businesses", Rick introduced him to Chief Lending Officer Greg Shaver. "Ricardo came to us with a dream: to own his food truck and not to rent it" Greg recalled. "It was a non-traditional loan, and we had to be creative."

Thanks to OceanAir, Ricardo was able to get a brand-new food truck. "OceanAir helped us through the whole process and each step on the application. It was quick and easy," he reflected. Now, his business is growing. "OceanAir made our dream come true," Ricardo said.

"This is what we pride ourselves on," added Chief Experience Officer Jesus Garcia. "Helping the community. Helping small businesses realize their dreams."

### COOPERATIVE FINANCIAL INCLUSION:

OceanAir champions local entrepreneurs and helps small businesses grow... because for OceanAir, it's more than banking - it's about uplifting lives and strengthening communities, one member at a time. Inclusiv has invested \$10.25 million in secondary capital and social impact deposits to support growth and communitylending initiatives. Since Inclusiv's first investments, OceanAirhas provided more than \$160 million in loans to small business and local development projects.



# CURRENT PORTFOLIO

## SECONDARY CAPITAL & SUBORDINATED DEBT

### BUILDING EQUITY BY CATALYZING COMMUNITY-CENTERED GROWTH

Inclusiv/Capital manages a total of \$60.7 million in secondary capital and subordinated debt and has \$0.85 million in outstanding commitments to strengthen CDCU asset and wealth building initiatives for communities that are underserved by mainstream financial institutions. Secondary capital, a form of subordinated debt, is a loan that is treated as equity capital for regulatory purposes. These investments catalyze sustainable growth and inclusive community impact initiatives.

These loans support the capital position of credit unions, enabling them to leverage deposits on a 10:1 basis to increase capital and build stronger, vibrant local economies.

Inclusiv's portfolio includes two funds—the Southern

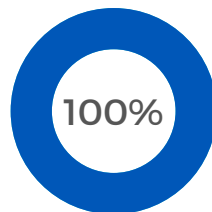
Equity Fund and Racial Equity Investment Fund—and is comprised of investments in 28 CDCUs and cooperativas that represent \$18.6 billion in community-owned assets. One hundred percent of these funds are directly invested into communities earning low incomes: more than 42% of CDCUs and cooperativas engaged in this initiative are minority depository institutions and are led by and/or serve primarily communities of color.

Members engaging in Inclusiv/Capital subordinated debt initiatives use the funds to sustain growth, expand markets and reach into underinvested communities, and innovate and scale products designed to enable under-resourced communities and small businesses to strengthen their economic mobility.

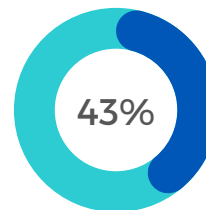
## SUBORDINATED DEBT: IMPACT AT A GLANCE

SUSTAINING GROWTH · EXPANSION INTO UNDERINVESTED COMMUNITIES ·  
INNOVATE AND SCALE SOLUTIONS TO BUILD VIBRANT LOCAL ECONOMIES

**1,392,497**  
MEMBERS SERVED



LOW-INCOME  
EARNING  
COMMUNITIES



LED BY AND  
SERVE  
COMMUNITIES  
OF COLOR

FOR CDCUS AND  
COOPERATIVAS, EQUITY IS  
MORE THAN A LINE ON  
THE BALANCE SHEET, IT IS  
CATALYTIC CAPITAL THAT  
CAN DEEPEN COMMUNITY  
RESILIENCE AND  
THRIVING.



**30,215 HOMEOWNERS**  
**\$4.88 BILLION IN MORTGAGES**  
**60% OFFER FIRST-TIME  
HOMEBUYER PROGRAMS**



**\$2.33 BILLION IN LOANS**  
**4,687 SMALL BUSINESSES AND  
LOCAL DEVELOPMENT PROJECTS**

**60X**

**EACH DOLLAR IS REINVESTED IN  
COMMUNITY LOANS SIXTY TIMES  
OVER A 5-YEAR PERIOD**



**56% OFFERING GREEN AND  
RENEWABLE ENERGY LOANS**

# HEART IN HILL COUNTRY

## KERR COUNTY FCU PROVIDES DISASTER RELIEF AND RECOVERY FROM CATASTROPHIC FLOODS IN TEXAS



Designations: Low-income, CDFI

Total Assets: \$156.3 million

Total Members: 13,762

Location: Kerrville, TX

In July 2025, Kerrville and other communities in Texas Hill Country were impacted by catastrophic floods that took the lives of 108 residents. Roads and infrastructure were destroyed; homes and local businesses were lost and families were devastated by the losses in these hardworking, rural communities.

The Guadalupe River surged over 20 feet at multiple points and headed downstream toward Kerrville, the home of Kerr County Federal Credit Union. The credit union wasted no time responding to the destruction and loss. While the credit union offices remained undamaged, many members experienced significant loss as a result of the flooding. According to AccuWeather, the estimated damages and economic losses from the flood are estimated to be between \$18-\$22 billion.

Recognizing the support their members would need, CEO Sandy Lumbley, and President Angela Hill noted that Kerr County FCU was on "high alert." They have assisted members with loan modifications and emergency loans. In the rural communities served by the credit union, people travel long distances to

access jobs or basic needs and preferred services. According to the US Census, 90% of workers in Kerr County rely on private transportation to get to work. Affordable access to credit for auto loans is therefore vital to economic security. Many cars were carried away or damaged by the floods, further endangering the livelihood and recovery efforts by community members. Credit union staff worked swiftly with members to also get them into new vehicles.

Kerr County FCU hopes to provide peace of mind to members who may be facing repair costs and any other unexpected expenses. The credit union has also helped members with insurance claims, further emphasizing their role as a community partner and CDFI credit union. In addition to providing emergency financial services, the Kerr County FCU set up a food line and provided hundreds of meals, Texas BBQ, and gift cards for groceries and clothing for the community. The commitment of their team highlights the role of the credit union as more than just a financial institution, but as a community hub and source of resiliency.



Photo credit: Kerr County FCU

# HEART IN HILL COUNTRY

## KERR COUNTY FCU PROVIDES DISASTER RELIEF AND RECOVERY FROM CATASTROPHIC FLOODS IN TEXAS



*About Kerr County FCU:*

Their role as a financial first responder is rooted in their history and mission. For nearly 90 years, Kerr County Federal Credit Union has advanced its mission and deep commitment to serve the most economically vulnerable people of its rural south central Texas service area. The CU was founded in 1936 in the basement of the local Veterans Health Center and still has strong ties with medical and military communities. In 2017, the credit union expanded its service areas to include seven rural districts and low-income and underserved counties across Texas Hill Country, serving as an integral partner to economic development and neighborhood revitalization strategies.

Kerr County FCU is one of the few local lenders working to increase financial inclusion and affordable financial services in one of the largest payday lending states in the country where the unbanked and underbanked pay as much as 500% APR to access small dollar loans.

Designations: Low-income, CDFI

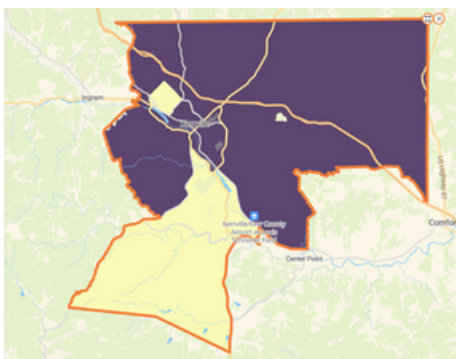
Total Assets: \$156.3 million

Total Members: 13,762

Location: Kerrville, TX

Kerr County FCU moves economically vulnerable and financially underserved people into safe, meaningful banking relationships, directing services to low-wealth people and businesses. Their impact as a financial first responder was also recognized in their selection to participate in the US Treasury's Emergency Capital Investment Program (ECIP) which invested more than \$2 billion in CDFI and MDI credit unions to strengthen lending and capital access for underinvested communities and small businesses and advance economic recovery from the COVID pandemic.

According to the US Treasury's annual ECIP Impact Report, Kerr County leveraged its secondary capital investment to expand community lending and reach into overlooked markets. More than 74% of Kerr County's loans were to low- and moderate-income (LMI) borrowers, minority communities, rural communities, and/ or small businesses. Kerr County FCU has also leveraged \$400,000 in secondary capital from Inclusiv/Capital to expand affordable community lending and asset building initiatives.



Top: Low or Moderate Income Areas in Kerrville, TX shown in purple

Bottom: Kerr County FCU's Junction Branch

Kerr County FCU's first location and main branch is located in Kerrville, at the center of Kerr County. The credit union offers a full range of financial services specifically designed to meet members' needs and provide substantial savings. With Low or Moderate Income Areas covering a large portion of the city, Kerr County FCU's presence promotes financial inclusion and capitalizes on overlooked opportunities in the area. Over 74% of their loans in 2024 went to low- and moderate-income borrowers, minority communities, rural communities and/or small businesses, bolstering members' financial standing and strengthening the local economy.

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# CURRENT PORTFOLIO

## INCLUSIV SECONDARY MARKETS AND LOAN PARTICIPATION MARKETPLACE BRIDGING MARKET GAPS TO BUILD STRONGER LOCAL ECONOMIES

Community development credit unions (CDCUs) are integral partners in creating economic opportunities. Over the past five years, CDCUs have more than doubled in number with nearly 500 credit unions and cooperativas serving 1 in 11 US adults across the US and Puerto Rico. They are financial first responders that offer impact lending and development services, providing more than \$207 billion in loans and asset building opportunities focused on low- and moderate-income communities.

CDCUs maintain their local focus while serving overlooked markets on a national scale. CDCUs provide more than \$33 billion in capital for small business and local development projects, and more than \$100 billion in mortgages to provide pathways to wealth building.

With the deep impact of CDCUs, they are key community partners in supporting capital access for small businesses and reduce utility bills through affordable access to clean energy. Inclusiv is committed to ensuring CDCUs have the resources to spur the creation of quality jobs and clean energy for their members.

Over the past two years, Inclusiv expanded its secondary markets offerings to include the Small Business Capital

Initiative and the first solar loan marketplace for CDCUs to bridge market gaps and ensure the continued flow of capital to strengthen communities.

As a CDFI, Inclusiv provides development services and training to help build the marketplace and strengthen local lenders and finance professionals to implement or expand small business and clean energy loan programs. Through initiatives such as the Center for Resiliency and Clean Energy and Inclusiv's Small Business Capital Initiative Learning Center, Inclusiv has trained more than 800 community lenders. Read *Credit Union Small Business Lending in Action*, to learn more about Inclusiv's Small Business Capital initiative.

As of June 30, 2025, Inclusiv held \$31.5 million in assets related to its secondary markets and loan participations marketplace, which include the following:

- Inclusiv/ Mortgage: \$28.0 million in mortgages to 179 homeowners, providing an average of \$116k increase in equity per homeowner;
- Clean Energy and Solar Loan Participations: \$0.9 Million supporting 148 resiliency projects in 28 states;
- Small Business Loan Participations: \$2.6 Million in loans supporting 9 Minority-Owned Small Businesses.

## INCLUSIV SECONDARY MARKETS AND LOAN PARTICIPATION MARKETPLACE



### HOME-OWNERSHIP

**\$28.0 MM**  
IN MORTGAGES

**179**  
HOME-  
OWNERS



### CLEAN ENERGY

**\$0.9 MM**  
IN LOANS

**148**  
RESILIENCY  
PROJECTS



### SMALL BUSINESS

**\$2.6 MM**  
IN LOANS

**9**  
BUSINESS  
OWNERS



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# ABOUT INCLUSIV



## CONTACT US:

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Inklusiv helps low- and moderate-income people and communities achieve financial independence. Inklusiv is a certified community development financial institution (CDFI) intermediary that provides capital, builds capacity, develops innovative products and services and advocates for the community development credit unions in our network.

With more than 490 credit union members holding over \$289 billion in community-controlled assets, Inklusiv's network serves 19.6 million residents of low-income urban, rural and reservation-based communities across the US.

Founded in 1974, Inklusiv is headquartered in New York, NY, with offices in Madison, WI, Atlanta, GA, and San Juan, PR.

