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#### **PROGRAM FEATURE**

# ADVANCING FINANCIAL INCLUSION THROUGH JUNTOS AVANZAMOS CREDIT UNIONS

In a financial landscape where millions of immigrants and Hispanic individuals remain underserved, Juntos Avanzamos ("Together We Advance") stands as a national beacon of inclusion, trust, and economic empowerment. This unique designation program, led by Inclusiv, recognizes and supports credit unions that are committed to serving and empowering Hispanic and immigrant communities across the United States.







Founded in 2005 in Texas and adopted nationally by Inclusiv in 2015, Juntos Avanzamos is more than a title—it is a movement. The program recognizes credit unions that have demonstrated a deep institutional commitment to financial inclusion by offering bilingual services, culturally relevant financial education, and responsible lending products.

At its core, Juntos Avanzamos addresses a critical gap: millions of Hispanic and immigrant individuals face systemic barriers to accessing safe and affordable financial services. These barriers include language differences, unfamiliarity with U.S. financial systems, lack of traditional credit histories, and, in many cases, mistrust of financial institutions. Juntos Avanzamos-designated credit unions work to break down these barriers.

These institutions don't simply serve Hispanic and immigrant communities—they partner with them, building trust and long-term relationships that foster financial stability and resilience.

The program is grounded in collaboration. Juntos Avanzamos credit unions often collaborate with community organizations, national organizations such as NLCUP, local consulates—particularly the Mexican Consulate—and advocacy groups to ensure everyone in their communities is empowered to participate successfully in our financial system.

Today, over 164 credit unions across 34 states, Washington D.C, and Puerto Rico proudly bear the Juntos Avanzamos banner, collectively serving 15 million members and stewarding over \$200 billion in community-controlled assets. These credit unions vary in size, geography, and charter type—but a shared vision unites them: to ensure that all individuals have the opportunity to build wealth, achieve their financial goals, and fully participate in the American financial system.

Inclusiv helps Juntos Avanzamos credit unions strengthen their commitment to financial inclusion by drawing on the best practices of both Inclusiv's Financial



A number of Inclusiv credit unions that hold the Juntos Avanzamos designation also have committed to delivering impactful financial coaching and counseling, including:

- · FirstLight Federal Credit Union
- GreenState Credit Union
- · Holy Rosary Credit Union
- 1st Bergen Federal Credit Union
- · Chartway Credit Union
- Cooperativo Jesús Obrero
- River City Credit Union
- MariSol Federal Credit Union
- Northeast Community Federal Credit Union
- SkyPoint Federal Credit Union
- · Unitus Community Credit Union

OTHER PAGE TOP: JA Workshop Inclusiv Conference April 2025.

OTHER PAGE BOTTOM: Central Willamette CU Juntos Avanzamos Proclamation Ceremony.

ABOVE: Achieva Credit Union - Juntos Avanzamos Proclamation Ceremony.

Empowerment Learning Center and the Juntos Avanzamos designation. Bringing these two powerful approaches to financial inclusion together multiplies the potential for transformative community impact. Coaching provides the 'how' with strategies and support; Juntos Avanzamos provides the trust bridge, and the cultural connection to make financial tools more accessible and effective.

The impact is real. Credit union members who once relied on check-cashing services or informal savings systems are now building credit, buying homes, launching small businesses, and saving for the future at their Juntos Avanzamos-designated credit unions. Through Juntos Avanzamos, credit unions are not only expanding their reach—they are transforming lives. //

These credit unions meet members where they are, with empathy, cultural respect, and practical solutions. This results in deeper engagement and satisfaction, as well as smoother pathways for achieving financial security and building wealth now and in the future. For the credit unions listed above and many others, the clear takeaway is that holistic approaches to financial inclusion can have a powerful impact not only for individual households, but for communities at large.

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### **NLCUP:**

## REDEFINING LEADERSHIP IN THE CREDIT UNION MOVEMENT

Author: Barbara Mojica, Executive Director at NLCUP

The National Association of Latino Credit Unions & Professionals (NLCUP) was born out of a simple but powerful belief: that financial institutions should reflect and serve the communities they belong to and that Latinx people deserve a safe space in the credit union movement.

The NLCUP Board of Directors and Executive Director at NLCUP's Signature Networking Reception during GAC 2025.

A mariachi performer entertains attendees at the NLCUP 2024 Conference in San Antonio, Texas.

Maria J. Martinez greets a guest during NLCUP's Signature Networking Reception at GAC 2025.







For too long, Latinx professionals and members have been underrepresented in the credit union movement, despite Latinx being one of the fastest-growing populations in the United States. NLCUP exists to change that reality by elevating Latinx voices, strengthening professional pathways, and ensuring that credit unions fulfill their promise of financial inclusion for all.

At its core, NLCUP is a network of leaders and advocates who are passionate about equity, opportunity, and representation. We bring together credit union professionals from across the country to share knowledge, uplift one another, and create solutions that empower our communities. Through programs like the Mentorship Program, Mujeres Forward, and many others, we support the growth of Latinx professionals within the industry while helping credit unions design culturally responsive services that meet the real needs of Latinx members.

One of our proudest achievements is the People First Lending Workshop, which equips credit unions with the tools necessary to create lending programs for individuals without a Social Security Number. These programs change lives by opening the door to homeownership, small business growth, and financial stability for immigrant families who are too often excluded from mainstream banking. By providing the resources and expertise for credit unions to succeed in this space, NLCUP, along with Juntos Avanzamos, has helped extend the reach of cooperative finance to those who need it most.

But our work goes beyond technical training. We are deeply committed to leadership development. Through workshops, mentorship opportunities, and our Latino Credit Union Conference, we provide spaces for professionals to learn, connect, and thrive. These gatherings are more than events; they are celebrations of identity, resilience, and the collective power of community.

These words remind us that representation matters, future of the credit union movement must be as diverse as the communities it serves.

What makes NLCUP unique is the spirit with which we do this work. We are a grassroots-driven organization, fueled by the passion of our members and the belief that *cuando* uno progresa, todos progresamos colectivamente. Every



Guests connect during NLCUP's Signature Networking Reception at GAC 2025.



program we launch, every partnership we build, and every story we tell is guided by the values of unity, justice, cultura, and empowerment.

The impact of NLCUP can be seen in the professionals who gain confidence and leadership skills through our programs, in the members who can finally access fair and affordable loans, and in the growing recognition across the industry that diversity is not optional; it is essential.

NLCUP is more than an association. It is a movement, with a vision for a more inclusive future in which Latinx are fully seen, supported, and celebrated within the credit union system. Our work continues every day with the conviction that juntos, we can build institutions that don't just serve communities but truly belong to all of us in a just and meaningful way. We invite you to explore our latest Impact Report and see the difference we're making together, gracias a nuestra gente y a nuestros aliados por ser parte de NLCUP! //

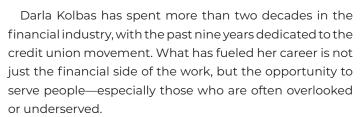
after our most recent conference continues to inspire us:

"I was just really blown away at how impactful this conference was. To be honest, I really just saw it as an excuse to get out of work for a few days. I work as a product designer and I wasn't sure how much of the conference would be relevant to me, but I learned so much and feel so inspired to do good work! My journey with reconnecting with my heritage has been a very long and non-linear process, so much of this conference was very healing for me. I've recently become aware of some internalized racism that I'm still working on undoing, and really learning how to love all of myself fully, which includes loving my heritage. As a queer person, much of my Hispanic culture was not very welcoming of my queer identity, and I think that subconsciously led me to disconnect from my roots. It was powerful to have a safe space to reconnect and be reminded of the beauty and strength my culture holds. The conversations around assimilation were incredibly helpful, too. Thank you."

**EMERGING LEADER SPOTLIGHT** 

## DARLA KOLBAS, LENDING DIRECTOR AT PENINSULA CREDIT UNION

Author: Mayren Rancifer



Her passion for inclusion is deeply tied to her own story. A first-generation immigrant raised by a strong Mexican mother, Darla credits her mother's resilience and determination as the foundation of her leadership journey. Those early lessons in hard work, perseverance, and community continue to guide her today as Lending Director at Peninsula Credit Union, where she leads efforts to expand access to financial services and champion members who are too often left behind.

Darla's leadership has been strengthened by her deep involvement with NLCUP. She is a graduate of both the Mentorship Program and Ejecutivos in the Making, and was also awarded NLCUP's GAC Scholarship. Each program has shaped her journey, but the Mentorship Program holds a special place in her heart. Being mentored by Jenee Rawlings of Yolo Federal Credit Union gave Darla the confidence to embrace her voice as a woman in the financial industry. Today, Darla is paying that experience forward as a mentor herself, most recently supporting Roberto, who successfully pursued the leadership role he aspired to. For Darla, watching others step into their potential has been one of the most rewarding parts of her career.



A pivotal turning point came in October 2023, when Darla attended the National Credit Union Foundation Workshop in El Paso, Texas. Just months after Peninsula Credit Union launched its ITIN Lending Program, she met NLCUP's Executive Director, Barbara Mojica. Darla recalls how Barbara's courageous storytelling about the realities faced by DACA recipients challenged the industry to expand its definition of financial inclusion and consider how credit unions could empower members to build wealth through investments.

That moment galvanized Darla's own commitment to advocacy. Upon returning home, she championed Peninsula Credit Union's decision to join NLCUP, marking the beginning of a deep partnership. Since then, she has facilitated NLCUP's inaugural ITIN Lending Workshop, expanded her professional network, and grown into a confident advocate for equity, education, and economic empowerment.

Looking ahead, Darla hopes to leave a lasting impact by helping to build a credit union system where Latino and immigrant families feel fully included, represented, and empowered. She is dedicated to breaking down barriers and ensuring that communities have the tools and opportunities to build generational wealth and stability.

As Darla often reflects, sometimes all it takes is one person to stand up and speak their truth. For her, that person was Barbara Mojica. Today, through her own leadership and through NLCUP, Darla is carrying that spark forward—lighting the way for others to follow. //

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**CEO SPOTLIGHT** 

## ELIZABETH ORAMA: LEADING WITH RESPECT FOR EVERY MEMBER

Elizabeth Orama is CEO of Neighbors United Federal Credit Union, a small CDFI credit union based in Greenwood, South Carolina. Neighbors United is proud to be South Carolina's first Juntos Avanzamos-designated credit union, and Elizabeth's leadership played a central role in achieving this historic milestone.

Elizabeth was born in Puerto Rico and grew up in Queens, NY before spending the past 30 years in the Carolinas. When she joined Neighbors United in 2019, she brought a depth of understanding and experience connecting with Hispanic communities from her earlier work at Charlotte Metro Credit Union in North Carolina. Back then, many immigrants were coming to Charlotte for construction work, but they didn't always understand how to navigate the US financial system. Elizabeth guided newcomers through the essentials to help them begin their new lives in America.

For Elizabeth, what makes credit unions special is their commitment to treating everyone with equal respect, no matter their income or background. As she took on the CEO position at Neighbors United, she made sure this principle guided their community outreach. When people ask her how to connect with Hispanic or immigrant communities, the first thing she emphasizes is respect—respect the culture, respect where people come from and be genuinely interested. People start to open up when you make an effort to understand who they are, and for Neighbors United, that started with communicating with



immigrants in their first language. The credit union hired bilingual staff, applied for grants to translate financial documents into Spanish, networked with local nonprofits, and started offering financial education classes in Spanish. For the first time this year, Neighbors United will be the presenting sponsor of the annual Greenwood Latin Festival and are excited to help Greenwood locals learn more about the different foods, dances, and cultures of their South American neighbors.

Looking back, Elizabeth marvels at how much the credit union has been able to accomplish in such a short time, and she credits her success to having amazing staff who truly believe in the movement of people helping people, no matter where you come from or who you are. She shared,

"You will find no greater gratification than helping immigrants who come to this country for a better life. If more people could see and experience what it's like to help someone plant roots in a new place and establish financial security and safety, they would understand the transformational power of people helping people in a new light." //



### Can you talk about the mission of Unitus Community Credit Union and how it has changed since you became its CEO in 2016?

When I became CEO in 2016, our mission was centered on serving our members and helping them reach financial stability. Over the years, we have expanded that focus to prioritize equity and inclusion, especially for Latino and immigrant communities. That shift shows up in the programs we have built, from immigrant lending products and bilingual digital access to automatic savings tools and deep partnerships with community nonprofits. Today, our mission is about creating measurable impact, improving lives, and building stronger communities across Oregon and Washington.

## Why do you think that serving Latinos and immigrants is so important? Is it just the right thing to do, or do you see it as a business opportunity? Or both?

Itis both. First, it is a matter of fairness. Every family deserves the opportunity to access safe, affordable financial services. At the same time, Latinos and immigrants represent one of the most entrepreneurial and fastest growing populations in our country. Welcoming them strengthens our cooperative system for the long term. It is good for people, good for communities, and good for credit unions.

## What drives your passion to help Latino and immigrant communities?

This has been a lifelong mission for me ever since Cesar Chavez visited my high school and challenged us to do something good in this world. That moment shaped how I approach leadership, as a responsibility to open doors and remove barriers. My passion is fueled by seeing the results. Members buy their first home, send children to



college, or build businesses. Those successes show how access changes lives and they remind me why this work matters.

## You have Hispanic roots. Can you talk about your background?

Yes, my family's heritage is from Spain. Growing up with that identity gave me a sense of pride and also perspective. I saw how immigrants often had to navigate systems that were not designed for them. That experience instilled in me empathy and a personal responsibility to lead in a way that creates access, equity, and trust. My roots are a constant reminder of why inclusion is not just professional work for me. It is personal.

### You are a strong supporter of Juntos Avanzamos. For those who do not know much about the program, how would you describe it to them? How has it helped your CU in serving your members?

Juntos Avanzamos is more than just a designation; it's a commitment to community, promising financial products and services that are culturally relevant and available in a member's preferred language. Juntos Avanzamos requires intentional efforts and an authentic approach to the member experience.

For Unitus, Juntos Avanzamos has been a catalyst and a connector. It has helped us strengthen our practices, deepen community trust, and build lasting partnerships. Hosting the Northwest Roundtable and helping launch the new regional chapter has created momentum that extends beyond Unitus. These gatherings unite credit unions, nonprofits, and policymakers around a shared vision, and our members feel the results in the way we serve them every day. //



**COOPERATIVA SPOTLIGHT** 

## COOPERATIVA DE AHORRO Y CRÉDITO ORIENTAL CELEBRATES FIRST MORTGAGE UNDER VIVIENDA JOVEN PROGRAM

Cooperativa de Ahorro y Crédito Oriental, a federally certified Community Development Financial Institution (CDFI) and member of Inclusiv, has become the first financial institution on the island to underwrite a mortgage through Puerto Rico's new Vivienda Joven (Youth Housing) program. Gloriel Soto receives the key to her first home thanks to the collaboration between Vivienda and Cooperativa Oriental.

Developed by the Puerto Rico Housing Finance Authority, the Vivienda Joven program was launched on June 9 to support first time homebuyers between the ages of 21 and 35. To qualify, applicants must have completed their studies at an accredited institution within the past five years, hold a full time job for at least six months, earn between \$20,000 and \$86,000 annually, and maintain a minimum credit score of 600. For those with limited credit history, the program also accepts alternative forms of credit. The initiative additionally provides up to 7 percent financing to help cover closing costs when mortgage insurance is included.

Once the program was announced, Cooperativa de Ahorro y Crédito Oriental moved quickly to participate. The institution prepared and submitted the necessary documentation, trained staff, and established a dedicated support line for applicants.

"We understand the challenges young people face when it comes to the dream of purchasing a home. Lack of savings, limited credit history, and high closing costs are some of the main barriers," said William Méndez, CEO of Cooperativa de Ahorro y Crédito Oriental.

"We saw it as our duty as a cooperativa to step up and make the dream of affordable homeownership for our young people a reality."

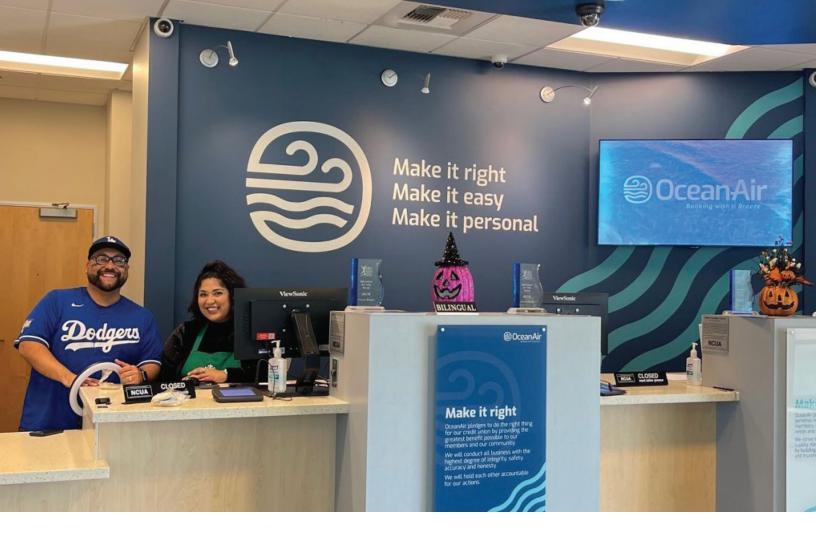
The first beneficiary of the program was Gloriel Soto Maldonado, a 25-year-old computer engineer who graduated in 2023 from the University of Puerto Rico at Mayagüez (UPR RUM). She currently works as a technology consultant in the private sector. After a year and a half searching for a home, Soto Maldonado was able to secure financing through Vivienda Joven and purchase an apartment in the Bosque Sereno Condominium in Bayamón for \$256,000. The process, handled by Cooperativa de Ahorro y Crédito Oriental, was finalized in 35 days.

Cooperativa de Ahorro y Crédito Oriental has a longstanding reputation for expanding homeownership opportunities for its members and the broader community. It is the fifth largest cooperativa in Puerto Rico, serving 28,000 members through nine branches and managing \$436 million in community-owned assets.

## "This is our mission as a cooperativa. To lend a hand and work for the progress of our youth," Méndez added.

"As part of that philosophy, we constantly work with our members to help them meet their financial needs. We provide education, technical assistance, guidance, and a variety of mortgage programs, all with the commitment to help our people gain access to homes."

This initiative is now more relevant than ever, as home prices in Puerto Rico have skyrocketed, and some communities are being displaced from their homes. This first financing stands as a powerful example and a call to action for other financial institutions across Puerto Rico to join the effort, adopt the Vivienda Joven program, and follow Cooperativa de Ahorro y Crédito Oriental's lead in opening the doors of homeownership to the next generation. //



**SMALL BUSINESS FEATURE** 

## OCEANAIR FCU: REVITALIZING COMMUNITIES BY EXPANDING OPPORTUNITIES

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.



Financial Wellness Workshop for Farmworkers with the Mexican Consulate of Oxnard. August 2025.



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 deeply felt in the lives of its members.OceanAir is focused on more than banking - it's about uplifting lives and strengthening communities. To support the credit union's growth and community lending initiatives, Inclusiv has invested \$10.25 million in secondary capital and social impact deposits. Since Inclusiv's first investments. OceanAir has provided more than \$160 million in loans to local businesses and community development projects.

One of those local businesses is La Villa 805, a local catering business in Oxnard owned by Ricardo Villa, who inspired the OceanAir team to make the credit union's first food truck loan. 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 nontraditional 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." //

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## **NLCUP MEMBERS REFLECT ON THEIR** SHARED EXPERIENCES

Since bringing on a full-time Executive Director in 2022, the National Association of Latino Credit Unions and Professionals (NLCUP) has grown not only in membership, but also in impact. Our commitment has always been to provide resources, training, and professional development opportunities, and it has been an honor to see how these

efforts have touched the lives of so many credit union professionals.

We know that sometimes it's easy to feel "stuck" or unsure about how to take that next step forward. Other times, it can feel difficult to connect with others on a deeper level. That's where NLCUP steps in, by building bridges and creating community to ensure that Latinx professionals, often firstgeneration leaders, feel they have a space to belong and grow.

One such member is Thalia Anguiano, a firstgeneration professional working at TrueStage, who shared:

"Everything [at NLCUP's Networking Reception at the GAC1 resulted in me feeling a sense of 'home' at work and reminded me that showing up authentically and unapologetically is resistance. Since then, I remind myself constantly that if I can't show up as the bold Latina that I am, then I can't expect others

to feel empowered to show up in their ways too. This organization has introduced me to so many amazing people and professional development opportunities, and I am forever indebted to NLCUP!" Another testimonial, shared anonymously, deeply

resonates with us at NLCUP. It reflects the shared

experiences other BIPOC leaders and speaks to the barriers many of us have had to overcome:

"It can be difficult not having someone to talk to or share conversations about what it means to be a Latina leader in a space that is still not truly diverse. When I first learned about NLCUP, my heart started beating with excitement, knowing that somewhere in this country there were people I could truly resonate with about movement. attending my first NLCUP conference, I thought, 'This is why the universe put me on this path—this

is why I needed to be part of NLCUP."

Stories like these remind us why NLCUP exists: to create spaces where Latinx and ally credit union professionals can feel seen, supported, and empowered. As we look ahead, we remain committed to amplifying voices and building a future where everyone has the opportunity to lead boldly and authentically. //



Nahibi Kauffman and Thalia Anguiano welcoming guests at NLCUP's Signature Networking Reception at GAC 2025.

## SNAPSHOT OF **NLCUP PROGRAMS**

Since its inception in 2006, the National Association of Latino Credit Unions and Professionals(NLCUP) has strived to provide access and tools to develop the next generation of Latinx credit union leaders. Founded by a group of friends who naturally gravitated toward one another, they understood the impact of having a seat at the table.

Initially a networking group, NLCUP was formally chartered in 2020 with a mission to connect and uplift Latinos in the industry nationwide. The founders recognized the advantages of building connections and how powerful those relationships can be in shaping leaders. With this in mind, NLCUP created its first official Mentorship Program. Thanks to dedicated volunteers who developed the framework, guidelines, and pairings, the program launched successfully. Since then, NLCUP paired 10 mentor-mentee pairs in its Fall 2024 cohort, 14 pairs in its Spring 2025 cohort, and most notably, 35 pairs in its current cohort.

This upward trajectory reflects the strong desire among Latinx and ally communities to connect with likeminded professionals. In 2025, NLCUP experienced tremendous growth with the launch of several pilot programs.

In April, the Three-Part Professional Development **Program** helped participants refine their résumés, practice interview skills with industry leaders, and learn to dress authentically for success. Later that month, eight emerging leaders were selected to participate in the Ejecutivos in the Making pilot program. Through workshops led by industry experts on

topics such as Innovation & Strategic Thinking, Change & Risk Management, and Crisis Response & Strategic Communication, participants sharpened their leadership skills. The program culminated with job-shadowing opportunities, tying the experience together.



program, shadows First Alliance Credit Union CEO Brent Rempe.

In June, NLCUP launched the inaugural Mujeres Forward program, designed to uplift and empower women and non-binary credit union professionals. The program features eight workshops covering topics such

> as leveraging emotional intelligence, identifying and combating imposter syndrome, and mastering negotiation. Final projects will be presented to industry leaders, with the possibility of integration into future NLCUP programming.

> Closing our 2025 program calendar is BoardReady: Your Guía for First-Time **Board Directors**. This initiative welcomes 12 community leaders who will engage in eight weekly workshops covering topics such as board roles and responsibilities, financial stewardship, fundraising, and ethical leadership. This opportunity was made possible in collaboration with

Miriam De Dios Woodward of De Dios Consulting.

For more information or to submit ideas for programming, please contact our Programs Director, Nahibi Kauffman-Maldonado, atnkauffman@nlcup.org. //







**CLEAN ENERGY FEATURE** 

## COOPERATIVA DE AHORRO Y CRÉDITO SALINAS EXPANDS ITS CLEAN ENERGY AND RESILIENCY INITIATIVES

Cooperativa de Ahorro y Crédito de Salinas, a certified Community Development Financial Institution (CDFI) and proud member of Inclusiv, has announced an expansion of its clean energy and resiliency lending initiatives to respond to the Island's ongoing energy crisis and the growing demand for affordable and reliable alternatives.

Founded in 1958 and headquartered in the town of Salinas, with a recently opened branch in nearby Guayama, Cooperativa Salinas primarily serves communities in the south of Puerto Rico, but its reach extends to residents across the Island. As of today, Cooperativa Salinas serves 3,600 members and holds \$36 million in community owned assets.

Puerto Rico's southern region has endured numerous extreme weather events in recent years, including Hurricanes María and Fiona, as well as earthquakes, flash floods, and other natural disasters. The impact of these events has been worsened by an unstable and costly energy grid, among the most expensive in the United States.

In response, the cooperative has adapted its services to better support its members and meet the urgent demand for clean energy alternatives. The cooperativa first identified two key challenges: a widespread lack of information about clean energy systems and their costs, and the pressing need to offer low-cost financing options for community members seeking dependable and affordable energy sources.

As part of this effort, Cooperativa Salinas created a specialized clean energy loan policy with lower interest rates and longer repayment terms than traditional personal loans. This also included small loans for battery systems, and other low-cost alternatives. To raise awareness, the cooperativa also launched an educational campaign that included two clean energy fairs, designed to introduce community members to solar and battery storage options. "Promoting and reinforcing education about clean energy is a constant challenge for cooperativas," said Frances Rivera, Executive President at Cooperativa Salinas. "We have come a long way, providing low-cost financing alternatives for our members to face the rising cost of electricity and the constant instability of our grid."

In line with its commitment to community development, the cooperativa has also provided significant support to AbeynoCoop, a solar and battery microgrid serving the La Margarita community near Salinas. This support has included donations, use of facilities, and the creation of financing mechanisms to promote the microgrid's growth. "Our commitment goes beyond just financing," Rivera added. "We seek to provide the means for our communities to change their lives, become more resilient, and achieve economic independence. We look forward to continuing to serve as an engine of economic development in the South of Puerto Rico, and as a place where our communities can find alternatives to their most basic needs."

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Standing strong, building forward.



Register today at Inclusiv.org