2017 ANNUAL REPORT





A LETTER FROM OUR BOARD CHAIRMAN & CEO

The Worldwide Foundation engages credit unions in international programs that improve lives through credit unions. It raises funds for the programs and it gives the credit union community opportunities to participate in that international work in the field or at home.

The core work of credit union international progress and activities includes democracy building, serving underserved populations, disaster response and poverty alleviation. Today, the Worldwide Foundation continues to work with credit unions to address global challenges: hunger and food security, outreach to rural areas, gender equity, unemployment and displaced persons.

Worldwide Foundation works with credit unions to build sustainable means for communities to produce food and provide food security for their families and communities. We focus on assisting those credit unions which reach small farmers. Worldwide Foundation has helped credit unions develop mobile agent outreach programs to profitably serve remote, rural, dispersed and low-income populations where they live and work.

Communities ask their credit unions to support their members' ability to generate income and to provide jobs for their children. Worldwide Foundation assists credit unions to help them expand small business lending. Credit union finance of local community small business provides for greater local economic opportunity, regional stability and security.

Credit unions are often a source of community strength during times of civil conflict. They support transition from violence and disruption to peace and economic empowerment.

Worldwide Foundation expands the international credit union footprint and protects the credit union brand. The pressures on small credit unions and small credit union systems are more intense today. Worldwide Foundation provides tools, volunteers and training to enable credit unions to comply with the regulatory framework, update information and payments technology, meet consumer demands and strengthen management systems.

Looking forward, Worldwide Foundation continues to work with the international credit union community to address the global challenges that credit unions and their communities face today, such as non-inclusive economic growth, economic disruption and service to young adults.

The work of the Worldwide Foundation is only possible through donations from our supporters. Thank you for all you do to support the credit union movement.

William Cheney Chairman Worldwide Foundation of Credit Unions

Brian Branch

Brian Branch President and CEO Worldwide Foundation of Credit Unions

A LETTER FROM OUR DIRECTOR

Concern for Community has always been a key cooperative principle that forges a strong bond between the World Council and the global credit union industry. Never was this more true in 2017.

With support from around the globe in 2017 from credit unions and special individuals, together, World Council made significant strides in forwarding financial inclusion to more than 65 million members. Take a peek at our impact report to get more data on our work, but a few highlights are below:

- 752 credit unions provided \$1.45 million dollars in support of international credit union development, inclusion and empowerment.
- Raising \$200,000 in disaster relief to support rebuilding credit unions in the Caribbean.
- Creating eleven new sister societies within the Global Women's Leadership Network.

With 2018 on the horizon, the Foundation is forward looking to create new opportunities for member and institutional engagement, participation, and support, with tools at your disposal to give you more choice in how you want to make your mark in forwarding the global credit union movement. Whether you are new to our industry or passing the torch, the Foundation has exciting opportunities to keep you engaged. By reading this annual report, I hope you get inspired to continue to act and make a difference to provide financial inclusion to all.

Your Global Partner,

M. Start

Michael Reuter Executive Director Worldwide Foundation for Credit Unions

OUR MISSION is to improve lives through credit unions and financial cooperatives.

OUR VISION is to expand financial inclusion worldwide through the global credit union community.

OUR BELIEF is for all people to have access to affordable, reliable and sustainable financial services.



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PROGRAMS OF FINANCIAL EMPOWERMENT

CREDIT FOR AGRICULTURE PRODUCERS PROJECT (CAP) - UKRAINE



• In partnership with National Association of Savings and Credit Unions of Poland (NACSCU), the Irish League of Credit Unions Foundation (ILCUF), Ukrainian National Association of Savings and Credit Unions (UNASCU), All-Ukrainian Credit Union Association (AUCUA), Global Women's Leadership Network (GWLN) and other international credit union experts and volunteers, World Council continued working to strengthen the credit union sector in Ukraine to improve the quality of the financial services and products offered to farmers and agribusinesses in rural areas.

• Provided training to 18 partner credit unions in 13 geographically dispersed regions in Ukraine on agricultural loan product development, human resources management, and on assessing agricultural borrowers' credit worthiness.

From April to December 2017, partner credit unions issued nearly USD 900,000 in agricultural related loans and 53 percent of borrowers were women.

• Advocated for passage of the Draft Law "On Credit Unions" and worked closely with the Regulator to increase its capacity for prudential regulation and supervision, with the goal of enabling credit unions to compete on a level playing field with other financial institutions in Ukraine. Passage of the law will allow small and medium-sized enterprises (SMEs) to assess finance from credit unions fostering economic growth in rural Ukraine.

ACCESSIBLE FINANCE ACTIVITY - HAITI

- World Council launched the Accessible Finance Activity in January 2017, to promote a stable and economically viable Haiti, expanding financial products and services through World Council's field officer banking methodology. The model uses rural agents on motorbikes to bring financial services to rural areas through mobile technology. The program selected pilot credit unions and recruited and trained rural agents, implementing the transfer of the methodology and technology from World Council's Columbia project to Haiti.
- Partnered with the national association of credit unions, Association Nationale des Caisses
 Populaires Haïtiennes (ANACAPH) to carry out market research to identify client-driven deposit



products, policies, and mobilization strategies. ANACAPH conducted four regional focus groups with 37 credit unions. Relevant deposit products will address challenges in developing longer term loan products within the association's network.

COOPERATIVE DEVELOPMENT PROGRAM (CDP) - KENYA

Improving Small Rural Producers' Income through Integrated Access to Financial Services and Agricultural Markets



• The agricultural lending methodology which is designed to reduce risk to financial cooperatives and expand their customer base (originally implemented in Guatemala) continued to be refined in Kenya. Using this methodology, savings and credit cooperatives (SACCOs) in Kenya issued 330 loans valued at KES 10,264,301 (approximately USD 102,000) for crops such as Irish potato, French beans, and sorghum. Of these loans, 188 (57%) were to women.

• World Council worked and integrated more closely with the Kenyan Union of Savings and Credit Cooperatives (KUSCCO), including establishing an agricultural unit within KUSCCO to support farmers and SACCOs in implementing the methodology and sharing best lending and growing practices. KUSCCO developed four products across four departments to promote, train, equip, support, and provide funding for agricultural lending to its network of

SACCOs, ensuring sustainability of activities after program end in 2018.

• CDP continued to be a platform for knowledge-sharing. Program agronomists conducted training with SACCOs and farmers' groups regarding the methodology, financial management and good agricultural practices. Additionally, managers and CEOs from American credit unions traveled to Guatemala to share best practices and results with the Federación Nacional de Cooperativas de Ahorro y Crédito (National Association of Savings and Credit Cooperatives, FENACOAC), World Council's implementing partner in the country.

HOME OWNERSHIP AND MORTGAGE EXPANSION PROGRAM (HOME) - HAITI

• HOME incentivizes existing actors on the demand and supply side of the housing value chain, through a "pay for performance" model to create affordable housing options. Instead of imposing solutions on the Haitian housing market or funding construction, the program provides financial rewards for specific results to financial institutions and developers to innovatively use their own capital to address gaps or inefficiencies in Haiti's delivery of affordable homes or affordable housing financing. As of December

2017, HOME partners, including two of the largest credit unions in Haiti, the second largest multilateral finance institution, and prominent developers, have committed USD 21.5 million in private funds in exchange for just USD 2.66 million in incentives.

- World Council worked with Haiti's largest credit union to launch a 10-year, fixed interest rate mortgage product. This is the first mortgage product offered by a non-bank financial institution in Haiti and targeted to low-income households.
- World Council provides technical assistance and incentives to make residential projects environmentally sustainable though the application of international green building standards.



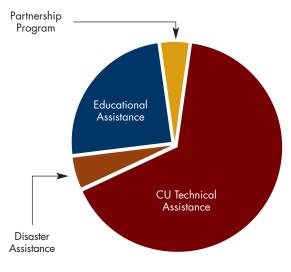
GLOBAL WOMEN'S LEADERSHIP NETWORK (GWLN)

The Vison of GWLN is to provide women with the opportunity and resources to make a measurable difference in the lives of each other, in the lives of credit union members and in their community. In 2017 the impact of these enterprising women (and men) is self-evident.

- Over 2,000 members from 78 countries
- Nearly 45 Sister Societies in over 16 countries.
- Leveraged GWLN and volunteers to access \$5 Million from USAID in Ukraine to rebuild communities torn apart by war and to place women in a leading role.
- Added \$500,000 to WOCCU's work in Kenya, now reaching 15,000 small farmers, to stay on track to work not with just male farmers, but also women farmers who often carry the major production responsibility in rural areas but have limited access to finance.
- Strong representation at the World Bank's Female Empowerment Conference.
- First Executive Readiness Summit Outstanding Success had 50 leaders participated in this unique platform dedicated to credit union women only, which focused on critical competencies, networking, and expanding knowledge; increasing the number of women in the ready-now or ready-soon pool.
- Promoting the advancement of women by focusing on the US industry's "pipeline" problem. Credit union women working in mid to high-tiered positions are invited to participate in an intimate two-day workshop designed to inspire new insights and action.

*	TOTAL INCOME	\$2,659,240
	PROGRAM EXPENSES	
	Disaster Assistance	\$102,143
	CU Technical Assistance	\$1,478,984
$\overline{()}$	Partnership Program	\$111,723
\bigcirc	Educational Assistance	\$554,606
7	Total Program	\$2,247,456
	Management Expenses	¢303 038
	Fundraising Expenses	
	2017 Total Costs	
	Net Income	\$21,139
	Beginning Net Assets	\$571,840
	Ending Net Assets	
\mathbb{N}	*Pre-audit financials	
201	do do GLOBAL	







WORLDWIDE FOUNDATION for CREDIT UNIONS

The Worldwide Foundation for Credit Unions thanks those who have generously tributed to build a global community of credit unions and financial cooperatives. Your support expands financial access worldwide and improves the lives of millions.

Thank You!







DIAMOND	\$75,000+
United States of Ame CUNA Mutual Group (N SchoolsFirst Federal Cree	
PLATINUM	\$50,000 - \$74,999

United States of America

Coastal Federal Credit Union (Raleigh, North Carolina) PSCU (St Petersburg, Florida)

SAPPHIRE

\$25,000 - \$49,999

United States of America

Carolinas Credit Union Foundation (Kernsville, North Carolina) **CO-OP** Financial Services (Rancho Cucamonga, California) Mitchell, Stankovic & Associates (Henderson, Nevada) Numerica Credit Union (Spokane Valley, Washington) Ser Technology Corporation (Dallas, Texas) State Employees Credit Union-NC

(Raleigh, North Carolina)

Summit Credit Union (Madison, Wisconsin)

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\$15,000 - \$24,999

United States of America

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Confederação Interestadual das Cooperativas Ligadas ao Sicredi (Porto Alegre, RS)

Canada

Servus Credit Union (Edmonton, Alberta)

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- (Harrisburg, Pennsylvania)
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Australia

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Barbados

Barbados Public Workers' Co-operative Credit Union (Bridgetown)

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\$2,500 - \$4,999

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Ireland

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Jamaica

Jamaica Teachers' Association Co-operative Credit Union Limited (Kingston)

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\$1,000 - \$2,499

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Bishopstown Credit Union Ltd (Bishopstown, Cork) Comhar Linn INTO Credit Union Ltd. (Dublin) Mullingar Credit Union (Co. Westmeath) St. Anthony's and Claddagh Credit Union Ltd. (Galway)

Jamaica

Jamaica Co-operative Credit Union League Ltd (Kingston)

Kenya

Fintech Kenya Ltd. (Nairobi) Kenya Bankers SACCO Society Ltd. (Nairobi)

Malawi

Malawi Union of Savings and Credit Co-operatives, Ltd (Lilongwe)

New Zealand

First Credit Union-NZ (Hamilton)

Poland

Bierecki, Grzegorz (Gdynia)

Saint Kitts & Nevis Caribbean Confederation of Credit Unions (Basseterre)

Saint Lucia

Caribbean Development Education (Castries, St Lucia, W.I.)

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TCC Credit Co-operative Ltd. (Singapore)

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*The Worldwide Foundation for Credit Unions is a registered 501c3 nonprofit organization and the official fundraising and gift-receiving organization for the World Council of Credit Unions.

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