A Ukrainian cafe that was rebuilt due to WFCU funding.
This morning, 1.4 billion people woke up without access to financial services.

With your support, we’re working to change that.

The work we do at the Worldwide Foundation for Credit Unions (WFCU) never stops, and this year was no different.

We’ve funded programming around the world to reach credit union communities in new and lasting ways. From disaster relief in war-torn Ukraine to our first-ever global summit for emerging credit union leaders, we’re making real, tangible impact—we have to.

At a time when the wealth gap has never been greater, our work to strengthen the global credit union system is creating a more equitable world. We couldn’t do this without your continued support. Thank you.
For billions worldwide, prosperity and growth remain out of reach. In partnership with our credit union communities, we’re working to bridge the gaps and create a more equitable world through four key initiatives:

- **Bridge the Inclusion Gap**: Expanding credit unions globally to bring financial access to more people.

- **Bridge the Safety Gap**: Supporting credit union employees and members during times of crisis.

- **Bridge the Gender Gap**: Empowering women to be leaders within the global credit union movement.

- **Bridge the Leadership Gap**: Providing professional development for future credit union leaders.
FINANCIAL INCLUSION

Bridging the inclusion gap by expanding credit unions globally to bring financial access to more people.

In an ever-evolving financial system, credit unions have long stood as beacons of accessibility and opportunity. And yet, across the world, 1.4 billion people wake up every day without access to financial services.

The Worldwide Foundation for Credit Unions (WFCU) harnesses the cooperative generosity of the global credit union system to address that gap.

Through strategic partnerships with system leaders like the World Council for Credit Unions, and with the support and advocacy of our global champions, we are working with credit unions and financial cooperatives in some of the most underserved and under-developed communities on the planet.

Our commitment to share resources, ideas and people to maximize the reach and impact of our strategy is helping make our credit unions and the communities they serve more resilient and innovative.
Global Bridges Spotlight: Dundalk Credit Union

Our Global Bridges program has fostered a powerful partnership between Dundalk Credit Union in County Louth, Ireland, and Persha Vseukrayinska Kredytna Spilka (PVKS) in Kyiv, Ukraine.

In 2023, teams from WFCU and PVKS met with Dundalk Credit Union for a four-day summit in Ireland. The visit came less than a year after Dundalk donated six electric generators to PVKS to help them get through the first winter after Russia’s invasion of Ukraine.

At the summit, leaders exchanged ideas about everything from front office work and member communications, to marketing and sales strategies.

They also held discussions on a core focus for WFCU—credit union digitalization—with Dundalk Credit Union sharing approaches and timelines of implementing various digital tools.

Gender equality was also addressed, with women staff members of PVKS attending a separate session on women’s leadership, conducted by female colleagues from Dundalk.

This was the third Global Bridges engagement for Dundalk, whose representatives visited credit unions in Indiana and Wisconsin over the last two years to collaborate and share global perspectives.
DISASTER RELIEF

Bridging the safety gap by supporting credit union employees and members during times of crisis.

As a global first responder, our Project Storm Break delivers relief and recovery aid to damaged credit union systems, impacted employees and displaced members in the wake of disaster.

Our efforts help the global credit union system stay resilient and millions of members get back on their feet.

A Turkish financial cooperative, left devastated after the February 2023 earthquake.
Credit union employees in the war-affected region of Ukraine, receiving drinking water thanks to a WFCU grant.

**Project Storm Break by the numbers:**

- **$70K** financing 10 portable offices and 40+ air conditioners for Turkish financial cooperatives, serving earthquake-affected areas.
- **$300K** secured to capitalize the digitalization of the Ukrainian credit union system.
- **$500K** distributed through central Ukrainian credit unions to support war-torn communities.
- **$150K** earmarked for Ukrainian members to purchase agricultural equipment.
- **$3K** program for Ukrainian credit unions to purchase drinking water and storage equipment.
GENDER EQUALITY

Bridging the gender gap by empowering women to be leaders within the global credit union movement.

Our leadership network lifts up women with the opportunity and resources to make a measurable difference:
- In the lives of each other
- In the lives of credit union members
- In their communities

We also re-activated empowerment grants for scholars to implement projects aimed at growing financial inclusion, advancing social and community impact efforts, and uplifting their members and communities.

For the first time in 2023, the Global Women’s Leadership Network (GWLN) expanded its scholarship program to include year-long, online leadership programs through industry partnerships.

GWLN members at the GWLN Luncheon at GAC in 2023.
Global Women’s Leadership Network™ by the numbers:

- **160** Sister Societies
- **30** countries on six continents
- **2.5K** global event attendees
- **3.5K** hours of education provided
CREDIT UNION LEADERSHIP

Bridging the leadership gap by providing professional development for future credit union leaders.

Our global WYCUP network connects emerging leaders and their advocates to enrich and empower the next generation of leaders. Our focus is to:

- Connect
- Discover
- Collaborate
- Empower
- Inspire

To maximize our impact in 2023, we expanded our scholarship program and increased network services such as our in-person WYCUP summit.

We also enhanced virtual learning and networking events, including the WYCUP Connexion and the 10 Thousand Strong Campaign.

The establishment of the Affiliates Council also broadened our capabilities to connect with leaders of young professional networks across the globe, bringing them together to discuss industry trends and promote the WYCUP experience.

WYCUP members at the first ever in-person WYCUP summit, Vancouver, 2023.
by the numbers:

- **2,200 members** from over 70 countries, nearly tripling membership since 2020
- **111 scholarships** awarded to emerging leaders since 2001
- **200 attendees** from 80 countries at the inaugural Global Emerging Leaders Summit
- **$430K** in scholarship grants to support leadership development
On behalf of our Board of Directors, leadership team and the entire Worldwide Foundation for Credit Unions staff, thank you for your ongoing support, belief and partnership.