



World Council



WORLD COUNCIL 2025 ANNUAL REPORT

IMPACT, ADVOCACY & GLOBAL COOPERATION



MESSAGE FROM OUR PRESIDENT AND CEO

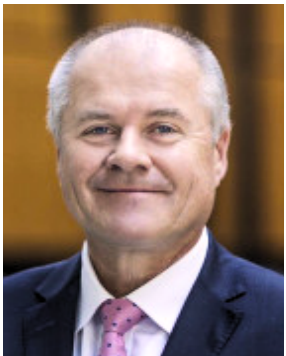
In 2025, World Council of Credit Unions showed what is possible when the global credit union movement works together with purpose and focus.

Across six continents, we advanced proportional regulation, strengthened cooperative systems, expanded financial inclusion and created new opportunities for leaders to learn from one another. From global advocacy with international standard-setting bodies to practical work in Ukraine, Guatemala and Kenya, our impact was felt where it matters most: in the lives of people and communities served by credit unions.

As we look ahead, WOCCU is building on that momentum with a sharper focus on advocacy, member service and demonstrating the cooperative difference. The global financial landscape is changing quickly, but our purpose remains clear. Together, we will continue strengthening credit unions as trusted, inclusive and locally rooted financial partners for the future.

Paul Treinen
President & CEO
World Council of Credit Unions

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**Joe
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GLOBAL IMPACT, SYSTEM-LEVEL CHANGE

In 2025, World Council of Credit Unions helped reshape the global environment in which credit unions operate, advancing proportional regulation, expanding access to finance, and strengthening cooperative systems across six continents.

Through international advocacy, global convening and systems leadership, WOCCU delivered measurable impact and positioned credit unions to lead in an evolving global financial landscape.

These efforts mattered, not just for credit unions, but for the millions of people and communities that rely on them for fair, accessible financial services.

KEY IMPACT METRICS:

- Influenced engagement with major global regulatory bodies, including FATF, the Basel Committee and the European Parliament

- Convened **2,034** in-person participants at the World Credit Union Conference in Stockholm

- Reached **3,000+** online participants through global digital platforms

- Advanced financial inclusion initiatives in Ukraine, Guatemala and Kenya

- Mobilized **186** credit unions for a global climate finance study

- Strengthened global peer learning across **6** countries

THE GLOBAL VOICE OF THE CREDIT UNION SYSTEM

World Council of Credit Unions (WOCCU) is the global trade association representing national and regional credit union associations around the world. WOCCU advocates for regulatory environments that enable credit unions and financial cooperatives to thrive, while convening global leaders and strengthening financial systems through policy engagement, research and collaboration.



KEY PROOF POINTS:



Represents credit unions before international standard-setting and regulatory bodies



Membership includes national and regional credit union associations across six continents



Serves as a global convener for the credit union movement



Provides advocacy, member services, research, and global engagement



Works in close collaboration with Worldwide Foundation for Credit Unions to deliver a unified enterprise approach



SHAPING GLOBAL FINANCIAL POLICY FOR CREDIT UNIONS

WOCCU works to ensure the global credit union movement is represented in international policy discussions that shape the future of financial services. Through engagement with global standard-setting bodies and support for regional advocacy efforts, WOCCU promotes proportional regulatory frameworks that expand financial inclusion while recognizing the cooperative financial model.

KEY IMPACT OUTCOMES:



Influencing Global Financial Inclusion Priorities

- The G20 adopted language reflecting WOCCU advocacy, emphasizing the importance of expanding financial inclusion worldwide, including recognition of cooperative financial institutions.



Advancing Proportional AML Standards

- The Financial Action Task Force (FATF) incorporated language aligned with WOCCU recommendations during revisions to two of its global standards. These revisions support payment transparency while minimizing unintended impacts on credit unions and reinforce proportional, risk-based regulatory approaches that promote financial inclusion.

KEY IMPACT OUTCOMES:



Supporting National Advocacy Efforts Worldwide

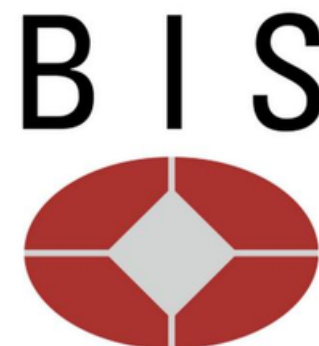
- WOCCU supported credit union leaders across multiple regions in advancing advocacy efforts to incorporate proportional regulatory standards for credit unions into national policy frameworks.



Published global policy white papers on:

- *Navigating the Ethical Landscape of Artificial Intelligence in Credit Unions*
- *Understanding How Credit Unions Are Using Alternative Identification Methods Globally*
- *2025 Global Regulatory Update*

Engaged with major international policy bodies, including:



STRENGTHENING THE GLOBAL CREDIT UNION SYSTEM

In 2025, WOCCU delivered high-impact global peer exchanges and convenings that enabled credit union leaders to share best practices, strengthen governance models and build scalable systems across regions.

These engagements fostered practical learning, cross-border collaboration, and long-term institutional relationships within the global credit union movement, directly informing governance reforms, service delivery models, and innovation strategies across participating credit union systems.



KEY IMPACT OUTCOMES:

- High-impact peer exchanges in Brazil with Sicredi, Cresol and Sicoob focused on integrated service delivery, governance discipline, and scalable innovation
- Regional forum in Panama City strengthening collaboration among credit union leaders across the Americas
- Global forums and conferences that expanded knowledge exchange and systems learning in:
 - 🇵🇭 *Manila, Philippines (ACCU Forum)*
 - 🇨🇦 *Halifax, Canada (CCUA Conference)*
 - 🇬🇦 *Accra, Ghana (SACCA Congress)*
 - 🇧🇪 *Brussels, Belgium (ENCU Meetings)*
- Strengthened cross-regional collaboration and knowledge sharing across cooperative systems
- Expanded global learning networks connecting leaders, practitioners, and policymakers

ADVANCING FINANCIAL INCLUSION THROUGH COOPERATIVE FINANCE

In partnership with WFCU through the Rally the Movement campaign, launched in response to USAID funding cuts, WOCCU delivered measurable financial inclusion outcomes in communities facing economic and systemic challenges. By strengthening local credit unions and cooperative systems, WOCCU helped expand access to financial services, credit and economic opportunity across fragile and emerging markets.

KEY IMPACT OUTCOMES:

Ukraine

- **430+** loans disbursed totaling **\$1.2M**
- **6** national policy dialogues initiated
- **10** credit unions equipped with new operational tools
- National credit guarantee pilot launched



Guatemala

- **6,300+** new savings accounts opened
- **1,400+** members reached (**67%** women)
- **60+** staff trained
- Rural savings and microcredit pilots launched



Kenya

- **42** SME loans totaling **\$2M**
- **62** staff trained
- **3** SACCOs strengthened





BUILDING A STRONGER MOVEMENT

As the global financial landscape continues to evolve, WOCCU is sharpening its focus around a more responsive, member-centered and impact-driven future. This next phase of growth is grounded in three strategic priorities.

Together, we are strengthening WOCCU's role as a global thought leader and strategic partner to the cooperative financial movement and translating the strategy into focused action for the remainder of 2026.

STRATEGIC PRIORITIES:



Amplify Advocacy

Elevating member voices and strengthening influence in global policy and regulatory conversations.



Deliver Premier Member Services

Expanding education, connection and shared learning to create more continuous engagement across the movement.



Demonstrate Impact and the Cooperative Difference

Producing stronger evidence, insights and storytelling that show the value credit unions bring to members and communities.

LOOKING AHEAD: DELIVERING IMPACT IN 2026

In 2026, we are building on the momentum of 2025 and expanding WOCCU's global impact through deeper regulatory engagement, scaled partnerships and practical innovation for credit union systems worldwide.

Expanding Global Regulatory Engagement

- *Lead engagement with FATF, Basel and regional policymakers on proportional AML*
- *Coordinate unified member input on emerging digital finance regulation*
- *Deliver advocacy programming and publish two global policy briefs*

Scaling Global Convening & Partnerships

- *Convene 2,500+ leaders and 100+ partners at WCUC Sydney*
- *Launch cross-sector collaborations in climate finance, digital identity and AI governance*
- *Strengthen alignment with regional associations and WFCU*

Translating Global Innovation into Member Tools

- *Elevate case studies from 60+ countries into actionable member resources*
- *Launch a global innovation track at WCUC Sydney*
- *Expand peer exchanges and publish comparative research on emerging models*

WORLD COUNCIL OF CREDIT UNIONS, INC.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Assets (in USD Millions)

2025

2024

Current Assets

Cash & CD's

\$ 6.85

\$ 6.30

Cash - Restricted Projects

\$ 0.01

\$ 0.25

Receivables and Prepaid Expenses

\$ 1.16

\$ 1.41

Other Assets

Investment in International CU's & Subsidiaries

\$ 0.20

\$ 0.20

Investments - Other

\$ 2.16

\$ 2.08

Furniture, Equipment & Leaseholds

\$ 0.02

\$ 0.03

Totals

Total Assets

\$ 10.40

\$ 10.27

WORLD COUNCIL OF CREDIT UNIONS, INC.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Liabilities (in USD Millions)

2025

2024

Current Liabilities

Accounts Payable & Accrued Expenses

\$ 0.68

\$ 1.21

Unearned Revenue

\$ 0.58

\$ 1.72

Accrued Pension Liability

\$ 0.08

\$ 0.10

Totals

Total Liabilities

\$ 1.34

\$ 3.03

WORLD COUNCIL OF CREDIT UNIONS, INC.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Net Assets (in USD Millions)

2025

2024

Net Assets

Without Donor Restrictions

\$ 5.26

\$ 3.82

Unrestricted - Board Designated

\$ 3.00

\$ 3.00

Totals

Total Unrestricted Net Assets

\$ 8.26

\$ 6.82

With Donor Restrictions

\$ 0.80

\$ 0.42

Total Net Assets

\$ 9.06

\$ 7.24

Total Liabilities & Net Assets

\$ 10.40

\$ 10.27

WORLD COUNCIL OF CREDIT UNIONS, INC.

CONSOLIDATED STATEMENT OF ACTIVITIES

Revenues (in USD Millions)

	2025		2024	
Grant Revenues	\$ 4.16	29%	\$ 9.99	64%
Membership Dues	\$ 2.69	19%	\$ 2.66	17%
Conference Registration Fees	\$ 2.91	21%	\$ 0.50	3%
Supporter Contributions	\$ 3.04	22%	\$ 1.49	10%
Other Revenues	\$ 1.28	9%	\$ 0.98	6%

Totals

Total Revenues	\$ 14.08	100%	\$ 15.62	100%
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WORLD COUNCIL OF CREDIT UNIONS, INC.

CONSOLIDATED STATEMENT OF ACTIVITIES

Expenses (in USD Millions)

	2025		2024	
Trade Association/Meetings Activities	\$ 4.74	39%	\$ 2.53	16%
Grant Supported Development Activities	\$ 1.91	16%	\$ 7.89	50%
International Foundation	\$ 1.28	10%	\$ 0.84	5%
Activities Other	\$ 1.70	14%	\$ 1.64	10%
Administration & Fundraising	\$ 2.63	21%	\$ 3.00	19%

Totals

Total Expenses	\$ 12.26	100%	\$ 15.90	100%
Sub-Total	\$ 1.82		\$ (0.28)	
Increase (Decrease) in Net Assets	\$ 1.82		\$ (0.28)	
Net Assets at Beginning of Year	\$ 7.24		\$ 7.52	
Net Assets at End of Year	\$ 9.06		\$ 7.24	



World Council

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