One line

HAPPI is the intended steward of shared financial infrastructure for the world's community-owned institutions.

Short

≈ 105 WORDS

HAPPI — the Human Alliance for People and Planetary Infrastructure — is the intended covenant-governed stewardship and people's-commons architecture for shared financial infrastructure serving the world's community-owned financial institutions: **credit unions, mutuals, cooperative banks, and CDFIs**. Maslow Holdings Pty Ltd is the current commercial builder and operator; HAPPI is intended, once the HAPPI Foundation is legally established and operationally capable, to steward the relevant shared connective infrastructure — designed so the network cannot be captured or sold out from under its members. The HAPPI Foundation does not yet legally exist. Built once, governed together, and intended to be held in common: the institutions that steward the infrastructure decide what it becomes.

Extended

≈ 250 WORDS

At least 178,555 community-owned financial institutions are operating worldwide, serving at least 508.7 million members and holding at least US$11.30 trillion in assets across 109 countries and jurisdictions. Between them runs a gap no single institution can span alone: the shared infrastructure that would let them act together has never existed. HAPPI is intended to steward that infrastructure once it is built and the Foundation is established — the coordination layer that lets independent institutions operate as one system without giving up local control; the shared rails of payments, lending, savings, credit, liquidity, and shared risk, built once and crossed by all; and the governance covenants intended to take the entire load and hold the span for the long term.

The work runs through two roles, built in parallel: **Maslow**, the current commercial builder and operator — constitution-governed and covenant-aligned — and **HAPPI**, the intended covenant-governed stewardship and people's-commons architecture. The HAPPI Foundation does not yet legally exist, and the HAPPI Covenant does not directly bind Maslow: the Covenant records the intended stewardship architecture, and the Foundation's final legal form, governing instruments, steward roles and succession arrangements will be settled through the establishment process and appropriate professional review. Following Minimum Target Completion, Maslow intends to assemble an inaugural formation group of approximately 20–30 member-owned financial institutions to co-define the institution-facing MVP the infrastructure begins with. Nothing about HAPPI is finished, and it says so: this is the announcement of a direction, not a destination.

The statement

> "This is the announcement of a direction, not a destination. The foundation is not yet established, and it says so. The inaugural cohort of institutions is still to be convened. The covenants will be finished with the stewards who arrive to hold them — shaped in consultation, not handed down. Nothing here is complete, and that is the point: infrastructure held in common begins in common, before the certainty, not after it.
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> "What exists today is the architecture, the intent, and the invitation. The work begins with who shows up."

HAPPI · HUMAN ALLIANCE FOR PEOPLE AND PLANETARY INFRASTRUCTURE

Usage

The boilerplate and statement above may be reproduced verbatim. Set the name in all capitals as the wordmark (**HAPPI**); it reads as "happy". On second reference: HAPPI, or the intended HAPPI Foundation in formal contexts. The mark's gold dot is part of the identity — never recolour it. British/Australian English.