HAPPI

Fact Sheet

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

What HAPPI is

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**. Written HAPPI; reads as "happy". The HAPPI Foundation does not yet legally exist.

The two roles in the work are deliberately separated. **Maslow Holdings Pty Ltd** is the current commercial builder and operator: it raises capital, employs and engages the team, develops and operates technology, enters contracts and carries execution risk. **HAPPI** is intended, once the 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. Built once, governed together, and intended to be held in common.

The sector

178,555+	508.7m+	US$11.30tn+	109
Member-owned financial institutions worldwide	Members held between them	Assets held between them	Countries & jurisdictions in which they operate
WOCCU · ICA	WOCCU · ICA	WOCCU · ICA	WOCCU · ICA

A substantial existing body of financial infrastructure structurally organised around member and community benefit — built to build wealth for communities rather than from them. Sector figures draw on statistical reporting from the World Council of Credit Unions and the International Co-operative Alliance; a full source list is available on request.

What it is intended to hold

Three things intended to be held in common, one span that bears the weight of everyone who crosses it: the **coordination layer** — the shared ability for independent institutions to operate as one system without giving up local control; the **shared rails** — payments, lending, savings, credit, liquidity, and shared risk, built once and crossed by all; and the **governance covenants** — the commitments intended to take the entire load and hold the span for the long term. The final legal form, governing instruments and steward roles will be settled through the Foundation's establishment process.

At a glance

NAME	HAPPI	READS AS	"happy"
STATUS	Foundation to be established · not yet a legal entity	STRUCTURE	Intended foundation · commons stewardship
BUILDER	Maslow Holdings (current commercial builder & operator)	WEBSITE	thehappi.org

Relationship to Maslow

Maslow Holdings Pty Ltd is the current commercial builder and operator — constitution-governed and covenant-aligned. HAPPI is the intended enduring stewardship architecture for the relevant shared connective infrastructure and post-cap ownership. Maslow's Constitution establishes a capped-equity architecture: when a share parcel reaches its applicable cap, it transfers for nominal consideration to the existing Customer Trust or another permitted Customers Vehicle, and the intended end-state is for the HAPPI Foundation, once legally established and operationally capable, to own or control that post-cap equity. No automatic present dissolution or universal transfer is represented. Participating institutions retain their licences, their boards, and their community relationships. **HAPPI is not Maslow's charitable arm, and Maslow is not HAPPI's vendor.**

Media contact

HAPPI does not yet maintain its own press desk. Media enquiries are handled by Maslow, the entity building the infrastructure — write to **info@maslow.com.au** with your outlet, the nature of your piece, and any deadline. Every enquiry reaches a person within two business days.