
■ ONE LINE

Maslow is building the shared digital infrastructure for the cooperative economy.

■ SHORT

≈ 90 WORDS

Maslow is a software and systems company building shared digital infrastructure for member-owned financial institutions — **credit unions, cooperatives, and mutuals** — worldwide. Rather than competing with these institutions, Maslow connects them, providing the shared technology, coordination standards, and governance that no single institution can build alone. The two halves of the work are deliberately separated: **Maslow Holdings** builds the infrastructure; the **HAPPI Foundation**, a not-for-profit, holds it — so the network can never be captured or sold out from under its members. Returns to investors are bounded by design — investors underwrite the build, not the perpetual operation.

■ EXTENDED

≈ 230 WORDS

Finance shapes how societies function at every scale — who gets capital, who keeps it, where it flows, and who benefits. 88,000 member-owned credit unions, cooperatives, and mutuals are operating globally, structurally designed to keep capital in the communities it comes from. They represent the only financial infrastructure in the world built to build wealth for communities rather than from them. And they are losing ground — not because they lack purpose, but because they lack a shared and values-aligned operating layer.

That is what Maslow builds: infrastructure, not products. A shared interface institutions can deploy without dismantling what they have; interoperability standards so they can plug in without bespoke integration; shared financial utilities — pooled liquidity, shared risk frameworks, and capital products beyond any single institution's reach; and a governance architecture that keeps power distributed and prevents capture by any one actor.

The work runs through two entities, built in parallel and designed to invert: **Maslow**, the commercial, time-bound build entity, and the **HAPPI Foundation**, which holds the Covenant from day one. Participating institutions retain their licences, their boards, and their community relationships. Maslow is structured to exit into steward ownership: once capped investor returns are met, ownership of the Company transitions to the HAPPI Foundation.

■ QUOTES FOR USE

“Extracting from communities has ruined the world. Wealth, resources, and decisions have been stripped from the places that need them by mega corporations and billionaires who decide our fate without experiencing it. It's made life hard for most, less hopeful for many, and what's left is dividing us all.

“The solution to that extraction is cooperation, which division makes impossible to build. Luckily, we don't have to build it. It already exists, in the biggest unconnected system on earth: 88,000 community-owned financial institutions, 3 million cooperatives, a billion members, each keeping wealth where it's made, serving the people and places that depend on it — circulating it, improving with it, and using it to enhance life. Maslow exists to connect that system, and put community, and life, at the heart of the global economy.”

KANE JACKSON • CO-FOUNDER & CEO

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“Enshittification is what happens when users don't own anything. The future isn't a better platform — it's community ownership, community decisions, and community governance. The technology is the easy part.”

KANE JACKSON • CO-FOUNDER & CEO

■ USAGE

The boilerplate and quotes above may be reproduced verbatim. Set the company name lowercase in the wordmark (“maslow.”) and sentence-case in running text (“Maslow”). The pink full stop is part of the mark — never recolour it. Australian English.

maslow.com.au/press • info@maslow.com.au CREDIT UNIONS • COOPERATIVES • MUTUALS