

# Impact Report 2025



**The GoWest Foundation is committed to empowering credit unions and the communities they serve across the six-state GoWest region by investing in solutions that improve financial well-being and expand access to opportunity.**

The Foundation continues advancing its core focus areas — including workforce housing, rural access to financial services, and small business support — with initiatives designed to meet communities where they are and help them thrive.

In 2025, the Foundation’s role continued to expand beyond funding. Through resources, planning

support, technical assistance, and collaborative partnerships, the Foundation helped credit unions launch and scale solutions-driven programs that met real needs and created lasting community impact. These efforts not only strengthened individual credit unions, but also accelerated regional innovation, shared learning, and system-wide progress.

The Foundation advanced regional collaborations including in East Idaho and Tucson, with a focus on aligning with community needs with opportunities for credit unions to lead meaningful change.



**WORKFORCE HOUSING**



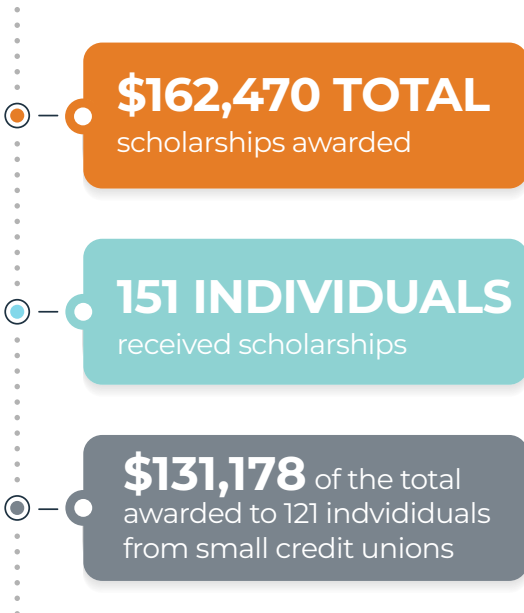
**SMALL BUSINESS**



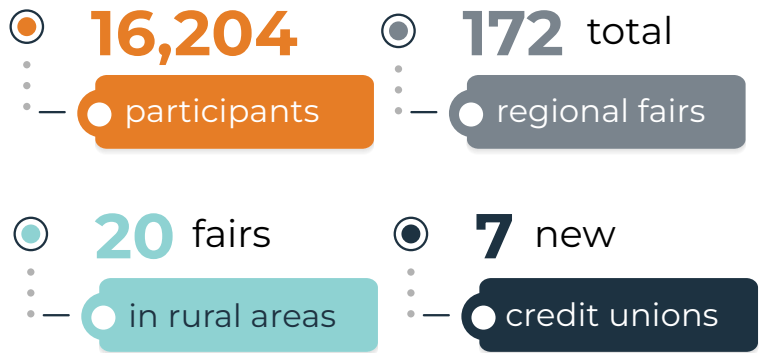
**RURAL ACCESS**

## 2025 HIGHLIGHTS

### SCHOLARSHIPS



### BITE OF REALITY FINANCIAL FAIRS



## GRANT AWARDS

GoWest Foundation planning grants provide credit unions with up to \$20,000 to research and develop solutions for workforce housing, rural access to financial services, and small business support.

Credit Unions can also apply for implementation grants up to \$100,000 for kicking off new programs and scaling initiatives that have a greater need.

2025 PLANNING GRANT RECIPIENTS	
MINT VALLEY CREDIT UNION	Rural Outreach
GRAND ALTITUDE FEDERAL CREDIT UNION	Rural Workforce Housing
AVENIR FINANCIAL FEDERAL CREDIT UNION	Rural ITIN Lending
SUNWEST CREDIT UNION	Small Business Support

TAPCO CREDIT UNION	MID OREGON CREDIT UNION	TUCSON WELCOME HOME
<p><b>\$45,000 GRANT</b></p> <p>TAPCO Credit Union was awarded a loan loss reserves grant to launch Housing Entry Loans to help unhoused families in the Tacoma Public School system secure stable housing by paying off past rental debts.</p>	<p><b>\$200,000 GRANT</b></p> <p>Mid Oregon Credit Union established a revolving loan fund to provide low-interest capital for developers building affordable, middle-income housing in Bend. Designed to be self-sustaining, loan repayments are reinvested to support future workforce housing projects.</p>	<p><b>63 LOANS</b></p> <p>The program reached a milestone with the origination of 63 loans, representing a total community investment of \$18.5 Million. This achievement reflects our dedication to providing residents with the financial path to permanent housing.</p>

## CREDIT BUILDING PILOT PROGRAM

The GoWest Foundation partnered with 13 Washington credit unions to deploy \$10.3 million in Small Business Resiliency Loans in 2024, supporting more than 638 small businesses through the Credit Building Pilot Program. The program paired each loan with grant funds equal to the loan amount plus anticipated interest, which were placed in a savings account in the borrower's name.

In 2025, 242 businesses fully repaid their loans and received \$3.9 million in matching funds from the GoWest Foundation. Notably, 79% of participants had never previously accessed capital for their business, and 63% had never applied for a loan before.

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