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# Santa Cruz Community Credit Union

## Financial and Social Impact

- Small business loans: \$13 million in loans to 225 entrepreneurs (50% microenterprise loans)
- Consumer loans: \$11 million in loans to 525 borrowers
- Affordable housing/mobile home loans: \$1.2 million in loans to 15 homeowners
- Matched saving accounts: 86 participants, \$998,000 invested
- Free tax assistance: 441 individual returns, \$467,338 in refunds
- Financial education: 1,600 participants, 36 community partners

## Contact

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Santa Cruz Community Credit Union opened its first savings accounts in 1977, guided by the conviction that working for social and economic justice will improve the quality of life of everyone in the community. Since then, the organization has evolved into a full-service financial institution, but it remains committed to its core values of integrity, sustainability, equity, and leadership. In 2009, SCCCU introduced a “triple bottom line” initiative that challenges the organization to demonstrate financial responsibility, social impact, and environmental stewardship in everything it does. Its products and services include deposit accounts, Individual Retirement Accounts, personal, business, and microenterprise loans, and community development programs.

## Success Story: Hart Landscaping, Boulder Creek, CA

Stacey Hart started her business with a compact car and some basic tools, but it was SCCCU's Individual Development Account savings program that enabled Hart Landscaping to blossom. The program taught Stacey all about how to manage her finances, and helped her to accumulate money for the computer and software, business supplies, and marketing tools she needed to develop her business. “My IDA savings allowed my business to grow into a two-truck, two-member crew business with regular staff on payroll,” Stacey said.

