

Annual Report 2025

UNIO - Trusting Communities -





“We believe every community has the power to shape its own future—when trusted with the right tools, resources, and opportunities.”

Table of Content

Annual Report 2025	1
UNIO - Trusting Communities -	1
Table of Content	3
Highlights	4
About Unio	5
Mission, vision & objectives	5
Our Mission	5
Our Vision	5
Our Objective	5
What?	6
With communities	6
With partners	6
With our internal team	7
Who?	7
Board members	7
Team	8
How?	9
What's next (2026)	10

Highlights

This year was marked by the birth of Unio - trusting communities -. After five years of close collaboration between Drishtee and Kula, and stewarding the Move to Mutualism together, we're ready to jointly commit to scaling our impact in the most impoverished communities through the approach we call the Community Chest.

We've used 2025 to launch Unio - Trusting Communities - with the focus on the revolving capital in the community chests, in the hands of the most vulnerable communities around the world.

Having said so, in the past five years we've learned and better understood the needs of these most vulnerable communities around the world, and therefore, we know we will also offer additional services like an Academy (peer learning), a Toolkit (solutions and approaches), a Hub (forging connections) and Labs (support for replication). Unio - Trusting Communities -. We'll do so, deliver these services, through the Move to Mutualism. Unio will, therefore, also indirectly contribute to these offerings as well. Unio - Trusting Communities - is part of the Move to Mutualism - a movement on a mission to mobilise 5 million community change makers to re-imagine and propel our shared prosperity by 2030 - by weaving a network of caring communities with the intention to share dreams, needs and abundances with each other.

We structured the foundation, based in The Netherlands. We've aligned on the strategic social venture plan, and started to grow the revolving fund with capital that sits in the hands of communities - starting in India. Hundreds of Indian productive groups and community committee members have presented their rural village plans to us - hundreds are ready for investment. We're very excited to get things rolling in 2026!



Village plans to invest in water irrigation pump to reduce dependency on rain



Darjeeling village group planning for both an ambulance service

About Unio

Mission, vision & objectives

Rooted in the belief that all peoples can solve our own issues, provided that we have access to the means, skills and education to do so;

Our Mission

Unlocking the power of communities to shape their own future

Unio aims to expand access to capital for productive groups in underserved communities, helping them invest in what they know matters most. These are not top-down decisions: they are community-led, community-owned, and community-driven.

Through the Community Chest, we back the local associations of workers, neighbours and small businesses, who are building their own solutions from the ground up based on reciprocity and mutualism.

Ultimately we **envision** an equitable and inclusive society with a transformed mindset viewing communities as powerful actors to grow shared prosperity.

Our Vision

We envision a world where:

- Marginalized communities are visible and valued
- Local voices influence decisions that affect their lives
- Community-led solutions are recognized and supported
- Community-based production is stimulated
- All communities have equal access to resources to thrive

We are working to replace systems built on extraction, charity and dependency with ones grounded in dignity, agency, and shared prosperity.

Our Objective

Improving the wellbeing of one million people by 2030

How we get there:

- Capital in the hands of communities
We invest directly in communities, together with productive community-based solidarity groups, empowering them to grow local businesses and drive development on their own terms.

- Focused on the most underserved
Over 80% of the communities we work with live on less than €3 a day
- Powered by the Community Chest
Our proven, self-sustaining model enables communities to lead investment decisions, co-creating their own solutions to community challenges, and own the outcomes.
- Growing community agency, assets and income
We build on social capital—trust, cooperation, and reciprocity, growing community resilience that lasts.

What?

2025 has been a year packed with preparation. What we've done:

With communities

We've worked to understand their needs, and weave them into a global collective.

We've selected and trained rural villages in India to articulate their village plans, and capture progress in a community balance sheet.

With partners

We've worked to understand the funding practices of potential partners, explored the best strategies to engage funders and partners on an equal footing from the start.

With our launching partners Kula and Drishtee we've aligned to take forward the built up capital in the revolving fund, so we can start 2026 with a revolving fund worth of €37,134.84*.

Valuation of revolving funds and community chests

Unio will, from 2026 onwards, value the revolving funds (distributed in the community chests) at their local currency balances translated to EUR using ECB reference rates as at 31 December 2025. For currencies not covered by the ECB, market rates are applied.

Collaboration launching partners

A tri-party agreement has been put in place dedicated to move the existing (Kula) capital to work for productive groups only (as piloted and tested by Kula) into the hands of the community committees, going forward, managed by Unio.

* We've used the currency exchange rate on the 31st of December 2025 to re-value the outstanding revolving fund from Kula, and transitioned it to Unio.

With our internal team

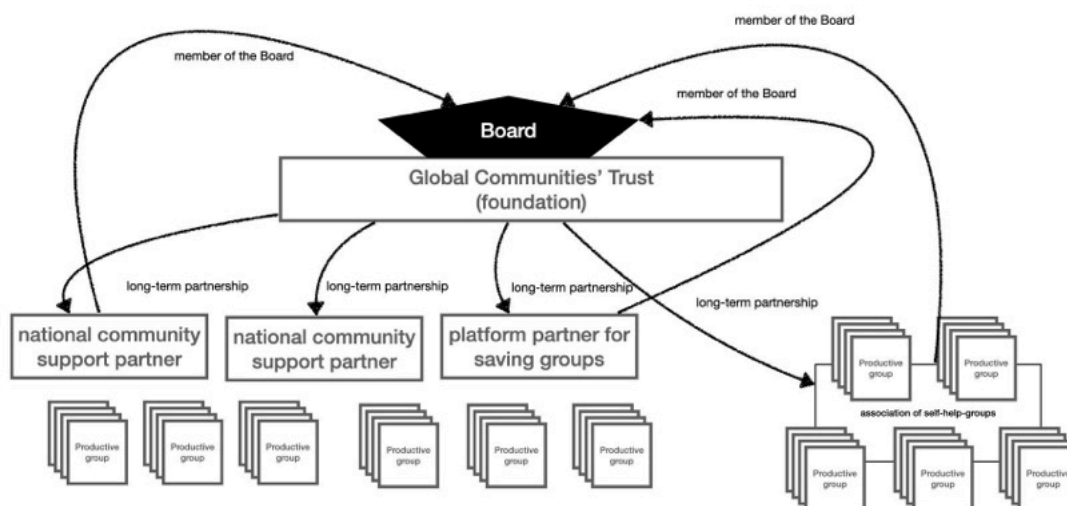
We've focussed our efforts in 2025 on formalising the Board, the (future) team and subsequent division of roles across the three main partners/stakeholders for the near future, being: Kula, Drishtee and the communities we serve.

As a result there's the legal entity, the website, formal registrations required, like the ANBI status. And an explicit commitment to using an emerging strategy around the intervention we call Community Chest. And taking a continuous learning approach.

Community Chest as the place holder of our revolving fund

The following picture shows how we intend to structure the growth of community wellbeing by growing the revolving fund. In essence: our capital revolves in the community chest, which is in the hands of the independent community committee and the productive groups.

We monitor for 5 years, on a basis of self-management, and self-reporting. After these 5 years, the growth of wellbeing is likely to continue, however we focus on facilitating the flow of additional funds in other communities and community chests.



Who?

Board members



Swapna Mishra – Chair & Co-founder,

Swapna is one of the co-founders and currently the General Secretary of [Drishtee Foundation](#). She plays an instrumental role in structuring Drishtee's various programs enabling self-sufficiency and self-reliance through community leadership. Her focus areas, as a core team member, have been community building, enterprise and innovation, women empowerment and capacity building.



Erlijn Sie - Secretary & Co-founder

Erlijn is co-founder of [Microcredit for Mothers](#) and [Kula International](#). She has been leading the Banking with the Poor network, and is author of the book "Reimagining Financial Inclusion" (2021).



Rene Pieterse - Treasurer

Seasoned as treasurer and fundraiser with [Kula International](#) (2018), on top of his 30 years business (IT) consultant experiences.

Team



Siddharth Sindhwani - Revolving Fund Manager India

Siddharth has a strong background in the development sector and extensive consulting experience. His professional background has been focussed on health equality with Phillips and AstraZenica. Sidd is committed to creating a lasting impact on initiatives dedicated to social betterment.

How?

How do we organise? We organise ourselves with 4 key principles:

- 1- we're bound to our **guidelines, that keep us rooted in the values we believe in**
- 2- we work with a joint and emerging strategy - however, we are a **foundation - anchored by the intervention we call Community Chest**
- 3- we are **part of a network of seasoned social entrepreneurs** on a mission to change the system - we are jointly on the Move to Mutualism
- 4- we **focus on self-management** as much as possible (which is efficient and effective) and aim to scale our impact without growing our respective organisations

-1- Our guidelines

- I. we are aspirational - putting the shared prosperity and inter-reliance of the most impoverished communities at the centre of our stage
- II. we are guided by the mindset shift we envision:
 - we move from ego- to ecosystem awareness and cultivate a mindset of mutuality
 - we believe in place-based knowledge and learning (most answers are already there - but host an inconvenient truth)
 - we focus on nurturing trust-based relationships of mutual respect, empowerment and care
 - we adapt to be inclusive of communal practices and adopt and value a caregiving and mutual cooperation attitude
 - changing a community comes from change within a person, within everybody involved
- III. we centre our efforts in the communities, specifically with independent associations of workers or neighbours
 - we are in service of creating thriving communities (currently impoverished, left-behind and excluded)
 - we see communities as complex wholes and seek to weave mutually beneficial relationships between communities, their natural and productive resources
 - we honour the local context and strive to protect resources and encourage local ownership
 - we focus on the act of weaving and on 4 returns: inspirational, social, environmental, and financial - the latter being defined as sustainable income generation for the production group.

What's next (2026)

We anticipate to have as little of work done in The Netherlands by paid staff members, work with a small team of volunteers, and all members of the supervisory board work without cost compensation. In this way the costs of labour are kept to the minimum, as a consequence almost all funds raised are invested in the communities, through the revolving fund, which is deployed through our local partner network. In 2026 we anticipate working mainly with Drishtee and Drishtee's communities.

The co-founding partners have, so far, managed to dedicate all revenues to be directly re-invested in and by the impoverished communities we serve.

We expect to grow this revolving fund, and dedicate it fully as capital in the hands of the community committees supported by Drishtee. By the end of 2026, we anticipate the total outstanding revolving fund in India, to have a monetary value between 60,000 and 80,000 euro, reaching 12 to 16 rural villages.