



FOCUSED ON CHANGE

ANNUAL REVIEW 2024

SHAREDINTEREST
INVESTING IN A FAIRER WORLD

People all over the world are grappling with new and evolving challenges: economic uncertainty, the urgent threat of climate change, the cost of living crisis and the ongoing impacts of conflict.

Amid this complexity, Shared Interest unites a community of people

COMMITTING TO CHANGE

(This image) A group portrait of EDUCE beekeeper Jorge Humberto Chan (second from right) and his beekeeping mentees in México.
(Cover) ECOOKIM cocoa farmer, Alice Kouassi Aya collects cocoa pods during the harvest in Ivory Coast.



To me bees are very important... When I come to my apiary I feel happy, so I visit them daily ... and I feel content when I see the bees working.”

Vitaliano Cahuich



EDUCE co-operative beekeeper Vitaliano Cahuich checks his beehives on his farm in Mexico.



WELCOME TO OUR 2024 REVIEW

As I reflect on another remarkable year at Shared Interest, I am struck by both our achievements and the resilience shown by our members and customers in the face of significant global challenges. The 2023 UN Sustainable Development Goals Progress Report reveals that half the world's population is being left behind, with progress stalling or reversing in key areas of poverty, nutrition and climate action. Our mission to provide financial services and business support, aimed at improving livelihoods and living standards, helping people trade their way out of poverty, has never been more vital as we work towards the Sustainable Development Goals through poverty reduction, gender equality and decent work.

Our 10,082 members have demonstrated extraordinary commitment, maintaining Share Capital of £50.9m despite the pressures of the cost of living crisis and wider economic uncertainty. Their loyalty, reflected in an average account duration of 16 years, provides the foundation for our crucial work supporting remote and disadvantaged communities around the world.

This year, our finance reached 416,979 people across 47 countries, with a notable increase in women's participation to 37.4%. Our lending continues to make a tangible

difference, with 204 facilities supporting 166 customers. While we face challenges in growing our customer base, our focus remains steadfast on smaller enterprises, with 80% of our producer customers operating facilities under \$500k – a distinctive approach in the social lending sector.

Coffee remains central to our portfolio, representing 51% of disbursements, though we have seen shifts in other sectors, including cocoa, which reflects broader industry challenges related to climate impact and regulatory compliance. The implementation of the European Union Deforestation Regulation (EUDR) brings new complexities for our producers, requiring enhanced traceability and operational adaptations.

As we look ahead, the need for sustainable financial solutions aligned with Fair Trade Principles has never been greater. While we navigate market volatility and regulatory changes, our mission remains clear: to create lasting impact through collective action and solidarity. The continued support of our members, combined with our record of innovation and social responsibility, positions us strongly to build a fairer, more equitable world for the communities we serve.

Chair, Dr Yvonne Gale



It is a meeting of hearts and minds.

MISSION & VALUES

Banyankole Coffee Services (BCS) coffee co-operative farmer Justus Muhumuza managing his coffee harvest in the Sheema district of Uganda.

Our mission is to provide financial services and business support to make livelihoods and living standards better for people as they trade their way out of poverty.

We work collaboratively and innovatively with those who share our commitment to fair and just trade. With a community of investors and the support of donors and volunteers, we seek to contribute to a world where justice is at the heart of trade finance.

We will conduct our business in a manner, which reflects the principles of love, justice and stewardship.

We will:

Work co-operatively with our members as we take and share risk

Value and engage our donors and supporters

Encourage the commitment, talents and energy of our staff in an environment of mutual respect

Work collaboratively and innovatively with those who share our commitment to fair and just trade

Work to recognised fair trade standards

Respect the diversity of different cultures

Place partnership at the heart of what we do

Shared Interest is an ethical finance organisation, supporting people in remote and disadvantaged communities to trade and earn a living. We act co-operatively, with UK members coming together to achieve a common goal of investing in a fairer world. We use their collective £50.9m of investment to provide loans and credit facilities to businesses that follow Fair Trade Principles, to ensure that farmers and craftspeople are paid on time for their products.

Our finance helps buy raw materials and enables co-operatives to prefinance orders from their overseas buyers. We support the production of commodities such as coffee, cocoa, honey and nuts as well as handcrafts such as woven baskets and furniture.

Our work is not just about providing finance on fair terms, the impact goes far beyond this. We believe access to finance is crucial in helping businesses to grow sustainably and become more resilient to increasing challenges such as the impacts of climate change.

Financial support is also integral in increasing production and providing farmers with the income needed to prepare their land effectively. For those organisations certified Fairtrade, the amount of premium increases alongside production, which benefits the wider community.

As we continue to align our work with the Sustainable Development Goals (SDGs), gender equality remains important to us and we know that over a third of the producers we reach are women.

Our impact goes far beyond providing finance on fair terms.

WHAT WE DO

CAYAT co-operative farmer Soumia Affouo carrying a bowl of cocoa in Ivory Coast.

Our team's strength lies in the dedication and engagement of our colleagues.

This year, we employed 37 people, with 40% having been with Shared Interest for over a decade. This longevity reflects the commitment and expertise that underpin our success.

Our colleagues collectively speak 18 languages, a valuable asset that enables us to build relationships, gather content and communicate effectively with stakeholders around the world. This linguistic diversity strengthens our ability to connect across cultures and regions.

For UK colleagues, hybrid working arrangements remain popular, offering flexibility appreciated by both new and long-standing team members. Monthly office meetings have provided essential opportunities for in-person interaction, helping to sustain our organisational culture and nurture team cohesion.

We remain deeply committed to fostering positive engagement within our team. Our annual Engagement Survey, which achieved a 94.4% response rate, revealed that 100% of respondents were either 'engaged' (40.6%) or 'actively engaged' (59.4%). This is a stark contrast to Gallup's State of the Global Workplace 2024 Report, which found that nearly 77% of UK employees are disengaged from their job. These results underscore the success of our efforts to maintain a motivated and committed workforce and reflect the positive environment we strive to create at Shared Interest.



Shared Interest is built on a community of members working together towards a shared goal.

OUR MEMBERS

Members of Fairtrade Leighton Linslade alongside the Mayor of Leighton Linslade (left) hosting a Fairtrade Coffee Morning.

Our membership spans individuals (97%), faith groups, fair trade partnerships, schools, businesses, and community organisations. Members show strong loyalty, holding accounts for an average of 16 years.

This year, we reached a Share Capital total of £50.9m across 10,082 Share Accounts. This strong position continues to fully support our lending activities. While we work to enhance member engagement and attract new investors, the past two years have seen new enquiries slow as Share Account closures remained constant. This has led to fewer members and reduced Share Capital.

During 2024, we connected with almost 500 people through events in Bristol, Durham and Manchester, virtual sessions and our AGM. Our Quarterly Return (QR) magazine continues to

be our primary engagement tool for members, with 85% of our member survey respondents stating it gives them the best sense of our social impact. Digital engagement is growing, with over one-third of members accessing QR online, achieving an exceptional 61% email open rate compared to the industry average of 26%.

We maintained our commitment to authentic storytelling throughout the year which has enhanced our communication impact while upholding ethical content management standards across written, photographic, and video materials. We also strengthened our digital marketing presence through advertising, alongside consistent, authentic content posted on our social media channels and website.

“

The AGM was well presented, inspiring, and provided clear insights into the impact of our contributions.”

Feedback from a member

Fairtrade Leighton Linslade Group members

Leighton Buzzard, officially Leighton Linslade, has been a Fairtrade Town since 2005 and was the first Fairtrade Town in Bedfordshire.

In 2011, Fairtrade Leighton Linslade joined Shared Interest as a group account. Partnership Manager Sally Seddon is a member of their steering group. She said:

“We had generated some funds surplus to requirements at the time and were reflecting on what we could do with these. A number of the group were aware of Shared Interest and so we agreed this would be a great way to make use of some of our money while we didn’t have an immediate need for it. We have been able to top up the account a couple of times since opening it.”

Sally continued: “The group engage with local businesses. We attend local events. Our supermarket scorecard, updated annually, shows which Fairtrade products are available in local supermarkets.

“We also provide talks to local schools, uniformed groups, community clubs and others. Popular activities include a treasure hunt and competition to design chocolate wrappers, for which entrants won a bar of chocolate with their design on the wrapper. These events are all supported by our friendly mascot FuzzyBuzzy (a bee), and we use Shared Interest’s Little Book of Fairness as an engagement tool.”

OUR VOLUNTEERS

Volunteers remain a key part of our success, bringing skills and enthusiasm to various roles.

This year, 93 individuals volunteered with Shared Interest, with 77 actively contributing across activities like translation, community outreach and data entry. Their support is crucial in helping us gather feedback and communicate effectively with our global stakeholders.

To acknowledge the contributions of our volunteers, we celebrated Volunteers' Week in June. Each volunteer received a thank you card and a bar of Tony's Chocolonely chocolate. We also hosted an online Volunteer Festival, offering sessions on customer stories, updates from our sister charity, Shared Interest Foundation, and marketing strategies. Feedback was overwhelmingly positive, with volunteers appreciating the engaging and informative sessions.

Our translation volunteers played a vital role in enhancing our global outreach, translating over 16,000 words into Spanish and French. This effort ensured that our communications remained accessible and inclusive, amplifying the voices of producers and customers.

The dedication of our volunteers continues to be instrumental in achieving our mission, helping us expand our reach and connect with communities around the world.

93

volunteers in 2024



“

I really appreciate the kindness, fairness and integrity which permeates the Shared Interest Society.”

**Member and volunteer
Susan**

Susan **Member and Volunteer**

Susan has been a member of Shared Interest for almost 20 years, and a volunteer for over a decade. She first heard about Shared Interest through word of mouth, she said: “About 20 years ago or more, I was on a train and got chatting to the person sitting next to me. We talked about Fairtrade and the Women's Institute – she introduced me to Shared Interest Society.”

Susan joined as a volunteer in 2011, her motivation for doing so was to use her connections to widen interest. She said: “Being a volunteer has deepened my understanding of how the Society and the Foundation work. Forming co-operatives can help women to become active citizens – part of the decision-making process – both in the developed and the developing world.”

“Hopefully, volunteers widen the perspective of the Society – just as the Society widens the perspective of the volunteers; I always leave events filled with hope and enthusiasm!”

In 2009, Susan helped to set up a community shop in her village as a co-operative. She told us: “Membership is just £1 so anyone can become a member (many invested more than this to get the shop off the ground). Fifteen years on – we haven't had a 'dividend' yet but we have a thriving shop. This is such a successful structure for bringing communities together in developing countries. I had my eyes opened by Shared Interest – I thought why not in the UK too.”



EDUCE Mexico

Issue: Delayed harvest period

In Mexico, honey production faces mounting challenges from climate change, with harvest periods becoming increasingly compressed and unpredictable. Traditional flowering patterns, crucial for consistent honey yields, are showing significant disruption across major producing regions. Miguel Ángel Munguía Gil, General Manager, said:

“Nowadays, the flowers that were meant to come out in February don’t open till June or don’t open at all. In which case there’s no nectar, and then the ones that we’re supposed to have opened later, open early or not at all.”

Shared Interest has supported EDUCE by offering flexibility with repayments to support the unpredictable progress of honey production and exporting.

In our 2022 comprehensive five-year Strategic Review, we closely examined the emerging challenges confronting our farmers and artisans through the lens of climate change.

Our customers are at the forefront of the CLIMATE CRISIS

Our stakeholder engagement revealed that over half of our customers are now experiencing direct climate-related impacts, including reduced agricultural yields, increasingly erratic weather patterns, and a rising prevalence of pests and crop diseases.

COOPARM Peru

Issue: Increase in pests and diseases

Globally, coffee leaf rust is considered the most destructive disease affecting Arabica coffee, with disastrous economic implications for farmers and long-term impacts on crop yield. Ramiro Bocanegra, Commercial Manager, said:

“You get good coffee at that height, which never happened before ... and lower down, the quality is increasingly poor. So, the growing range is going up. The other thing is plant diseases.”

Shared Interest has supported COOPARM by offering flexibility with repayments to relieve financial pressure from decreased production.

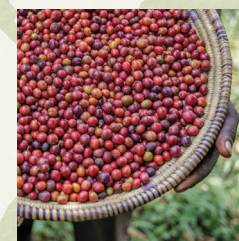


CADESA Ivory Coast

Issue: Reduced crop yields

In West Africa, customers are noticing reduced yields and quality of their cocoa meaning the deliverable volume of cocoa is not sufficient. Subsequently, they cannot meet their contracted production volumes in time. Ivorian customer CADESA indicated that it has had a significant impact on producers, and the drop in yield has impacted their purchasing power at a high level.

Shared Interest has supported CADESA by extending their repayment dates in efforts to mitigate any arrears situation.



Gisha Coffee Uganda

Issue: Reduced crop quality

Uganda’s coffee sector illustrates the complex challenges of agricultural adaptation to climate change. Despite government interventions to enhance sustainability, unpredictable rainfall patterns continue to compromise coffee cherry quality, affecting export capabilities and market commitments. Moreen Ampurire, Operations Manager, said:

“The quality of coffee in some specific regions in Uganda are affected because of inconsistent weather patterns. At times rains delay or we get short rains during the crucial months of coffee berries growing.”

Shared Interest has supported Gisha Coffee by offering flexibility with repayments and providing an MEDD (Modified Expected Delivery Date) to prevent account arrears and enable the producer to drawdown on available credit when they acquire new contracts.



OUR LENDING

“

Cocoa crops are our sustenance as settlers, as a family, as a home.”

Nena Pérez Cifuentes (pictured right), Cuencas del Huallaga cocoa farmer, with her parents and daughter at her home in San Martin, Peru.



This year, we supported
166 CUSTOMERS
147 PRODUCER GROUPS
19 BUYERS
 with producer lending accounting
 for 89% of our portfolio.



BCS co-operative farmer Jackson Muyambi from Kakyere village, Sheema district of Uganda.

We provide tailored lending solutions to organisations predominantly in Africa and Latin America, helping fair trade producers access the finance they need to grow their businesses.

Our lending includes both short-term and medium-term options. Short-term options such as Export Credit, help organisations purchase products to fulfil orders, Buyer Credit, facilitates timely payment to producers, and Stock Facilities, which work like traditional working capital loans. Our Term Loans support infrastructure projects and equipment purchases, providing stability and growth.

The majority of our lending goes directly to producer groups such as coffee co-operatives and handcraft organisations. We also work with fair trade buyers who make vital upfront payments to producers – typically 50% of the order value, as required by World Fair Trade Organization principles*.

In regions such as India, Bangladesh, Nepal and Pakistan, where regulations prevent direct lending, we support producers indirectly by extending credit to their buyers. This ensures artisans are paid promptly and can secure raw materials for production.

Our commitment to vulnerable regions, particularly those affected by climate change and volatile commodity prices, remains central to our mission. Through rigorous risk management and a robust due diligence framework, we protect our members' capital while supporting businesses navigating global supply chain disruptions and economic challenges.

Producer Committees play a key role in keeping our services aligned with regional realities. Customers have highlighted the speed of our fund disbursement and the flexibility of our financing options as distinguishing features. Unlike some social lenders, we do not require full repayment of existing loans before approving new disbursements, ensuring year-round access to essential finance, provided the borrowing remains within the customer's limit. This flexibility allows our customers to respond effectively to evolving needs.

IN 2024, WE LENT MONEY TO...



147
 PRODUCER CUSTOMERS WITH
9,044
 PERMANENT EMPLOYEES



AND
416,979
 FARMERS & ARTISANS
 INCLUDING
156,051 WOMEN



WITH A
COLLECTIVE
REVENUE OF
£880.3
MILLION



Amoin Kouamé, ECOOKIM co-operative cocoa farmer in Ivory Coast.

Despite the complexities of this year's economic climate, including fluctuating commodity prices, supply chain challenges, and rising operational costs, we have continued to help smallholder farmers and artisans grow their businesses sustainably. The Americas and Africa account for the majority of our portfolio, with the remainder spread across Europe and Asia.

Coffee remains the largest sector in our Latin American portfolio and in overall lending value. This highlights the robust demand for Fairtrade and organic coffee within trade finance. Despite broader fluctuations in the financing landscape, we saw an increase in disbursements from 48% in 2023 to 51% in 2024, reflecting the growing importance of financing in this sector. This rise aligns with the steady increase in coffee prices, driven by climate change impacts on major coffee-producing nations.

Honey production in Central America remained steady, supported by our ongoing financial assistance, which enabled co-operatives to sustain operations despite lower international demand and declining prices.

Cocoa lending, concentrated in West Africa, has faced significant challenges. Disbursements have decreased from 30% to 25%, reflecting the sector's struggles with climate change, unpredictable rainfall, and pest outbreaks such as the swollen shoot virus. Ivory Coast, in particular, experienced a 40% reduction in harvests due to severe pest infestations, compounded by temporary market restrictions imposed by the Conseil Café Cacao. These regulatory restrictions, aimed at curbing fraud, limited Fairtrade certified co-operatives' ability to sell under Fairtrade terms, adding further strain.

The handcraft and textile sectors continue to play a significant role in our portfolio, accounting for 8.1% of total disbursements, down from 8.4% in 2023. The global recession has reduced demand for handcrafts, including textiles, impacting lending in this area. Nevertheless, we remain committed to supporting small and disadvantaged producer groups, maintaining our position as the only social lender active in this sector.

“

Shared Interest has been a reliable and serious partner who tries to understand its farmers ... it is its values of support and assistance to farmers that keep us in the portfolio.”

CADESA, cocoa co-operative based in Ivory Coast

*The World Fair Trade Organization 10 Principles of Fair Trade specify the ways that Fair Trade Enterprises are set up and behave to ensure they put people and the planet first.



We have been there today and we will be there tomorrow with our partners like Shared Interest.”

Josinta Kabugho

**Bukonzo General Manager
Josinta Kabugho in Rwenzori,
western Uganda.**

Bukonzo Organic Co-operative Union, Uganda

Globally, over 100 million people rely on the coffee supply chain for their livelihoods, with smallholder farmers responsible for 80% of global food production. However, the coffee sector is highly vulnerable to climate change, market fluctuations and rising production costs leaving many farmers struggling to earn a sustainable income.

Bukonzo, based in the Rwenzori region of western Uganda, manages 13 co-operatives and supports over 4,100 members. Led by General Manager Josinta Kabugho (pictured left) since 2009, Bukonzo has focused on addressing local socio-economic challenges and building climate resilience. Shared Interest became the first international lender to support Bukonzo in 2014, enabling the co-operative to reduce its reliance on unpredictable commission payments and enhance forward planning.

Bukonzo holds Organic and Fairtrade certifications, using Fairtrade Premiums for social projects benefiting both farmers and their communities.

To strengthen environmental resilience, Bukonzo launched an agroforestry initiative, distributing 250,000 shade trees to improve soil stability and protect coffee crops. Members have adopted sustainable farming practices, leading to increased yields and healthier coffee trees.

Bukonzo aims to establish a roastery and expand its membership, ensuring continued growth and value addition for its farmers.

**Read more about these stories at
shared-interest.com/impact-studies**



COOPARM farmers Maurilio Ocampo and Wilmo Rodriguez grind coffee using traditional machinery in Rodriguez de Mendoza, Peru.

COOPARM, Peru

Founded in 1990 as the Association of Agricultural Producers Rodríguez de Mendoza (APARM), COOPARM is a coffee co-operative based in the Amazonas region of Peru. Established by local missionaries, it supports 542 coffee farmers across 12 districts, helping them access training, fairer markets, and better prices. The co-operative gained Organic and Fairtrade certifications in 2008, enabling members to benefit from premium coffee sales globally.

Coffee production in the region faces significant environmental challenges. Unpredictable weather patterns and poor local infrastructure make it difficult for farmers to harvest consistently. The altitudinal variation of farms allows for year-round harvesting but also demands increased resources to manage the diverse growing conditions.

To support its members, COOPARM uses financing from Shared Interest to prefinance coffee purchases, reducing dependence on unpredictable commission payments from buyers. This financial backing has enabled COOPARM to improve cash flow, secure contracts, and ensure farmers receive timely payments.

Beyond securing sales, Shared Interest finance has allowed COOPARM to invest in equipment, including a coffee selection machine, boosting production capacity and reducing costs. By supporting post-harvest activities and organic practices, the co-operative ensures stable incomes and long-term sustainability for its members.

THE FINANCIAL OVERVIEW

ECOOKIM farmer sorts freshly harvested products in Ivory Coast.

As stated previously, this year has been a challenging year for our customers, our members and the wider global community.

We maintained our primary banking relationship with Santander UK in 2024, enabling us to borrow foreign currencies, particularly US Dollars and Euros, to support producers and buyers. During the year, we also successfully repeated the approach of converting a proportion of our Pound Sterling capital into these currencies for a fixed period of time and at an agreed exchange rate. This helped to manage volatility of the exchange rate for borrowing currency to carry out our lending and given the higher interest rates, significantly reduced borrowing costs during the year. We also retained an active relationship with the Co-operative Bank, operating an account that is used by members to pay in their investments.

The average exchange rate of the US Dollar to the Pound Sterling during the year was 1.27 (last year 1.23). Increased bank deposit

interest rates have resulted in an increase in deposit income of £141k which have offset a reduction in credit charges giving an overall small decrease in income of £65K. The net amount lent to customers at the year-end was £28.4m.

Total operating costs for the Society have decreased by £143k from the previous year due to careful management. The surplus, before provisions and interest, was up by £277k on the previous year.

The bad and doubtful debt charge for the year is £1.97m, due to the ongoing challenging global trading conditions and two very unusual insolvencies during the year. This leaves an overall deficit of £392k after interest to members is factored in. Although this results in our reserves being at the lower end of our targeted range (more details are available in the published annual statutory financial statements), a three-year business plan is in place to build reserves. The overall financial position of the Society nevertheless remains strong with member capital of £50.9m and reserves from previous years' surpluses totalling almost £0.9m. This is in addition to specific provisions against doubtful accounts, which are cumulatively £15.3m.

	2020 £'000	2021 £'000	2022 £'000	2023 £'000	2024 £'000
STATEMENT OF COMPREHENSIVE INCOME					
Credit charges	3,362	3,153	3,334	3,242	3,112
Bank deposit interest	54	50	103	574	715
Other	115	112	129	156	80
Total	3,531	3,315	3,566	3,972	3,907
Finance Costs					
Provision for doubtful debts	(1,166)	(1,012)	(1,729)	(1,446)	(1,971)
Operating costs	(2,131)	(2,055)	(2,173)	(2,379)	(2,236)
Corporation Tax	-	-	-	-	-
Profit before members' interest and donation	1	154	(417)	(46)	(294)
Members' interest	(83)	(93)	(40)	(40)	(98)
Donation	-	-	-	-	-
£/\$ Exchange rate at the year-end	1.29	1.35	1.115	1.22	1.34
BALANCE SHEET					
Tangible fixed assets	118	111	71	35	34
Investments	123	118	139	7	6
Lent to customers	29,660	31,776	36,085	31,793	28,351
Cash and deposits	46,960	52,051	53,414	21,112	52,992
Debtors	64	126	232	164	312
Loans owed to the bank/overdrafts	(28,485)	(31,313)	(35,955)	-	(29,556)
Other creditors < 1 year	(373)	(388)	(402)	(312)	(248)
Other creditors > 1 year	(238)	-	-	-	-
Total	47,829	52,481	53,584	52,799	51,891
Capital					
Proposed share interest	82	91	40	39	97
Proposed donation to Shared Interest Foundation	-	-	-	-	-
Profit and Loss	1,599	1,660	1,203	1,117	880
Total	47,829	52,481	52,584	52,799	51,891

The summary of the financial statements above is an extract of the full audited financial statements for the Society, which are available on request from the Company Secretary or can be downloaded from our website.

The majority of our lending and overseas payments are made in US Dollars, thus the exchange rate with Pound Sterling has a significant impact on the figures.



OUR FUTURE

This year, Oxfam's Inequality Inc. Report revealed that the fortunes of the five richest men had doubled since 2020, while five billion people have become poorer during the pandemic. The World Bank also reported that global poverty reduction has slowed to its weakest pace for 35 years, with 700 million people still living in extreme poverty and climate change threatening to push another 132 million into poverty by 2030.

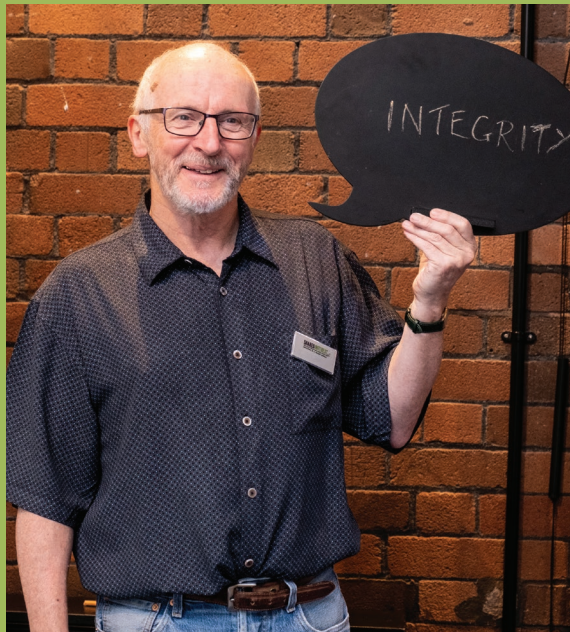
In this context, our mission to support fair and just trade has never been more vital. Working with smallholder farmers and handcraft businesses excluded by traditional finance, we positively impacted 416,979 producers this year. However, the demand for our support continues to grow, making it essential to increase our Share Capital in order to reach more producers in need of finance.

Looking ahead and aligned with our strategic plan, we will expand our lending portfolio to new regions and support producers as they face increasing global challenges. We will continue to provide tailored support to help them navigate these changes, ensuring their continued success within sustainable and equitable supply chains. Innovation and collaboration remain at the core of our approach. Strategic partnerships and sustainable financial solutions, strengthened by our members' loyalty, enable us to address the challenges highlighted in global reports.

Together, we can continue to help people trade their way out of poverty and build a fairer, more equitable world.

Dominique Kouman Kouamé, a CAYAT co-operative cocoa farmer, holding cocoa beans in Ivory Coast.





“I love having a part, however tiny, in something so worthwhile and truly life-changing.”

**Shared Interest member and volunteer
Stephen**

Shared Interest Society

Pearl Assurance House, 7 New Bridge St West
Newcastle upon Tyne NE1 8AQ

T: (0)191 233 9101

F: (0)191 233 9110

info@shared-interest.com

www.shared-interest.com

Copies of the Directors' Report and Accounts and Social Accounts are available to download from our website.

Shared Interest Society Ltd is registered with the Registrar of Mutual Societies, number 27093R.

Printed on paper from sustainable well-managed sources certified by the Forest Stewardship Council (FSC).



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