

Standing strong. Supporting communities.

ANNUAL REVIEW 2025





**Higher costs,
unstable markets,
climate pressures
growing every year.**

**For the farmers and
artisans we stand with,
building resilience has
never mattered more.**

Cover: Herlington Gutiérrez, Sacaclí's coffee quality and cupping specialist, working in the cupping laboratory.

Left: Secretary General of the CAYAT womens association, Rosine Aké Bekoin holds a coffee plant grown in the nursery she runs.





WELCOME TO OUR 2025 REVIEW

As I reflect on the past year, I am incredibly proud of what we have achieved. Intense global challenges have tested the resilience and determination of communities, businesses and economies alike. The global trading environment remains complex, shaped by the ongoing cost of living crisis, fluctuating interest rates and geopolitical instability, which have impacted supply chains and trading relationships across continents. Yet within these challenges lies a powerful reminder that the work of Shared Interest Society has never been more vital.

Disadvantaged rural communities, particularly smallholder farmers, continue to face significant barriers to fair and sustainable finance. A recent analysis highlights a global annual finance gap of \$228 billion for these farmers, who collectively produce nearly 30% of the world's food. While this figure underscores the scale of the challenge, it also shines a light on the immense opportunity for meaningful impact.

Our 9,910 members remain central to our work, with our Share Capital position of £50.5m continuing to fully support our lending activity. This reflects the strength and loyalty of our investor community.

Our lending continues to make a tangible difference, with 200 facilities supporting 165 customers. This year, our finance reached 397,379 farmers and artisans in 42 countries, 32% of whom were women.

Coffee and cocoa remain the cornerstone of our lending (54.4% and 31.8% respectively). However at the same time, we continue to support a diverse range of other commodities, including honey, fruit, seeds, sugar and nuts. Handcraft and textile organisations also retain a valued place in our portfolio, ensuring access to finance for smaller, often more vulnerable producer groups.

This year marks a particularly significant moment for Shared Interest. In April, we were honoured to receive the King's Award for Enterprise in Sustainable Development, recognising more than three decades of work in ethical finance. The award not only celebrates our impact, but also the shared commitment of our community who make this possible.

As we look ahead, we remain steadfast in our purpose. The challenges we face are significant, but so too is our resolve. The progress achieved this year demonstrates what can be accomplished through shared effort and a commitment to fairness. We will continue to evolve and strengthen our approach, ensuring that our work remains grounded in partnership and purpose.

Together, we are building on thirty-five years of experience to create a more equitable and sustainable future – one investment, one producer, and one community at a time.

Chair, Dr Yvonne Gale

Left: Sadheeshan is a farmer who grows betel nuts, runner beans and cashews. His produce is sold to Liberation.



Partnership
is at the heart
of what we do.

MISSION & VALUES

Sacaclí coffee farmers Roger Meza and his son
Roger Meza Jr. in the family's coffee farm in Nicaragua.



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.

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.

**Access to
finance is
crucial.**

**WHAT
WE DO**

Cocoa farmers Alice Kouassi Aya (R) and Kouamé Ngoran Jean
Édouard (L) working at their cocoa farm in Côte d'Ivoire.





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 £50.5m 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.

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 are confident that over a third of the producers we reach are women.

OUR MEMBERS

We have built a community of members working towards a shared goal.

We closed this year with 9,910 Share Accounts and our members include faith groups, fair trade communities, small businesses, schools and community organisations. We have a loyal membership distributed across the UK and Ireland, with individuals holding Share Accounts for an average of 18 years.

In terms of Share Capital, while we are currently slightly below our target, our position remains strong and continues to fully support our lending activities. We are actively working to enhance member engagement and attract new investors but over the past three years, we have seen the number of new

accounts opening slower than expected, while the number of Share Account closures has remained constant.

We engage with our members in a number of different ways to showcase the impact of our work. This impact extends beyond the businesses we support to encompass the individuals whose lives are transformed, their wider communities, as well as the broader contributions to the SDGs.

During 2025, we met with over 200 members at supporter events in Edinburgh, Leeds and London. We also welcomed 134 members online at our virtual AGM in March.

The ability to apply for a Share Account online remains key to member acquisition, and this year we continued to strengthen our digital presence through advertising packages across ethical media platforms, as well as refreshing content posted on our website and social media platforms.

Arshad Khalid, Founder of Ethiqana, speaks to supporters at a recent supporter event.





Community, united by a common purpose.

One World Shop Group members

The One World Shop was founded by a small group of individuals who were conscious of the many injustices in global trade contributing to economic poverty in the poorest parts of the world. George Shand, a passionate Traidcraft representative, led the group and they worked together to set up a small alternative trading shop at St John's Episcopal Church in Edinburgh in 1983.

The shop sold a range of products from social enterprises, NGO's and Alternative Trading Organisations (ATO's) in the global south. The One World Shop has continued to thrive for more than 40 years. It has stayed true to its original vision, focussing on sustainable livelihoods for small farmers and craft producers and contributing to a more equitable global trading system.

From the beginning, staff members were aware that due to economic hardship many small trading organisations did not have the resources to purchase the necessary raw materials, seeds or machinery to trade effectively. In May 1985 the shop set up an Advance Payments Fund, raising money to pay producers for goods upfront, enabling them to access the credit they needed. Five years later, in 1990, Shared Interest started providing vital prefinance, credit and support to fair trade businesses.

Speaking about the support from Shared Interest, Rachel Farey (photographed above), One World Shop's Business Manager explained:

“The shop became a member of Shared Interest to help support their work; it has benefitted from seeing groups flourish and grow from the many resources that Shared Interest provides.

“Shared Interest’s approach to fair finance has been inspirational and aligns closely with the shop’s values as a fair trade business. Their role is more important than ever today considering how many challenges producers face around sustainability, the climate crisis and global inequality.”

OUR VOLUNTEERS

Volunteers are a key part of our success, bringing passion and skills to various roles.

Each volunteer has unique motivations, but three key reasons consistently stand out:

- The desire to use their time and expertise in a meaningful way
- A commitment to giving back and creating positive change
- A passion to make a real difference in the lives of others

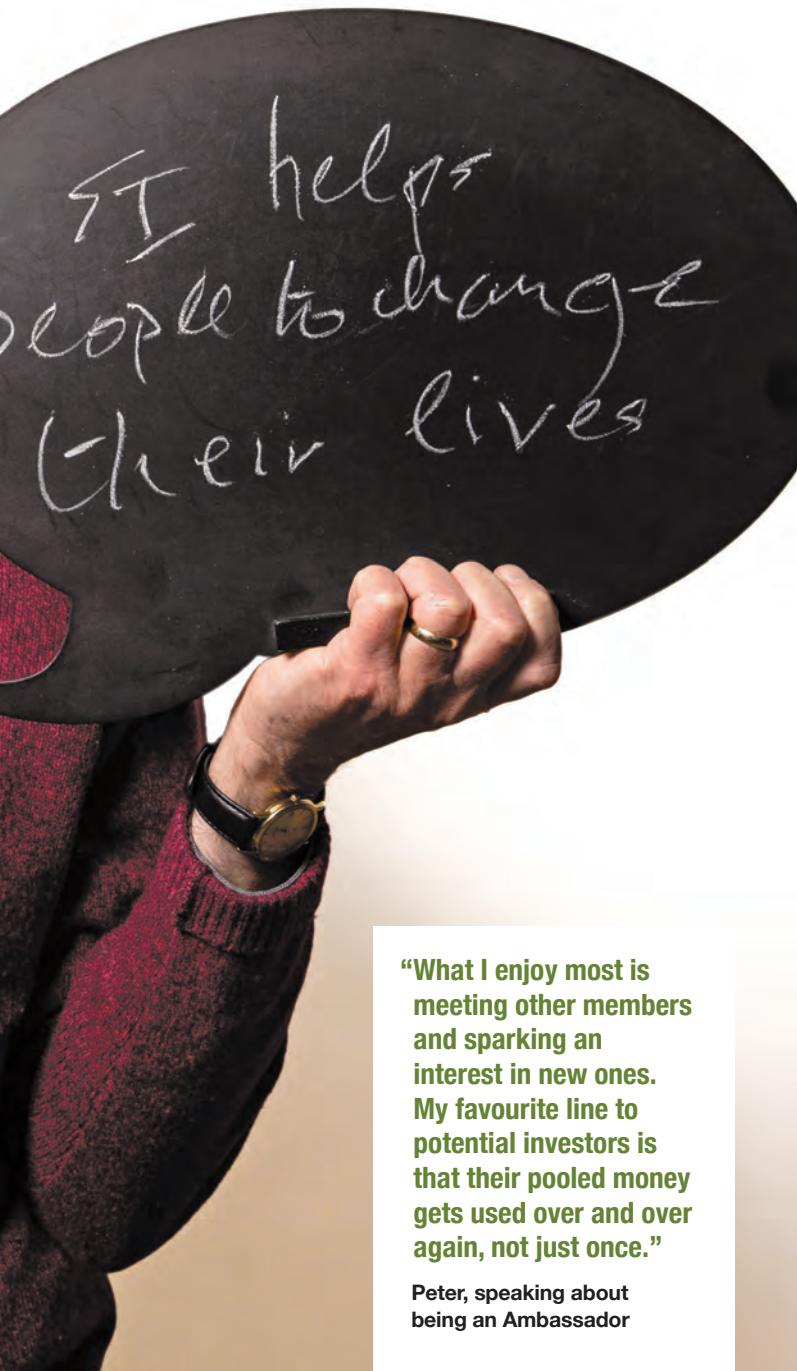
This year, 90 individuals have volunteered with Shared Interest, with 75 taking part in activities such as translation, community outreach and data entry.

Our Ambassador and Community Supporter networks act as our local representatives across various regions. These dedicated individuals inspire community support and investment by raising awareness through public speaking engagements, running information stalls, and securing opportunities for local newsletter articles. Other roles see volunteers supporting the organisation with data entry and translation to ensure content is fully accessible for a range of audiences.

This year, we conducted a survey, to gather feedback and opinions from our volunteer team. The key motivator for volunteering remains strong in support of Shared Interest's mission, followed by a desire to use existing skills and experience, and feeling part of a community.



A commitment to giving back.



The survey also revealed a deep base of long-term commitment: the largest segments of volunteers have served for between five to nine years (41%) and 20+ years (30%).

We celebrated the valuable contributions of our volunteers during Volunteers' Week, that took place in the UK from 2-8 June. In recognition, we planted trees in their name with the National Trust. We also hosted a special online event called 'Confronting the cocoa crisis: Securing the future of cocoa production in Côte d'Ivoire through innovations in biopesticides'. We invited volunteers and colleagues to attend where they heard from our team and project delivery partners about a ground-breaking initiative to support cocoa farmers to tackle the effects of climate change using natural solutions.

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.

Peter Member and Volunteer

Peter has been a Shared Interest member for over 30 years, and a volunteer for over two decades. Uniquely, Peter is the only volunteer to have served on the Shared Interest Council and Board of Directors, as well as taking on a role as a dedicated Ambassador.

Peter first heard about Shared Interest after attending a Traidcraft AGM in the early 90's, and went on to open a Share Account shortly after. He explained:

“I was inspired to join after hearing about the impact Shared Interest has on marginalised communities. Shared Interest is such a unique organisation, after serving on the Council and Board I was keen to continue my involvement and spread the word.”



We were delighted to receive the King's Award for Enterprise in the Sustainable Development category, marking 35 years of financing a fairer world.

This is the fourth time Shared Interest has been honoured with this prestigious award, celebrating the Society's unwavering commitment to sustainable development.

"Winning the King's Award is the ultimate recognition of our collaborative power. Our members, donors, volunteers, and wider Shared Interest team all work toward the same goal, and together we can create real, sustainable impact worldwide."

**Kerrey Baker,
Managing Director**



The Shared Interest team receiving the Kings Award in 2025.

"The award serves as a celebration of our shared achievements, a reflection of our shared commitment and a statement of intent for what's to come."

**Joshua Betts,
Marketing and
Communications Officer**

"I feel proud to know that our work has a strongly positive impact on many diverse communities and our customers can attest to our great service and support."

**Immaculate Ochieno,
Lending Manager
East Africa**

"I feel honoured that we have received this accolade once more. I'm truly proud to be part of this extraordinary organisation, which merges hearts and minds to accomplish love, justice and stewardship in all its endeavours."

**Paul Sablich,
Head of Lending**



**Feedback from the
Kings Award assessors**

"Their work contributes strongly to communities and the environment. Shared Interest Society apply sustainability principles to their business which align strongly with the existing social and Fair Trade Principles of the organisation. They have strong customer support and engagement and thorough, externally verified, reporting and evidence of wider outreach. This is a well deserved award from a company who have continued to deliver very impressive outcomes since 2020 when they last won an award."

OUR LENDING

**Women are
driving change
in communities.**

Tropic Coffee workers processing
coffee beans in Rwanda.

**SHARED
INTEREST
SOCIETY
IN 2025**

We lent money to
149
PRODUCER
CUSTOMERS



With
7,900
PERMANENT
EMPLOYEES

And
397,379
FARMERS & ARTISANS
INCLUDING
127,161 WOMEN



WITH A COLLECTIVE
REVENUE OF
£1.3
BILLION



A close-up photograph of a woman with dark hair, smiling broadly. She is wearing a green long-sleeved shirt over a red patterned top. She is holding a large black plastic bucket with both hands, and the bucket is overflowing with white, segmented cocoa beans. The background is a soft-focus green, suggesting an outdoor setting like a farm.

Nena Perez, a member of the Cuencas del Huallaga Association of Agricultural Producers at her cocoa farm in San Martín, Peru.

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

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 various options:

- **Short-term facilities such as Export Credit, help organisations purchase products to fulfil orders.**
- **Buyer Credit facilitates timely payment to producers.**
- **Stock Facilities work like traditional working capital loans.**
- **Term Loan supports 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 Fairtrade buyers who make vital upfront payments to producers – typically 50% of the order value, as required by World Fair Trade Organization Principles*.

Many of our customers are vulnerable organisations operating on slim margins. They rely heavily on member dedication and buyer commitment to maintain viable market routes. Market challenges often mean agreeing on mutually workable repayment plans takes time.

Buyer lending has declined as customers accessed cheaper credit and faced lower

demand for premium priced products amid the cost-of-living crisis. Nonetheless, buyer lending remains critical; in regions where direct lending is prohibited (such as India, Bangladesh, Nepal and Pakistan), we enable producers to receive timely payments for raw materials and procurement by providing working capital to their European and North American buyers. Liberation is an example of a UK-based buyer we have supported with finance, enabling the business to pay smallholder gatherers from countries such as India.

During the year, our team made substantial efforts to strengthen relationships with existing customers, monitor arrears and identify new business opportunities. Engagements included trade fairs, conferences, targeted visits and producer committee meetings, reflecting a holistic approach to relationship management, market intelligence and impact-driven collaboration.

Feedback gathered through producer committees has consistently highlighted the speed of disbursement and the flexibility of our financing options as key strengths that differentiate us from other lenders. Customers value our year-round access to funding, which contrasts with social lenders who require full repayment of existing loans before new disbursements are approved, a condition that can add unnecessary strain to cash flows.

Despite the challenges of this year's global trading environment, including the ongoing cost-of-living crisis and fluctuating interest rates exacerbated by geopolitical instability, we have continued to help smallholder farmers and artisans grow their businesses sustainably.

*World Fair Trade Organization's 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.

Yao Bertrand and his colleague Koffi Richard
stand in front of a truck loaded with cocoa
bags at the Kapatchiva Co-operative
headquarters in Côte d'Ivoire.





The Americas and Africa account for the majority of our portfolio, with the remainder spread across Europe and Asia.

Coffee remains the largest sector within our value chain and the cornerstone of our Latin American portfolio, accounting for 54% of total disbursements in 2025, up from 51% in 2024. This sustained growth underscores the critical importance of coffee financing within fair trade supply chains and our capacity to respond to price and liquidity pressures in this volatile market.

Global coffee prices have remained exceptionally high throughout 2025. Arabica futures (contracts to buy or sell a specific quantity of Arabica coffee at a set price on a future date) reached 15-year highs, while Robusta prices have nearly doubled year on year. Elevated contract values have significantly increased co-operative capital requirements, creating upward pressure on financing volumes. Many have required larger or revolving facilities to manage multiple shipments within the same harvest cycle. This trend is expected to continue due to constrained supply and regulatory-driven cost inflation.

Cocoa remains our second-largest financed product, representing 32% of total disbursements (2024: 35%). Concentrated in West Africa, producers have faced production challenges and market disruptions, significantly affecting trade. Severe weather patterns, including prolonged droughts have reduced yields. The continued spread of Cocoa Swollen Shoot Virus (CSSV) has further reduced productivity, with some harvest losses exceeding 40%. The sharp reduction in output pushed global cocoa prices to record highs in early 2025. While higher prices increased the nominal value of financing, many co-operatives struggled with quality and volume delivery, constraining

export turnover. Cocoa markets are expected to remain volatile, with continued supply pressure into 2026.

The handcraft and textile sectors continue to play a significant role in our portfolio, comprising 4% of total disbursements, on par with 2024. Global demand for handcrafts continues to be affected by subdued retail spending in key export markets, yet the sector remains central to our mission of providing finance to disadvantaged producer communities, particularly women-led and rural enterprises.

While many commercial lenders have withdrawn from this segment, we remain one of the few dedicated social financiers maintaining steady engagement. Our flexible loan structures and partnerships with Fairtrade buyers continue to provide essential liquidity to sustain employment and preserve artisanal skills.

“The finance from Shared Interest has been utilised to support investment in diversification projects, farm maintenance and certification.”

**Ouattara Adama Aboulaye,
President of Ivorian cocoa
co-operative ECOOKIM**

**“The impact on women,
it’s to achieve more
and learn more.”**

Sacaclí coffee farmer Alba Luz Castro Ruiz in her coffee farm. In 2026 Alba was able to sell her coffee in a special category and further improve the income for her family.



Case Study: Co-operative Sacaclí

Founded in 1994 in Jinotega, northern Nicaragua, Co-operative Sacaclí began with 31 members producing grains and beans. In 2008, they diversified into coffee and now have over 500 members, including 87 coffee producers. Certified Organic, Fairtrade and Regenerative Organic (ROC), Sacaclí is recognised for high-quality, environmentally friendly production that promotes community well-being. In 2024, they gained their fourth certification, Con Manos de Mujer ("With the Hands of Women"), promoting gender equity and recognising women's contributions throughout the supply chain.

Since becoming a Shared Interest customer in 2018, Sacaclí has benefited from a Commercial Export Credit facility, improving liquidity and supporting coffee commercialisation. Coffee is cultivated under strict environmental standards, and production has increased by 81% over nine years due to sustainable practices and growing membership.

Sacaclí prioritises members' quality of life, providing access to credit, equipment, technical assistance, and community support for schools, churches and sports. Women's empowerment is central, with projects in yoghurt, egg, and vegetable production.

Coffee producer Alba Luz Castro Ruiz joined in 2019, citing better prices, training, and credit access. Looking ahead, General Manager Alexander Cruz plans to establish a dry processing plant and expand opportunities for women and youth, ensuring a sustainable future for coffee farming in Jinotega.

**Read more about
our stories at
[shared-interest.com/
impact-studies](http://shared-interest.com/impact-studies)**



Case Study: Liberation Foods CIC

Liberation Foods CIC – originally The Ethical Nut Company, founded in 2005 by fair trade pioneer Twin – is the UK's only Fairtrade nut company co-owned by farmers. Renamed Liberation in 2007 after buying out from Twin, it sources from smallholder communities across Latin America, Africa, and Asia. It supplies major UK retailers like Tesco and Sainsbury's.

Its unique farmer-ownership model means that 50% of Liberation is held by the International Nut Cooperative (INC), which represents over 35,000 small-scale farmers. This structure allows Liberation to pay producers an average of 36% above the Fairtrade minimum while working directly with co-operatives to build sustainability and market access.

Supported by Shared Interest, Liberation utilises trade finance to pre-finance crops, ensuring timely payments to farmers and maintaining an uninterrupted supply chain even through the challenges of Brexit and COVID-19.

Liberation works in Bolivia, Malawi, and India, and has helped improve incomes, education, housing, and environmental conservation – notably protecting over 100,000 hectares of Amazon rainforest. In Kerala, India, Liberation enabled origin-packed exports and interest-free farmer loans.

Liberation stands as a global model for ethical trade, empowering smallholders and challenging unjust supply chains through genuine co-ownership and long-term collaboration.

**Liberation pays
producers an
average of
36% above
the Fairtrade
minimum**

This year has been challenging for our customers, our members and the wider global community, however there have been some positive outcomes in lending, in managing our foreign currency risks and through the continued focus on arrears management.

Our primary banking relationship with Santander UK has been maintained in 2025, which enables us to borrow US Dollars and Euros, to support producers and buyers. We continued our 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 all enabled us to manage volatility of the exchange rate for borrowing currency to carry out our lending and reduced borrowing costs during the year. We continued our active relationship with the Co-operative Bank, maintaining an account for members to pay in their investments. We also have a relationship with StoneX which we use to pay invoices in less common currencies around the world.

A decline in interest rates has resulted in a decrease in deposit income of £114k, combined with a reduction in credit charges and other income which overall gives a small decrease in income of £15k. The net amount lent to customers at the year-end was £27.3m.

Total operating costs for the Society have increased by £219k from the previous year, due largely to an overlap in a number of roles as we managed the transition of two retiring members of the team, which were essential to continue effective running of the organisation. The profit, before members interest and provisions shows an increase of £644k from the previous year.

The bad and doubtful debt charge for the year is £1.21m, which is a significant improvement on the prior year, but still provides reasonable additions to a number of customers accounts in arrears. Last year there were also two very unusual insolvencies. After interest to members, this leaves an overall surplus of £254k. Our reserves are still below the lower end of our targeted range (more details are available in the published annual statutory financial statements), however we have made some improvement this year and 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 £50.5m and reserves from previous years' surpluses totalling over £1.1m. This is in addition to specific provisions against doubtful accounts, which are cumulatively £17.6m.

Santiago Ramos, Customer Representative for South America, meets with quinoa co-operative Quality Supplier Foods in Puno, Peru.



SHARED INTEREST SOCIETY

FINANCIAL OVERVIEW

	2021 £'000	2022 £'000	2023 £'000	2024 £'000	2025 £'000
STATEMENT OF COMPREHENSIVE INCOME					
Credit charges	3,153	3,334	3,242	3,112	3,099
Bank deposit interest	50	103	574	715	601
Other	112	129	156	80	192
Total	3,315	3,566	3,972	3,907	3,892
Finance Costs	(94)	(81)	(193)	6	122
Provision for doubtful debts	(1,102)	(1,729)	(1,446)	(1,971)	(1,209)
Operating costs	(2,055)	(2,173)	(2,379)	(2,236)	(2,455)
Corporation Tax	-	-	-	-	-
Profit before members' interest and donation	154	(417)	(46)	(294)	350
Members' interest	(93)	(40)	(40)	(98)	(96)
Donation	-	-	-	-	-
£/\$ Exchange rate at the year-end	1.35	1.115	1.22	1.34	1.34
BALANCE SHEET					
Tangible fixed assets	111	71	35	34	45
Investments	118	139	7	6	7
Lent to customers	31,776	36,085	31,793	28,351	27,305
Cash and deposits	52,051	53,414	21,112	52,992	52,167
Debtors	126	232	164	312	146
Loans owed to the bank/overdrafts	(31,313)	(35,955)	-	(29,556)	(27,641)
Other creditors < 1 year	(388)	(402)	(312)	(248)	(335)
Other creditors > 1 year	-	-	-	-	-
Total	52,481	53,584	52,799	51,891	51,694
Capital	50,730	52,341	51,643	50,914	50,465
Proposed share interest	91	40	39	97	95
Proposed donation to Shared Interest Foundation	-	-	-	-	-
Profit and Loss	1,660	1,203	1,117	880	1,134
Total	52,481	52,584	52,799	51,891	51,694

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.



As we look to 2026, we remain steadfast in our purpose.

The challenges we face are significant, but our resolve remains strong. The progress achieved this year, driven by the dedication of our members, colleagues, volunteers and partners, demonstrates the impact that collective effort and a shared commitment to fairness can deliver.

We are excited to have begun our first joint Strategic Review with our charitable arm, Shared Interest Foundation, which will see us closer align to achieve our joint mission. We believe that together we are stronger, and able to make a meaningful and lasting impact for the most marginalised communities across the globe.

This review offers a crucial opportunity for us to reflect on our achievements, identify new opportunities, and collectively shape the future direction of Shared Interest. The process is structured around four key phases: validating our high-level vision and purpose; analysing our internal operations and external landscape, including market trends and opportunities; developing the core strategy; and finalising a new strategic framework that defines our future goals, outcomes and targets.

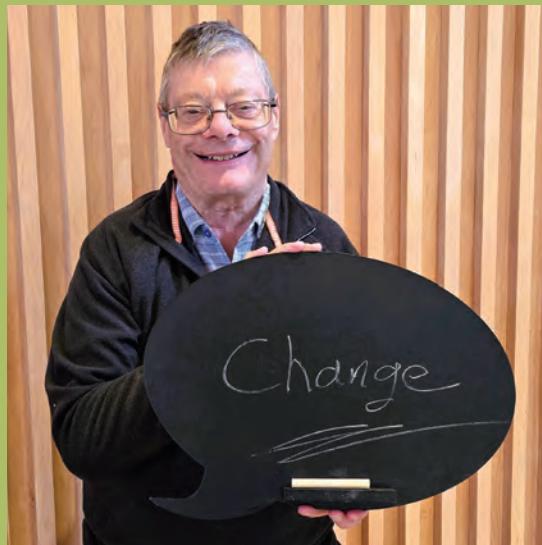
The review, which will be completed by May 2026, includes comprehensive stakeholder engagement through interviews, a member survey, consultations and discussion groups. Our aim is to ensure a fully inclusive process that captures a broad range of perspectives and insights, which ultimately moves the organisation forward to adapt to the challenges which lie ahead.





Sacací farmers Miguel Ruiz, Marlon Ruiz, Alba Luz Castro, and Pedro Maudiel Sevilla Mairena in the coffee farm.

Together, they work to maintain the health and productivity of the coffee plants, applying good agricultural practices and benefiting from the co-operative's technical support to strengthen their production.



“It was good to find an organisation that works collaboratively with producers and buyers ... and Shared Interest helped me see that behind these businesses are real people and communities, doing their best in often challenging circumstances.”

Shared Interest member
and volunteer, Ivar

Shared Interest Society

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SHARED INTEREST
INVESTING IN A FAIRER WORLD

