

A close-up portrait of a young woman with dark hair, smiling and looking slightly upwards. She is wearing a dark grey sweater over a colorful, patterned shawl. The background is a blurred mountain landscape with green vegetation and rocky terrain.

**SHAREDINTEREST**  
INVESTING IN A FAIRER WORLD

**Imagine  
if you could  
invest in  
a fairer world**

Inka Moss harvester Fiorella Anchiraico Montalvo  
in the region of Tambillo, Peru.



Imagine  
if you could  
change lives  
by investing  
just £100

EDUCE beekeeper Vitaliano Cahuich holds a bottle of the honey produced by the co-operative in the Yucatan Peninsula of Mexico.

# Make your money count

Shared Interest is an ethical investment organisation. Set up in 1990, we bring together a community of over 12,000 people with a shared goal of investing in a fairer world. We work hand in hand with communities where income opportunities may be limited and businesses are facing increasing challenges.

Our members want to make a difference, so we use their investment to provide fair finance to farmers and craftspeople across the world. The loans typically fund seeds, plants, materials, crops, equipment or finished goods. Once the crops or crafts are sold, the organisation repays Shared Interest the capital plus a fair rate of interest. The funds can then be recycled and lent out again.

By opening a Share Account, you are investing in withdrawable shares in Shared Interest Society. Your investment is at risk due to the nature of the businesses that we support so you should never invest more than you can afford to lose.

**However, while it is with Shared Interest, you can be sure that your money is doing amazing things.**

In 2022, we supported almost 400,000 producers to trade and earn a living.



Theresa has been a loyal Shared Interest member for 30 years. In 2022 she also joined our Council as a volunteer.

Theresa said: "It is a basic principle of fairness that women and men should have the same opportunities in society to follow their dreams and build a brighter future for themselves and their children."

**Mike and Ruth were inspired to open a Share Account after hearing about Shared Interest through their local Fairtrade group.**

Ruth said: "What does Shared Interest mean to us? Financial sustainability: we want to make a practical contribution to supporting producers."



CAYAT co-operative cocoa farmer Kouman Kouame Dominique, holds cocoa pods on his farm in South East Ivory Coast.

## HOW DOES IT WORK?

### STEP 1

A Share Account is opened



### STEP 2

Money goes into the Shared Interest pot



### STEP 3

A loan is made to a fair trade business



### STEP 4

The loan is used to buy equipment or to pre-finance orders



### STEP 5

The loan is repaid to Shared Interest



**RETURN TO  
STEP 2**

## Enriching the lives of others

Elizabeth Arista Salazar is President of Peruvian coffee co-operative COOPARM's (Cooperativa Agraria Rodríguez de Mendoza) Women's Committee.

COOPARM has 500 members, who work to Fairtrade and organic standards, putting people and planet at the forefront of their work in producing high quality coffee.

Shared Interest has provided support to COOPARM for over a decade and the co-operative uses their facility all year round. Shared Interest finance enabled COOPARM to support farmers in preparing their land for harvest, and provided payment when the coffee was collected. A couple of years later, the co-operative used a Shared Interest loan to acquire machinery and equipment for their dry mill.

General Manager Ramiro Bocanegra (right) said: "Shared Interest is at the heart of COOPARM."



Elizabeth Arista harvests coffee in her plantation located in Rodríguez de Mendoza, Peru.

# Getting Started

**As a member, your money will be put to good use supporting farmers and craftspeople to trade and improve their lives.**

You become a member of Shared Interest by opening a Share Account with a minimum of £100 and all members have an equal voice, regardless of the size of their investment. Once open, you can earn interest, add investment, up to the value of £100,000 or make a withdrawal.

You will receive regular updates on the people whose lives are being transformed by your investment. Our secure Member Portal also enables you to keep up to date with your Share Account online.

Each year, we hold a series of events across the UK to meet with our investors. These events create valuable opportunities to find out more about how the organisation works and the difference your investment is making.

If you would like to find out more, please visit our website, or complete this form and send it back to us FREEPOST.



## I WANT TO INVEST IN A FAIRER WORLD

Full name

Address

Postcode

Telephone

Email

*Please tell us how you heard about Shared Interest Society:*

We would like to keep you informed of the work we are doing. Your information would be stored for 12 months on the Shared Interest database and this communication would be no more than six monthly. Your details **will not** be passed on to any third parties. If you are happy to receive this information please tick here. ☐

**Shared Interest Society**

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INVESTING IN A FAIRER WORLD

GLUE HERE

GLUE HERE

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Bukonzo Organic Farmers member Kabugho Meresi harvests fresh coffee cherries in the Kasese District of Uganda.



**We see a world  
where people  
can trade as  
equals**

Basket weaver Akolgo Abaah sits on her group farm in the Sirigu Akondone community in Bolgatanga, Ghana.