STRATEGIC REVIEW 2026-2031

Setting our priorities for the future

At Shared Interest, we believe that access to finance can transform lives. Every investment made by our members helps create opportunities for farmers, artisans and communities who are often excluded from traditional financial services.

As we look to the future, our new strategy is rooted in that same belief. It sets out how we will grow our impact, strengthen our organisation and respond to a rapidly changing world, while remaining true to the values and purpose that have guided us for more than three decades.

The challenges facing communities around the world are significant. Economic uncertainty, climate change and increasing inequality continue to affect many of the people and businesses we support. Yet these challenges also reinforce why Shared Interest's mission remains as important today as ever.

I invite you to explore the pages that follow and discover how, together, we will build on our achievements and realise our ambitions for the future.

Building a fairer future *together*

SHAREDINTEREST
INVESTING IN A FAIRER WORLD

Our vision for the future

OUR VISION

A world of equitable trade, where farming and artisan communities are empowered by fair finance and technical support to build resilient, prosperous futures.

OUR MISSION

We provide fair and inclusive financial services, alongside business support, which enable farming and artisan communities to improve their livelihoods and living standards through trade, increased resilience and prosperity.

Together, with the support of our members, donors and volunteers, we are working towards a world where justice, dignity and sustainability are at the heart of trade finance.

What this means in practice

FAIR FINANCE: Providing loans and trade finance where it is needed most.

TECHNICAL SUPPORT: Helping producers strengthen their organisations and businesses.

THRIVING COMMUNITIES: Creating stronger livelihoods, greater resilience and long-term prosperity.

Crafting Fairer Futures project participant, Musonja Enid, showing her colourful doormat made out of banana fibre in Uganda.

Responding to a changing world

Imagine the future...

A world in which farming and artisan communities prosper and enjoy an improved quality of life. Marginalised farmers and artisans will have been able to fulfil their ambitions as viable and sustainable businesses and co-operatives. They will access financial products and services designed specifically for their needs enabling them to trade and invest in their businesses, communities and the environment. They will have the opportunity to access technical support to mitigate risks, grow and build resilience.

As Shared Interest we have proven solutions to support trade, and we will continue making finance fairer and more inclusive by bringing to market innovative products and services tailored to those most in need. We will continue to do this through galvanising a community of ethically minded members, donors and volunteers. We will continue to harness the talent, ingenuity and passion of our colleagues and volunteers and work alongside our valued customers to provide products and services that help to build stronger, sustainable businesses.

This work is underpinned and guided by our values, including the highest ethical standards which we expect of ourselves and those organisations we work with. Partnership and mutual respect are at the core of how we operate. We will continue to foster strong relationships with our stakeholders through transparency, collaboration and shared value, while clearly communicating our impact and demonstrating accountability for the outcomes we achieve.

OUR NEW STRATEGY

RENEW

Refreshing how we engage members and modernising how we work.

GROW

Increasing lending and reaching more producer organisations.

EXPLORE

Testing new ideas around climate resilience, technology and blended finance.

Our Theory of Change

IMPACT

PROSPERING FARMING & ARTISAN COMMUNITIES

- QUALITY LIVING STANDARDS
- STRONG, SUSTAINABLE, RESILIENT BUSINESSES

LONG-TERM OUTCOMES

- Increased market access and trade
- Improved governance and management of businesses
- Adaptive climate resilience
- Increased women and youth in leadership

ASSUMPTIONS

Committed customers with trading opportunities.

Farmers and artisans willing to improve and strengthen their organisations

INCLUSION & OPPORTUNITY

- FAIR & AFFORDABLE FINANCE
- QUALITY TECHNICAL ASSISTANCE & SUPPORT

OUTPUTS

- Committed movement of members providing share capital, donations and time
- Strong and growing customer base
- Fit for purpose financial products, services and support to enable trade and resilience
- Partner support and delivery of suitable technical assistance, gender and youth inclusion and climate solutions

ACTIVITIES

- Member & supporter acquisition, services, growth and retention
- Customer acquisition, services, growth and retention
- Risk management, due diligence and arrears management
- Product, service and technological innovation
- Partnership building and fundraising
- Pipeline building, project design, monitoring

ENABLERS

- Demonstrable track record
- Brand value
- Efficiency and continuous improvement
- Sound financial management
- Local offices and local know-how and networks
- Strong Shared Interest global team



Quality Supplier, quinoa producers based in Peru.
L to R: Jose Ruiz (Chief Operating Officer Quality Supplier), Santiago Ramos (Shared Interest Customer Representative South America), Fabiana Chambi (quinoa producer) and Victor Mamani (Technical Assistance Supervisor)



PRIORITY 1:

Growing and renewing membership

We will:

- **Attract new members**
- **Improve communications**
- **Make it easier to get involved**

PRIORITY 2:

Increasing lending and impact

We will:

- **Support more customers**
- **Disburse more member capital**
- **Reach more farming and artisan communities**

Mukanyandwi Joseline, an employee of Simbi Coffee, sorts freshly peeled and washed coffee cherries on drying beds.

How we will deliver

The delivery framework is deliberately simple. It helps us decide where to focus our energy and how to balance improvement, growth and innovation.

GET BETTER

We want to improve our processes, increase efficiency, make better use of data and technology, and address operational barriers that limit our ability to lend more effectively.

GO BEYOND

We want to broaden our reach by refreshing how we communicate our story, engaging new audiences, expanding into new countries where we already see opportunity, and growing our lending and customer base.

EXPLORE

We want to create space to test new opportunities over the five-year strategy period including climate-related offers, blended finance, more tailored approaches for members and customers, and opportunities beyond our current model where these align with our mission and strengths.

The 5 strategic themes

The strategy will be delivered through five connected themes. These are not separate workstreams; they support each other and will require collaboration across teams.

THEME	WHAT IT MEANS	What this will look like in practice
1 MEMBERSHIP	**Engage, expand and renew our membership**	A revitalised member base, refreshed brand and improved communications, will enable us to reach new and more diverse audiences. We will bring existing members with us as we evolve, while creating more pathways for new members, donors and supporters to engage with Shared Interest.
2 LENDING	**Increase our lending and customer base**	We will broaden our impact through increased capital deployment and growth in our customer base across current and new geographies. We will complement recognised certification standards with our own values-based assessment approach, ensuring our growth remains aligned to our mission and delivers responsible stewardship of our members' investments.
3 FOUNDATION AND SOCIETY	**Create a more holistic and joined up approach**	By bringing the Foundation and Society into closer alignment, we will offer a more joined-up response to customer needs, combining trade finance with high-quality technical assistance to strengthen businesses, improve market access, support climate resilience, and improve living standards.
4 IMPACT	**Be guided by and lead with impact**	We will strengthen how we collect, measure, present and communicate our impact. We want better reporting, stronger narratives, and more compelling evidence of the difference we make.
5 ORGANISATION	**Build an effective and efficient organisation**	We will continuously improve our processes, systems and ways of working to enhance the quality, efficiency and effectiveness of our services, leveraging technology and building the capabilities needed to deliver our mission.

What success looks like

- *More members*
- *More capital to lend*
- *More customers reached*
- *Stronger more resilient organisations*

None of this happens without our members

Every pound invested, every donation made and every conversation shared helps farming and artisan communities access the finance and support they need to build resilient and prosperous futures.

We aim to support over 500,000 producers every year



CAYAT co-operative cocoa farmer Dominique Kouman Kouamé sorts cocoa beans on a farm in Côte d'Ivoire.