

GROWING STRONGER

ANNUAL REVIEW 2023



GROWING TOGETHER

Countries around the world are faced with evolving challenges, including the aftermath of the pandemic, the immediate threat of climate change, the cost of living crisis and the ongoing effects of conflict.

Against this complex backdrop, Shared Interest brings together a community of people with a shared goal of investing in a fairer world.

WELCOME TO OUR 2023 REVIEW





WELCOME TO OUR 2023 REVIEW

As we publish this Annual Review, we recognise the evolving challenges that are facing farmers and artisans. The aftermath of the Covid-19 pandemic, along with the triple crises of climate change, the cost of living crisis, biodiversity loss and pollution has left a lasting and devastating impact. Nevertheless, amidst these challenging times, Shared Interest has played a pivotal role in supporting those communities most severely impacted. As our late Founder, Mark Hayes said: “Shared Interest means solidarity”, and our steadfast focus remains on working hand-in-hand with smaller, more vulnerable groups who are often unable to access finance elsewhere.

At the heart of our organisation is a community of members united by a shared goal. Over the past year, we have seen a significant slowdown in the number of new investment enquiries, which we believe is directly related to UK economic conditions. This year, investment decreased by £0.7m, leaving us with a Share Capital total of £51.6m. Our members however remain loyal and engaged, with an average membership duration of 16 years. Earlier this year, we had the pleasure to meet face-to-face with 181 supporters at our UK events.

I am delighted to report that over the last year, we have disbursed a total of £49.2m to 173 organisations, supporting the livelihoods of over 412,620 farmers and artisans in 45 countries. Our regional teams in Costa Rica, Ghana, Kenya, and Peru have continued

to meet with producers in person, visiting farms and production facilities to gain a comprehensive understanding of the true impact of our support.

While our primary aim is to lend directly to producers wherever possible, our buyer lending serves as a vital means of indirectly supporting smallholder farmers and artisans in regions that we are not otherwise able to reach. This year, a large proportion of this finance went to Asia, including India and Bangladesh, where political and economic constraints necessitate a relationship with buyers, as we are unable to support these producers directly.

We remain committed to supporting a wide range of products, including fruit, seeds, sugar, honey, herbs and nuts. Handcrafts continue to hold an important place in our lending, as we maintain our focus on small and disadvantaged producer groups, and we believe that we remain the only social lender to provide finance to this sector.

As I embark on my term as Chair of Shared Interest, I feel immensely privileged to take on this role within such a unique organisation, which I believe stands as an exemplar in social justice. The activities detailed in this review underscore the remarkable impact our finance has had, and we take immense pride in our achievements this year as we continue our mission to foster a world where justice is at the heart of trade finance.

Chair, Dr Yvonne Gale

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**



A woman with dark hair, wearing a brown t-shirt, is smiling and holding two cocoa pods. She is standing in a lush green forest. The background is filled with out-of-focus green leaves and branches. The text "It is a meeting of hearts and minds." is overlaid on the right side of the image.

It is a meeting of
hearts and minds.

MISSION & VALUES

Cuencas del Huallaga cocoa farmer Noemi Llamo collects cocoa pods on her farm in the San Martin region of Peru.

Our impact goes far
beyond providing
finance on fair terms.

WHAT WE DO

Husband and wife beekeepers Maria and Diego Colli hold the honey they produce with EDUCE co-operative in Mexico.



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 £51.6m 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 handcraft organisations to 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. As production increases, so does the amount of Fairtrade Premium paid, 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 MEMBERSHIP

At the core of Shared Interest is a community of members coming together to achieve a shared goal. This year, they have enabled us to reach a Share Capital total of £51.6m across 10,259 Share Accounts. For the past year, we have seen the number of new enquiries slow significantly, and we believe that this is directly related to UK economic conditions, causing increased household expenditure.

Although 82% of our membership is made up of individuals, it also includes faith groups, fair trade partnerships, businesses, schools and community groups. Our members are incredibly loyal and the average length of time a member holds a Share Account is 16 years. We communicate with our members in a number of different ways to help them understand the impact of our work. This impact does not just focus on the outcomes of the businesses we support, but also the people involved and their wider community, as well as broader global issues in line with the Sustainable Development Goals (SDGs).

With support from volunteer Translators we continue to bring the voice of producers to the centre of our storytelling. By sharing their experiences and perspectives, producers help make our communications more powerful and effective by bringing the impact and importance of our work to life.

For the first year since the pandemic, we held our supporter events in-person, and in May and June, we visited Edinburgh, London and York to meet with members. We also welcomed guest speakers to each event from True Origin, formerly Just Trading Scotland, Zaytoun and Peruvian customer Inka Moss. Our Annual General Meeting (AGM) has been held online since 2021. This year's event took place on Friday 17 March 2023, with an audience of 145.

The ability to apply for a Share Account online is a crucial tool for attracting new members. Typically, Share Accounts are opened with a minimum investment of £100, with members gradually increasing their investments in the subsequent months.

This year, we carried out a comprehensive review of the Shared Interest website, updating images and content in alignment with our ethical content gathering procedure. We also strengthened our presence on social media. YouTube views rose by 105% with a 30% increase in subscribers compared to 2022. Our Facebook content reached 35% more accounts due to varied formats and frequent posts. Additionally, LinkedIn followers increased by 27%, attributed to enhanced collaboration with our Lending Managers.

“I really enjoy seeing and hearing from Shared Interest partners letting us know what problems they face and how they are dealing with them. The link makes our contribution so much more real.”

Feedback from member attending supporter event

OUR ENVIRONMENTAL ACTION PLAN

TEAM INVOLVEMENT

During our two-day Volunteer Festival, 'What is a Carbon Footprint?' was the most attended session, with colleagues and volunteers joining.



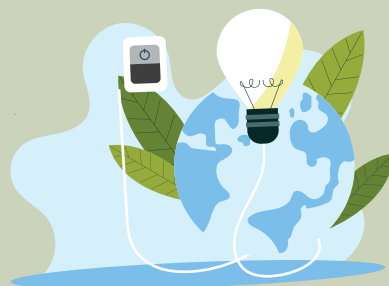
WASTE MANAGEMENT

As more members sign up to receive communications online, we were able to reduce our printing of QR.



ENERGY USAGE

In October 2022, we shared weekly energy-saving tips with all of our colleagues. This included tips for work (including home work spaces) and home.



TRANSPORT AND TRAVEL

We made use of the new 100% electric-powered train service Lumo which runs between Newcastle and London.



RAW MATERIALS AND SUPPLIES

We selected meat-free catering for all our supporter events this spring.



OUR PEOPLE

Our International Team

Retaining positive and engaged people is a significant contributor to Shared Interest's continued growth and success, and 53% of our colleagues have been with the organisation for over five years.

The language skills of our colleagues and volunteers enable us to build relationships, gather content and communicate effectively with stakeholders worldwide. In addition to English, collectively, our colleagues speak 15 languages.

One of the year's standout moments was the heartwarming reunion with our overseas colleagues, for the first time since 2019. This experience left a remarkably positive impact on all involved. It not only allowed for valuable face-to-face meetings and discussions in the Newcastle office but also provided an opportunity to foster connections with fellow team members, including those who have recently joined us.

We took advantage of this occasion to organise a team-building event, aimed at enhancing communication, promoting collaboration, and strengthening relationships, while participating in interactive activities.

"We care for our customers and our colleagues, and we seek to take fair decisions."

Comment in our engagement survey

Dedicated volunteers

A team of dedicated volunteers help us achieve our mission by bringing their skills, knowledge, enthusiasm and passion to the roles they carry out with us. Currently, 92 individuals have chosen to volunteer with Shared Interest in one or more of our volunteer roles.

Ambassadors and Community Supporters enable us to reach a wider audience and attract more members. Meanwhile, our volunteer Translators carried out vital work, supporting us to communicate in different languages, helping to bring the voice of producers to the centre of our storytelling. In our commitment to acknowledging and appreciating the invaluable contribution of our volunteers, we mark the occasion of Volunteers' Week (1-7 June). During the week, all volunteers, including members of Council, received a gift box of wildflower seed balls and a thank you card from Shared Interest. We hosted our third online Volunteer Festival, which encompassed five sessions, catering to a diverse range of topics.

"The two sessions I was able to attend today were SO interesting and helpful. I really appreciate the time and effort put into them."

Feedback following Volunteer Festival



OUR TEAM

Results of our independent engagement survey

55%

ACTIVELY ENGAGED

44%

ENGAGED

(94% response rate)

GLOBAL CITIZEN



< Martin

“What does Shared Interest mean to me? Empowerment: as a long-term supporter of Fairtrade, I wanted to help plug the gap between hope and reality for producers.”



< The Wyatt family

“Shared Interest has enabled us to make our money ‘work hard’ in the support of smallholder farmers in the global South.”



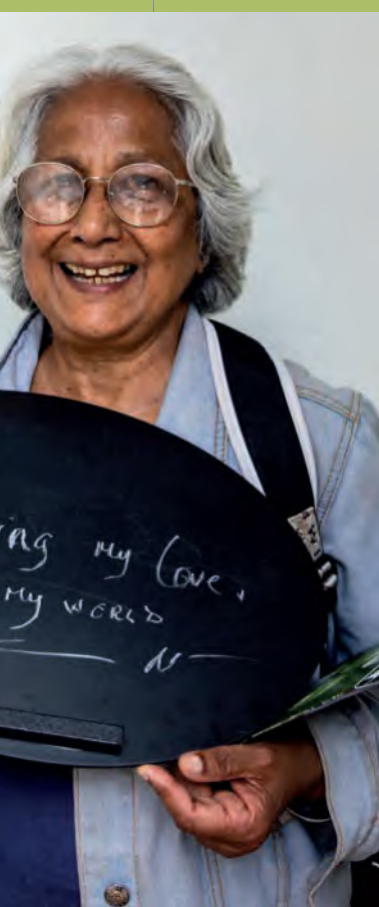
^ Shelagh

“I invest in Shared Interest because it supports Fairtrade, impacts vulnerable communities and my money is used multiple times.”



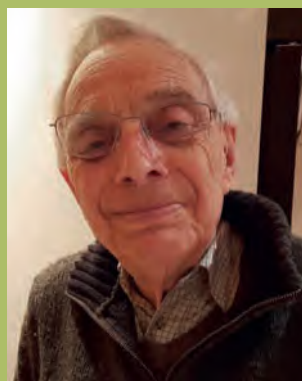
L ZENS

We reach 45 countries with our finance. We couldn't do this without our members, donors and volunteers.



< Savitrie

"I support Shared Interest for a fairer world; to give a helping hand to my world."



< Leonard

"Through my investment I am doing just a little to get rid of some of the injustices in the world and to promote a fairer society."



Leonidas del Aguila, a member of Cuencas del Huallaga, at his cocoa farm in San Martin, Peru.



**"This job allows me to
take care of my family
and send my children to
school."**

**Babou Koulibali is responsible
for the loading operations at
cocoa co-operative CAYAT.**

IN 2023 WE
LENT MONEY TO



153

PRODUCER CUSTOMERS WITH

9,519

PERMANENT EMPLOYEES



AND

412,628

FARMERS & ARTISANS

INCLUDING

131,415 WOMEN



WITH A
COLLECTIVE
REVENUE OF
£982.6
MILLION

Babou Koulibali carries a sack of cocoa beans
at the CAYAT processing plant in Ivory Coast.

DRIED FRUIT &
VEGETABLES
0.8%



SUGAR
0.6%



MOSS
0.5%



OTHER
0.1%

HONEY
2.0%



OIL SEEDS &
OLEAGINOUS
FRUIT
2.4%



CHOCOLATE
2.9%



NUTS
4.4%



HANDCRAFTS
8.4%



COCOA
29.6%



COFFEE
48.3%



LENDING FOR DIFFERENT TYPES OF PRODUCTS



OUR LENDING

The challenging landscape emphasises how the need for our finance is increasingly important, and our aim remains to be a trustworthy and respected social finance provider.

Weak governance and poor financial management by customers are constant challenges when managing our lending portfolio. We encounter this more often in the southern hemisphere section of our lending but at times, in the North too. These issues carry significant consequences, as inadequate business management ultimately leads to loan defaults if left unaddressed.

While we have achieved notable success in recovering longstanding doubtful debts, ongoing disruptions to trading conditions have compelled us to make the prudent decision to allocate provisions for a higher number and value of customer accounts than usual this year.

We continue to support fair trade organisations through two channels: direct lending to producer groups in Africa and Latin America (producer lending) and indirect lending to fair trade wholesalers, FLO Traders*, and retail businesses in the Northern Hemisphere (buyer lending), which indirectly benefits producers in Asia. This year, our finance supported 173 customers, consisting of 153 producer groups and 20 buyers.

Our lending solutions encompass both short-term and medium-term options. Short-term lending includes Export Credit, Buyer Credit, and a Stock Facility (similar to working capital). These options provide upfront funding for order fulfilment and stock procurement. On the other hand, our medium-term lending, known as a Term Loan, aids in infrastructure development and equipment acquisition.

The majority of our lending (91%) supports producer groups. We also assist buyer organisations, but this has reduced lately due to challenges in the handcraft market. Nevertheless, lending to buyers is crucial in fair trade, as they must provide a 50% upfront payment to producers per WFTO Fair Trade Principles**. Shared Interest helps by facilitating 'recipient producer' payments.

In India, Bangladesh, Nepal and Pakistan we are unable to lend and get our money back due to financial regulations. By offering credit to buyers, we indirectly help these producers access working capital, enabling buyers to pay artisans and secure raw materials for timely order fulfilment.

Candela Peru have been a Shared Interest customer since 2001. Founder Guadalupe Lanao said: **"Shared Interest has played a fundamental role in the growth of Candela."**

"The credit from Shared Interest is very beneficial because it's timely, we can get it to the producers quickly to allow them to gather to harvest the honey and for them to be paid. The benefit goes straight to the producer and the timeliness of the payment allows better results."

Miguel Díaz Blasque works with EDUCE in Internal Controls

*FLO Trader describes a trading organisation that buys, sells and/or manufactures/processes and has a Fairtrade product certification.

**The 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.



“I am proud of being a coffee farmer because coffee helps me very much. I am happy that whenever I go to sell I come back with good money that brings a smile on my face.”

Medius Masereka, Bukonzo Organic Farmers Cooperative Union (BOCU)

OUR LENDING

We provide support to businesses operating in vulnerable areas, often facing challenges posed by climate change and fluctuations in commodity prices. Our commitment is to extend financial services to these businesses while safeguarding the capital invested by our members from undue risk.

To achieve this, we have established a detailed due diligence process, which has proven even more crucial given the supply chain disruptions and many other challenges witnessed this year.

To ensure we keep up to date with regional changes, we hold Producer Committees. During these, many customers said that one of the main advantages of accessing finance from Shared Interest is the speed of disbursement, as well as the flexibility of the finance. It was also recognised that Shared Interest provides better credit conditions than local banks.

Despite the challenges this year, Shared Interest has continued to support smallholder farmers and artisans to grow their businesses sustainably and create employment opportunities. The Americas and Africa represent 93% of our portfolio and the remaining 7% are located in Europe and Asia.

In South America, we continued to receive the highest volume of disbursements due to the large number of coffee producers based in the region. In 2022, our coffee customers in Latin America experienced exceptional disbursements due to high coffee


prices, increased liquidity needs driven by an international logistics crisis, and strong demand for contracts. However, in 2023, international coffee prices plummeted, some customers' accounts closed due to financial troubles, and coffee contracts became scarcer due to a higher Fairtrade Minimum Price and excess buyer stock. These changes brought significant challenges to the region's economic landscape. In addition, honey production in Central America grew due to an expanded beekeepers' network but faced lower international prices, reducing financial needs.

In East Africa, the primary reason for growth in 2023 stemmed from resolving arrears and approving limit increases that were drawn down in the same year.

In West Africa, there is a slight increase in cocoa disbursements as cocoa experiences high prices not seen for over a decade. The farm gate price for the new cocoa season was set at \$1.6 per kg, with the current market price around \$3.5 per kg. In addition to this, the farm gate price in the region dictates that the producer should also be paid a Living Income Differential (LID). The LID can however be counterproductive as buyers are hesitant to offer fair trade contracts, which command a higher premium. In Ivory Coast, production delays caused by irregular rain patterns and reduced yields have resulted in customers needing more time to gather sufficient produce for international orders.

“The loan from Shared Interest has allowed us to double our coffee sales and pay the farmers on time. With the increased income from coffee sales, the farmers have been able to educate their children.”

**Jostina Kabugho,
General Manager
at Ugandan coffee
co-operative Bukonzo
Organic Coffee Union
(BOCU)**

A woman with dark skin and braided hair, wearing an orange t-shirt and black pants, is kneeling in a nursery. She is holding a small green seedling in a black plastic nursery bag. The background shows rows of similar seedlings in bags, with trees and a thatched roof visible in the distance.

“Many of us were illiterate but with the training offered by CAYAT, we can now read and write a little. Thanks to the CAYAT training, I now know how to save, engage in agricultural good practices, and help others. With CAYAT, my life is perfect, because I received many trainings like the Women’s Leadership School... I am no longer afraid: I have a perfect life because today I know my true value.”

Rosine Bekoin

CAYAT, Ivory Coast

Globally, it is estimated that there are around six million cocoa farmers and between 40 and 50 million people who depend on cocoa for their livelihoods.

On the surface, the cocoa sector appears to be male-dominated, as the majority of farms are owned by men and it is the landowners who bring the beans to the collection sites and receive the payment. However, according to a report by Fairtrade Foundation titled 'The Invisible Women Behind our Chocolate', women account for two-thirds of the labour force.

CAYAT is a cocoa and coffee farming co-operative, based around the towns of Adzopé and Yakassé-Attobrou in the South East of Ivory Coast. Like many areas across Ivory Coast, this region is home to many cocoa farmers who depend on the crop to earn a sustainable income.

CAYAT was founded by a group of farmers whose aim was to bring cocoa farmers together and address the region's deep socio-economic challenges, while advancing sustainable agriculture and increasing farmers' incomes. The co-operative started with 283 members and has since grown to over 3,300 members. Through their range of social impact projects, commitment to fair trade, environmental conservation and innovation, CAYAT have positioned themselves as a leader in the sector.

CAYAT became a customer of Shared Interest in 2016 with finance to enable them to purchase cocoa beans from their members. This facility has been steadily increased in line with the growth of the business.



Beekeeper Vitaliano Cahuich holds the honey he produces with EDUCE co-operative.

EDUCE, Mexico

Established in 1997, Sociedad Cooperativa de Responsabilidad Limitada (EDUCE) is a co-operative dedicated to the production and export of Fairtrade honey. Today, EDUCE represents the voices and interests of 800 beekeepers in 40 co-operatives, across three states of the Yucatán Peninsula of Mexico. For Mayan communities, bees and honey have always been sacred, and for many producers in the region, beekeeping is one of the main sources of economic income.

According to the United Nations, climate change is playing an increasingly important role in the decline of biodiversity around the world. Specifically in beekeeping, alterations in rainfall patterns and drought events, interspersed with an increased frequency of natural phenomena such as hurricanes and storms, represent a destabilising factor for beekeeping because flowering periods are becoming increasingly unpredictable.

This unpredictability makes it difficult for beekeepers to harvest the same amount of honey each year, as they must coordinate and anticipate the flowering time to ensure that hives are ready for honey harvesting.

EDUCE uses finance from Shared Interest to prefinance their honey harvest, enabling the co-operative to offer beekeepers a higher and more stable price for their product.

"The money allows the beekeepers to continue with their work, maintain their families and be productive members of society. Without that money, the producers would be at the mercy of other traders who are less ethical."

EDUCE Commercial Manager Leonor López Garduza



Scan this QR code to read more about EDUCE and CAYAT

THE FINANCIAL OVERVIEW

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

The average exchange rate of the US Dollar to the Pound Sterling during the year was 1.23 (last year 1.27). Increased bank deposit interest rates have resulted in an increase in deposit income of £471k and combined with a small reduction in credit charges, led to an overall increase in income of £406k. After other items, our net income increased by £298k. The net amount lent to customers at the year-end was £31.8m.

We continued our main banking relationship with Santander UK plc, providing us with the ability to borrow foreign currency, notably US Dollars and Euros, which we need 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 on the exchange rate for borrowing currency to carry out our lending and given the higher interest rates, significantly reduced borrowing costs during the year. The timing of the new deal in this regard for 2023/24, means that at the 30 September 2023 we held less cash than normal in our balance sheet but also zero loan and

overdraft borrowing from the Bank. We also retained an active relationship with the Co-operative Bank, operating an account that is used by members to pay in their investments.

Operating costs for the Society have increased by £206k from the previous year. The main reasons behind this were inflation, increased professional fees on recovery of arrears' balances and a full year of travel post pandemic. The surplus, before provisions and interest, was up by £371k on the previous year.

The bad and doubtful debt charge for the year is again high at £1.45m, due to the ongoing challenging global trading conditions. This leaves an overall deficit of £86k once interest to members is factored in. Whilst this leaves the Society below the lower end of its targeted range of reserves (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 £51.6m and reserves from previous years' surpluses totalling £1.1m. This is in addition to specific provisions against doubtful accounts, which are cumulatively £13.9m.



PATRICIA
ALEXANDER



RICHARD
ANDERSON



KERREY
BAKER



MELISSA
DUNCAN



YVONNE
GALE



JAMIE
MILLER



TIM
MORGAN



CRISTINA
TALENS



PAUL
VALENTIN

	2019 £'000	2020 £'000	2021 £'000	2022 £'000	2023 £'000
STATEMENT OF COMPREHENSIVE INCOME					
Credit charges	3,513	3,362	3,153	3,334	3,242
Bank deposit interest	58	54	50	103	574
Other	63	115	112	129	156
Total	3,634	3,531	3,315	3,566	3,972
Finance Costs	(472)	(233)	(94)	(81)	(193)
Provision for doubtful debts	(857)	(1,166)	(1,012)	(1,729)	(1,446)
Operating costs	(2,193)	(2,131)	(2,055)	(2,173)	(2,379)
Corporation Tax	-	-	-	-	-
Profit before members' interest and donation	112	1	154	(417)	(46)
Members' interest	(73)	(83)	(93)	(40)	(40)
Donation	-	-	-	-	-
£/\$ Exchange rate at the year-end	1.23	1.29	1.35	1.115	1.22
BALANCE SHEET					
Tangible fixed assets	158	118	111	71	35
Investments	128	123	118	139	7
Lent to customers	36,037	29,660	31,776	36,085	31,793
Cash and deposits	44,301	46,960	52,051	53,414	21,112
Debtors	107	64	126	232	164
Loans owed to the bank/overdrafts	(35,155)	(28,485)	(31,313)	(35,955)	-
Other creditors < 1 year	(514)	(373)	(388)	(402)	(312)
Other creditors > 1 year	(238)	(238)	-	-	-
Total	44,824	47,829	52,481	53,584	52,799
Capital	43,071	46,148	50,730	52,341	51,643
Proposed share interest	72	82	91	40	39
Proposed donation to Shared Interest Foundation	-	-	-	-	-
Profit and Loss	1,681	1,599	1,660	1,203	1,117
Total	44,824	47,829	52,481	52,584	52,799

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 sterling has a significant impact on the figures.

LOOKING FORWARD

As we reflect on the past year, we are inspired by the tremendous impact we have achieved together. Our members' unwavering support has allowed us to make a meaningful difference in the lives of those we work with. As we look forward to the year ahead, our commitment to our mission remains steadfast to continue our commitment towards fair and just trade, with a particular focus on those smallholder farmers and handcraft businesses that other lenders are less keen to finance.

In the past year, thanks to the generosity of our members, our financial support has had a positive impact on over 400,000 producers. Despite this, we recognise that there are still many more businesses in need of our help.

As we embark on the next year, in line with our strategic plan, we will look to diversify our lending portfolio, reaching more producers in more regions. We will continue to support our customers to become more climate resilient and will actively seek ways to support them to adapt and build capacity. We will continue to embrace new and innovative ways of working, collaborating where necessary, to improve our expertise. The pursuit of partnerships and the sharing of knowledge will remain integral to our approach.

Our Foundation will continue to support the development of new businesses, creating opportunities for young people, increasing producer environmental resilience, and providing a vital income source to rural communities.

Together, with the support of our members, we can create positive change and build a better world for all, and we are eager to take on these challenges and opportunities as we move forward.



Basket weavers Atule Azinyoke and Akolpogbila Apalawanya working for social enterprise TradeAID Integrated in the Bolgatanga area of the Upper East region of Ghana.



"We thank you very much and may the good Lord bless you for your continued support."

Atule Azinyoke

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to follow us on
social media

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.

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