

A full-page photograph of a woman, Edelmira Suarez, standing in a coffee field. She is wearing a large, light-colored wide-brimmed hat, a dark blue cardigan over a blue patterned top, and a purple skirt with a white floral pattern. She is holding a green coffee cherry in her right hand and a blue patterned bag in her left. The background shows lush green coffee plants and distant mountains under a cloudy sky.

SHAREDINTEREST
INVESTING IN A FAIRER WORLD

SUPPORT US AND INVEST

EDELMINA SUAREZ, MEMBER OF CECANOR,
COFFEE CO-OPERATIVE IN PERU

JUSTICE, NOT PROFIT, IS OUR BOTTOM LINE

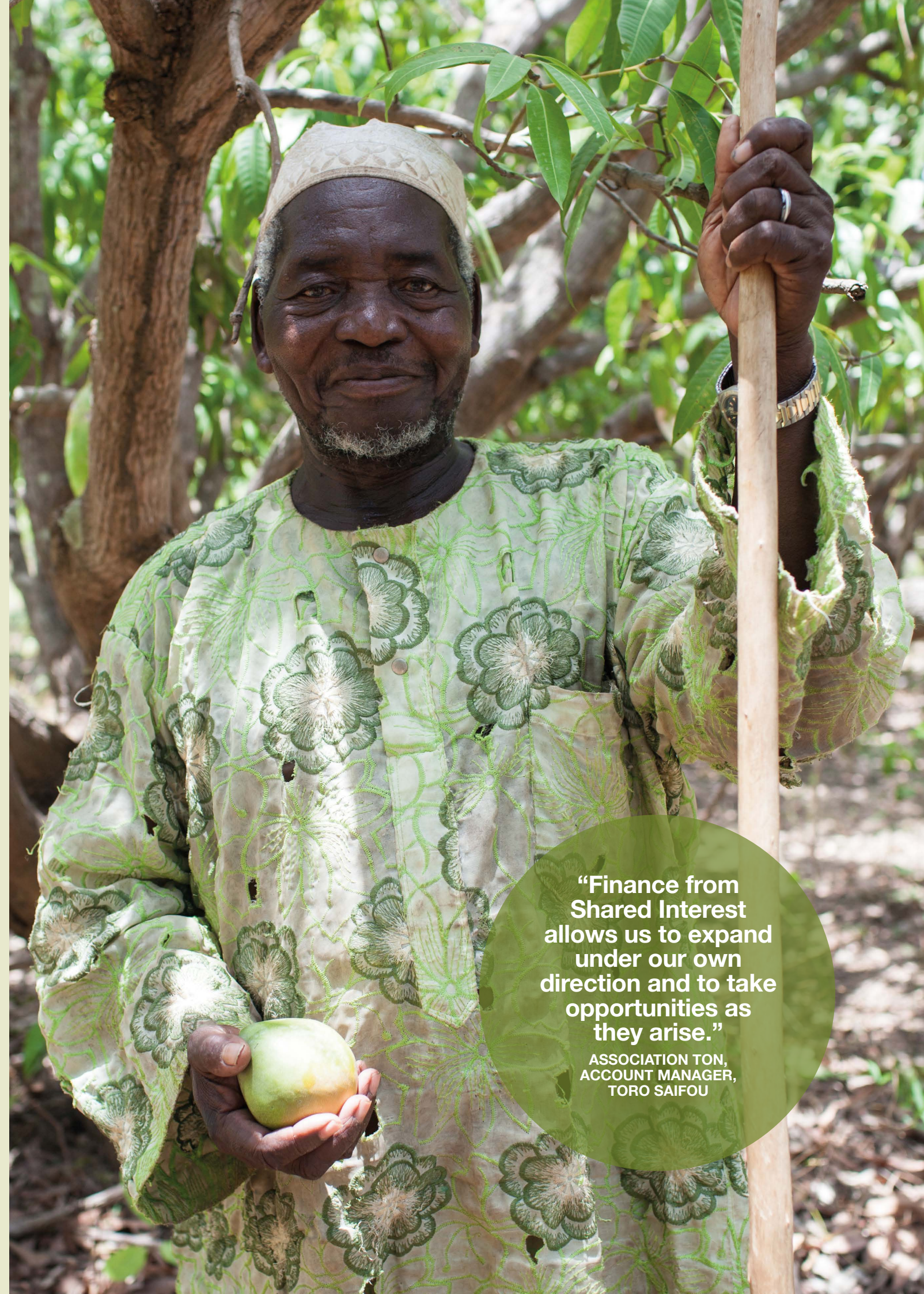
We lend money directly to businesses in the developing world, as well as to buyers in the UK, US and Europe.

Our role in the fair trade movement is crucial, as we continue to work where other lenders are less keen to operate.

However, we couldn't do it without you.

"Finance from Shared Interest allows us to expand under our own direction and to take opportunities as they arise."

ASSOCIATION TON,
ACCOUNT MANAGER,
TORO SAIFOU





“With the increased income, I have been able to feed my children without any external help.”

UGF, SHEA NUT PRODUCER,
KANSOLE ELI

HERE'S HOW IT WORKS

People in the UK invest between £100 and £100,000 in Shared Interest. This money is lent out again and again to fair trade businesses across the globe.

Shared Interest is an ethical investment organisation with over 10,000 members. Each member is able to vote and has an equal voice regardless of the size of their investment.

Your investment will not make you rich but it will enrich the lives of others.

WHO BENEFITS?



Andean Naturals FAIR TRADE BUYER

Set up by a group of Bolivian entrepreneurs living in the USA, Andean Naturals is a specialist supplier of quinoa. The main aim of the organisation is to help farmers in Bolivia sell their quinoa through the fair trade market in North America.

Efigenia Encinas Choque is one of the 4,000 farmers working with Andean Naturals today.

Efigenia says: "I have always wanted to represent the people and my family and it is important to me that our family business is preserved. Our relationship with Andean Naturals means that we are able to plan for the future as we can count on a fair price for our quinoa."



COCOPACK COCONUT CO-OPERATIVE

COCOPACK is a Fairtrade coconut producer based in Ivory Coast. The co-operative is the first organisation to obtain FLO certification for coconut in Africa, and the first coconut producer Shared Interest has financed.

COCOPACK is a major employer in Grand Bassam, especially of women who make up more than 70% of the workforce. The company has facilitated training for employees and provided development opportunities.

A Shared Interest loan has been instrumental in growing the business to meet market demands. It will also help COCOPACK to improve productivity through the purchase of two tractors and factory equipment.





Raymisa HANDCRAFTS CO-OPERATIVE

Raymisa works with over 3,000 alpaca farmers across Peru, helping them secure sustainable and reliable incomes. Founded with the purpose of improving the livelihoods of Peruvian farmers in the poorest areas of the country, Raymisa helps farmers earn a fair price for their alpaca wool.

Shared Interest provides Raymisa with a credit facility, which they use to pay the alpaca farmers on delivery of their wool, instead of waiting for the final product to be sold. They also used a Shared Interest loan to buy washing and filtering machines, which form a vital part of the production process.



HOW TO GET STARTED

Investing in Shared Interest is easy. UK residents can open a Share Account with £100 today. If you are interested in investing in Euros or Dollars please contact our Membership Team on membership@shared-interest.com. Couples, families, schools and businesses as well as community and faith groups can also become investors and help us to transform lives in the developing world.

The process is simple; you will receive regular statements detailing your transactions. You can invest further funds up to the value of £100,000 and apply to make a withdrawal whenever you want.

STATEMENT OF RISKS

If we experienced substantial bad debts in one year, wiping out our reserves, we would have to suspend withdrawals or make a charge against Share Accounts. The interest rate payable can also vary without notice. You cannot lose more than you have invested, including any interest which has been added to your account. We have never had to make a charge against the value of Share Accounts during the entire operation of the Society from its commencement in 1990 to date (Oct 2019).

Shared Interest lends money primarily to fair trade businesses all over the world to achieve positive social impact.

All you need to do now is complete the application form in the next section and return it to us.

Please don't forget to read the small print (the Terms and Conditions). In the meantime if you would like more information please contact membership on 0191 233 9102.

OPENING AN ACCOUNT

STEP 1

A Share Account is opened



STEP 2

Money is invested in Shared Interest to finance fair trade businesses



STEP 3

Shared Interest provides a loan



STEP 4

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



STEP 5

The loan is repaid to Shared Interest



STEP 6

Return to step 3...

“We would like to thank the investors on behalf of Coproexnic and its producers for the support and trust you have given us.”

**COPROEXNIC,
GENERAL MANAGER,
SU-LIN MEYRAT**

TERMS AND CONDITIONS

In this small print “we”, “us” and “our” refer to Shared Interest Society Limited, registered number 27093R, Pearl Assurance House, 7 New Bridge Street West, Newcastle upon Tyne NE1 8AQ. Shared Interest Society Limited is a society registered under the Co-operative and Community Benefit Societies Act 2014 (the “Act”), governed in accordance with its registered rules, a copy of which can be obtained, free of charge, from the above address (the “Rules”).

BEING A MEMBER

Membership is subject to the Rules. Members invest in risk share capital and accept the possibility of loss. As a result, Shared Interest Society Limited can use members’ money in ways that a bank would find difficult. We aim to benefit people in the less developed parts of the world and we put this before financial benefit to our members. You cannot lose more than you invest.

The mechanism by which a loss of your share capital could arise is set out in our Rules. If the auditors or any independent qualified accountants appointed for the purpose by the directors certify at any time that the aggregate of Shared Interest Society Limited’s liabilities and the amount of its issued share capital exceeds its assets then (unless in the meantime the excess has been removed) the directors may determine that the amount of the excess or any part of it shall be apportioned among the members in proportion to but not beyond the amount of the nominal value of the shares paid up and held by each member at the close of business on the date of such determination and the appropriate number of shares held by each member shall be cancelled accordingly notwithstanding that the number of shares held by any member may thereby be reduced below the minimum shareholding.

USING YOUR SHARE ACCOUNT

The minimum investment is £100. You can make investments in your share account up to the legal limit, currently £100,000. You can invest by standing order and through the member online portal.

You can make a withdrawal using a withdrawal slip or by simply sending us a letter. The minimum withdrawal is £50. Withdrawals require the signature of a sole signatory or at least two signatories where there are multiple signatories. We will pay by cheque to the account holders or by transfer to a bank account in the name of the account holder. There must be sufficient cleared funds in your Society share account before we can make a payment.

The Rules relating to withdrawing capital are shown below. Directors have waived the notice of withdrawal (in accordance with paragraph (c) below) at the date of this booklet and have authorised withdrawal without notice until further notice. Shares may be withdrawn by members upon giving six months’ notice to the society provided that:

- (a) all withdrawals shall be paid in the order in which the notices were received by the society;
- (b) except where a member withdraws from the society as provided for by the following Rule members shall not be entitled to withdraw shares so as to leave them with less than the minimum shareholding;
- (c) the directors may waive the notice required for a withdrawal and may direct payment to be made

without notice or on such shorter notice as they consider fit;

(d) the right to withdraw may by resolution of the directors be suspended either wholly or partially and either indefinitely or for a fixed period. The suspension shall extend and apply to all notices of withdrawal which have been received and remain unpaid at the time the resolution suspending the right to withdraw is passed by the directors. Where the suspension is for a fixed period such period may be extended from time to time by a resolution of the directors;

(e) during any period when the right of withdrawal has been suspended under clause (d), the shares of deceased members may, if the directors so determine, be withdrawn by their personal representatives upon giving such notice as the directors may require;

(f) the amount to be paid to a member on withdrawal shall be the amount paid up or credited on the shares to be withdrawn;

(g) interest shall be payable on any share in respect of which a notice of withdrawal has been given until the date of repayment; and any share withdrawn in accordance with this Rule shall be cancelled.

Members may withdraw from the society by withdrawing all their shares in the society in accordance with the preceding Rule or, if the right to withdraw has been suspended as provided for in that Rule, by surrendering all their shares to the society. Upon such surrender the directors may in their discretion pay to the withdrawing member, the amount paid up or credited in the shares surrendered.

TRANSFERS ON DEATH OR BANKRUPTCY OF MEMBERS

Members may nominate any person or persons to whom any of their property in the society at the time of their death shall be transferred. On receiving satisfactory proof of death of a member who has made a nomination the directors shall if and to the extent that the nomination is valid under the Act either transfer or pay in accordance with the Act the full value of the property comprised in the nomination to the person entitled thereunder. Upon a claim being made by the personal representative of a deceased member or the trustee in bankruptcy of a bankrupt member to any property in the society belonging to the deceased or bankrupt member the directors shall transfer or pay such property to which the claimant has become entitled as the claimant may direct them. On the death of a joint holder of any share it shall be registered in the name of the survivor or survivors.

INTEREST

On your application form for membership you indicated whether you would like interest to be donated each year, waived or to remain in your account. You can alter these arrangements at any time. Interest is calculated at our published rate on the closing daily balance of your account. Interest rate changes are advised to members as soon as practicable, usually through our regular newsletter, Quarterly Return or on our website (www.shared-interest.com). The directors decide in advance what the interest rate will be, with any interest credited to members’ accounts on 31st March for the year ended on the previous 30th September.

TAX

Interest is paid gross of tax for UK residents. It is your duty to declare any gross payment to HM Revenue & Customs.

STATEMENTS

You will be sent a regular statement detailing the transactions on your share account. At any time you can opt to receive monthly or half yearly statements.

TRANSFERABILITY

Shares in Shared Interest Society Limited are not transferable except on death or bankruptcy.

GOVERNING LAW AND INVESTOR PROTECTION

Shared Interest Society Limited is registered in and governed by the laws of England. Your membership is governed by the laws of England.

Shared Interest Society Limited is an exempt person from regulated activity of accepting deposits for the purpose of the issue of shares by it pursuant to paragraph 24 of Part II of the Schedule of the Financial Services and Markets Act 2000 (Exemption) Order 2001.

The shares are not a specified investment for the purpose of section 22 of the Financial Services and Markets Act 2000 pursuant to article 76 of the Financial Services and Markets Act (Regulated Activities) Order 2001. Section 85 Financial Services and Markets Act 2000 does not apply to Shared Interest Society Limited’s shares because the shares issued are withdrawable and not transferable.

Section 21 of the Financial Services and Markets Act sets out a restriction on financial promotion. Article 35 of the Financial Services and Markets Act (Financial Promotion) Order 2005 provides that financial promotion restrictions do not apply to non-transferable, withdrawable shares, such as those issues by Shared Interest Society Limited, in certain circumstances.

To the best of the knowledge and belief of the Directors (who have taken all reasonable care to ensure that such is the case), the information contained in this document is fair, clear and verifiable. If you have any doubt about the contents of this document, please contact a person authorised to advise on this investment under the Financial Services and Markets Act 2000. Shared Interest Society Limited is not a member of any investor protection scheme.

ACCOUNTS FOR YOUNG PEOPLE

Accounts opened for persons under 16 years of age must have at least one parent or guardian as a second signatory on the account.

DATA PROTECTION

By completing the application for membership, you consent to Shared Interest Society Limited, Shared Interest Foundation, our contractors, agents and any third parties where we have a legal or statutory responsibility to do so, holding personal data about you in accordance with all data protection legislation currently in force. Shared Interest Society Limited will use the details you have provided to administer your Share Account and to use your data for anonymous analysis in accordance with our Privacy Policy.

OPEN A SHARE ACCOUNT TODAY

Shared Interest Society

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


T: (0)191 233 9102

F: (0)191 233 9110

membership@shared-interest.com

www.shared-interest.com

 @SharedInterest

 facebook.com/SharedInterestSociety

SHAREDINTEREST
INVESTING IN A FAIRER WORLD

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



The Community Shares Standard Mark is awarded to share offers that meet national standards of good practice, as embodied in the Community Shares Handbook. Specifically the share offers have been subject to an assessment procedure covering the business model, community engagement, governance and clarity of the offer document itself. The Community Shares Standard Mark signifies that a share offer meets national standards of good practice. It is the visual expression of best practice, confidence, assurance/reassurance, quality, protection, transparency of risk and credibility. The Mark is awarded by licensed practitioners, verified by the Community Shares Unit. For more information, see: www.communityshares.org.uk



SHARED INTEREST SOCIETY LIMITED**Share Account Application Form for a Child under 16**

Please use black ink and BLOCK CAPITALS. All sections must be completed to enable the application to be processed.

I/we wish to become a member of Shared Interest Society Limited

☐ I/we enclose a cheque payable to 'Shared Interest Society Limited' for

£ (minimum £100, maximum £100,000)

☐ I have/will make a bank transfer to Shared Interest Society Limited.

Account number 70062793 sort code 08-90-06

Alternatively you can open a Share Account online at **shared-interest.com/applyonline**

CHILD'S DETAILS

Full name of Child

Address

Postcode

Telephone

Date of Birth

GUARDIAN/PARENT'S DETAILS

Title / Full name

Address

Postcode

Telephone Email

Date of Birth

Signature Date / /

CHILD'S ACCOUNT DETAILS. Please also provide a bank statement

(for receipt of interest and withdrawals paid by Shared Interest Society Limited):

Please note no funds will be taken out of your bank account

Branch

Sortcode Bank Account Number

Account Name

I/we understand that interest is credited to our Shared Interest Society Limited account in the first instance.

I/we would like:

- ☐ Interest to remain in our Share Account
- ☐ All interest to be donated to Shared Interest Foundation
- ☐ To waive all interest

I/we give Shared Interest Society Limited permission to use the information supplied in this application form to verify our identity/ identities to meet Shared Interest Society Limited's policy to comply with money laundering regulations. I/we understand that withdrawals may be suspended at any time, that a share of any losses of Shared Interest Society Limited may be deducted from my account with Shared Interest Society Limited and that the interest rate payable may vary without notice. I/we understand that withdrawals from joint accounts must be signed by all account holders.

☐ I/we confirm that I/we have read, understood and agree to the terms and conditions

SECOND JOINT SHAREHOLDER (if applicable)

Title / Full name _____

Address _____

Postcode _____

Telephone _____ Email _____

Date of Birth

Signature _____ Date ____ / ____ / ____

THIRD JOINT SHAREHOLDER (if applicable)

Title / Full name _____

Address _____

Postcode _____

Telephone _____ Email _____

Date of Birth

Signature _____ Date ____ / ____ / ____

In order to comply with anti-money laundering regulations, we need to ask the following question where an opening investment or further investment of £1,000 or more is being made:

- ☐ Savings
- ☐ Gift
- ☐ Rather not say
- Other (please specify) _____

Please tell us what motivated you to invest in Shared Interest:

- ☐ to support fair trade
- ☐ to help communities trade their way out of poverty
- ☐ as a social investment
- Other (please specify) _____

☐ Please confirm that you consent to us using the information about you and your child or ward for the purposes of dealing with their investment. We will not share these details with any third parties without your permission other than where we have a legal or statutory obligation to do so. For further details on how this data is used and stored visit www.shared-interest.com to see our Privacy Policy.

Please return completed application form, with accompanying cheque, in the reply paid envelope provided or send to:

**Freeport RTTJ-TXXJ-XZLU, Shared Interest Society Ltd, Pearl Assurance House,
7 New Bridge Street West, NEWCASTLE UPON TYNE, NE1 8AQ**

SHARED INTEREST SOCIETY LIMITED**Share Account Application Form for a Group / School / Organisation**

Please use black ink and BLOCK CAPITALS. All sections must be completed to enable the application to be processed.

We wish to become a member of Shared Interest Society Limited☐ We enclose a cheque payable to 'Shared Interest Society Limited' for£ (minimum £100, maximum £100,000)☐ We have/will make a bank transfer to Shared Interest Society Limited.

Account number 70062793 sort code 08-90-06

Alternatively you can open a Share Account online at shared-interest.com/applyonlineName of Group/School/Organisation Address
 Postcode Telephone How often would you like to receive statements from us? **Quarterly** ☐ **Half yearly** ☐Have you held a Share Account with us before? **YES** ☐ **NO** ☐**BANK ACCOUNT DETAILS of Group/School/Organisation****(for receipt of interest and withdrawals paid by Shared Interest Society Limited):**

Please note no funds will be taken out of your bank account

Branch Sortcode Bank Account Number Account Name **We understand that interest is credited to our Shared Interest Society Limited account in the first instance.****We would like:**

- ☐ **Interest to remain in our Share Account**
- ☐ **All interest to be donated to Shared Interest Foundation**
- ☐ **To waive all interest**

We give Shared Interest Society Limited permission to use the information supplied in this application form to verify our identity/identities to meet Shared Interest Society Limited's policy to comply with money laundering regulations. We understand that withdrawals may be suspended at any time, that a share of any losses of Shared Interest Society Limited may be deducted from our account with Shared Interest Society Limited and that the interest rate payable may vary without notice. We understand that withdrawals from joint accounts must be signed by all account holders.

☐ **We confirm that we have read, understood and agree to the terms and conditions****PRIMARY SHAREHOLDER – Group Share Accounts must have between two and four signatories**Title / Full name Address
 Postcode Telephone Email Date of Birth Signature Date / / Would you like to manage your account online? **YES** ☐ **NO** ☐

SECOND JOINT SHAREHOLDER (if applicable)

Title / Full name _____

Address _____

_____ Postcode _____

Telephone _____ Email _____

Date of Birth

Signature _____ Date ____ / ____ / ____

THIRD JOINT SHAREHOLDER (if applicable)

Title / Full name _____

Address _____

_____ Postcode _____

Telephone _____ Email _____

Date of Birth

Signature _____ Date ____ / ____ / ____

In order to comply with anti-money laundering regulations, we need to ask the following question where an opening investment or further investment of £1,000 or more is being made:

- ☐ Savings
- ☐ Sale of investment/ property
- ☐ Gift
- ☐ Rather not say
- Other (please specify) _____
-

Please tell us what motivated you to invest in Shared Interest:

- ☐ to support fair trade
- ☐ to help communities trade their way out of poverty
- ☐ as a social investment
- Other (please specify) _____
-

We will only use your information to deal with your investment and will not share it with any third parties without your permission other than where we have a legal or statutory obligation to do so. For further details on how your data is used and stored visit www.shared-interest.com to see our Privacy Policy.

Please return completed application form, with accompanying cheque, in the reply paid envelope provided or send to:
Freepost RTTJ-TXXJ-XZLU, Shared Interest Society Ltd, Pearl Assurance House,
7 New Bridge Street West, NEWCASTLE UPON TYNE, NE1 8AQ

SHARED INTEREST SOCIETY LIMITED**Share Account Application Form for Individuals and Joint Holders**

Please use black ink and BLOCK CAPITALS. All sections must be completed to enable the application to be processed.

I/we wish to become a member of Shared Interest Society Limited

☐ I/we enclose a cheque payable to 'Shared Interest Society Limited' for

£ (minimum £100, maximum £100,000)

☐ I have/will make a bank transfer to Shared Interest Society Limited.

Account number 70062793 sort code 08-90-06

Alternatively you can open a Share Account online at shared-interest.com/applyonline

PRIMARY SHAREHOLDER

Title / Full name

Address

Postcode

Telephone Email

Date of Birth

Signature Date / /

How often would you like to receive statements from us? **Quarterly** ☐ **Half yearly** ☐

Have you held a Share Account with us before? **YES** ☐ **NO** ☐

BANK ACCOUNT DETAILS

(for receipt of interest and withdrawals paid by Shared Interest Society Limited):

Please note no funds will be taken out of your bank account

Branch

Sortcode Bank Account Number

Account Name

**I/we understand that interest is credited to our Shared Interest Society Limited account in the first instance.
I/we would like:**

- ☐ **Interest to remain in our Share Account**
- ☐ **All interest to be donated to Shared Interest Foundation**
- ☐ **To waive all interest**

I/we give Shared Interest Society Limited permission to use the information supplied in this application form to verify our identity/ identities to meet Shared Interest Society Limited's policy to comply with money laundering regulations. I/we understand that withdrawals may be suspended at any time, that a share of any losses of Shared Interest Society Limited may be deducted from my account with Shared Interest Society Limited and that the interest rate payable may vary without notice. I/we understand that withdrawals from joint accounts must be signed by all account holders.

☐ **I/we confirm that I/we have read, understood and agree to the terms and conditions**

SECOND JOINT SHAREHOLDER (if applicable)

Title / Full name _____

Address _____

_____ Postcode _____

Telephone _____ Email _____

Date of Birth

Signature _____ Date ____ / ____ / ____

THIRD JOINT SHAREHOLDER (if applicable)

Title / Full name _____

Address _____

_____ Postcode _____

Telephone _____ Email _____

Date of Birth

Signature _____ Date ____ / ____ / ____

In order to comply with anti-money laundering regulations, we need to ask the following question where an opening investment or further investment of £1,000 or more is being made:

- ☐ Savings
- ☐ Sale of investment/ property
- ☐ Gift
- ☐ Rather not say
- Other (please specify) _____

Please tell us what motivated you to invest in Shared Interest:

- ☐ to support fair trade
- ☐ to help communities trade their way out of poverty
- ☐ as a social investment
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