

# WELCOME TO YOUR AUTUMN NEWSLETTER

Hello and welcome to your autumn issue of Quarterly Return. In this edition, we explore the theme of gender equality as set out in the Sustainable Development Goals (SDGs), which were launched by the United Nations in 2015.

Goal 5 proposed the ambitious target of empowering women and girls everywhere by 2030. With less than a decade to go, although progress has been made, large gender gaps remain across the world, and research shows that these have been intensified by the pandemic.

The positive news is that, in line with Fair Trade Principles, we are seeing growing examples of women's empowerment initiatives within the organisations we support. This means that female farmers and artisans are receiving recognition for the valuable part they already play in supply chains, with growing opportunities for career development or autonomy within their roles.

Globally, women grow approximately 60% to 80% of the world's food but may not own their own land or benefit from the profit made.

Inside this edition, we explore the varied challenges faced by women in different regions, and look at the progress made in the coffee industry, cocoa sector, and rural communities with limited income options.

Read about how the General Manager of a cocoa co-operative in Ivory Coast has created a local radio station that celebrates female role models in business and community development on page 4. Or turn to page 10 to hear from the President of a Peruvian Women's Committee, who explains how men and women work together as equals to produce each coffee harvest. There is also a fascinating insight into an initiative in Nicaragua to increase women's access to land on page 11.

Alongside these stories, we are delighted to feature an overview of our return to Greenbelt Festival in Northamptonshire here in the UK.

Held across the late August Bank Holiday weekend, this outdoor gathering took place for the first time since 2019.

Turn to page 14 to find out how we introduced the work of Shared Interest to adults, children and families at Greenbelt, with the help of our superhero mascots and stories of coffee growing in Peru.

As always, we would love to hear your thoughts on any of the articles featured in your magazine. You can contact our Membership Team on 0191 233 9101 or email membership@shared-interest.com

Until next time,

Patricia

Patricia Alexander
Managing Director

## OUR COMMITMENT TO THE SUSTAINABLE DEVELOPMENT GOALS



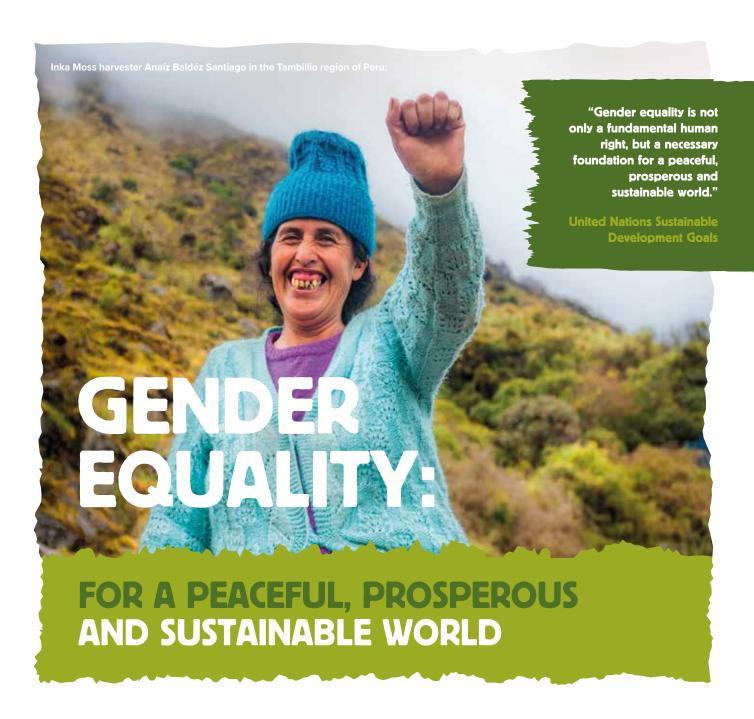
The United Nations launched 17 Sustainable Development Goals (SDGs) in 2015, to be achieved by 2030. With the ambitious aim 'to end global poverty', the goals are aimed at building economic growth, addressing needs in areas such as education, health, and income opportunities, whilst tackling climate change and environmental protection.

The work of Shared Interest aligns closely with No Poverty (1), Gender Equality (5), Decent Work and Economic Growth (8), Responsible Consumption and Production (12), Climate Action (13) and Partnerships for the Goals (17). However, we aim to support all SDGs in some way, and recent research shows that urgent action is needed.

The UN's recent Sustainable Development Goals Report 2022 suggests that the combined impact of Covid-19, climate change and conflict has affected progress across the majority of goals. It states that we must act quickly and collectively to get back on track following these recent global challenges.

"We must rise higher to rescue the Sustainable Development Goals - and stay true to our promise of a world of peace, dignity and prosperity on a healthy planet."

António Guterres, Secretary-General, United Nations.



In 2015, the United Nations released its 'blueprint to achieve a better and more sustainable future for all.' The subsequent Sustainable Development Goals (SDGs) are a framework for peace and prosperity for people and the planet.

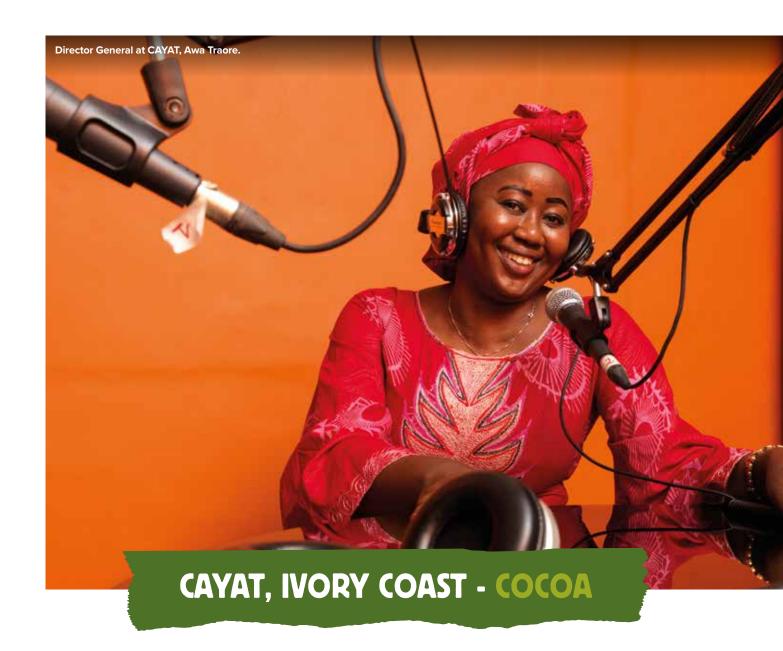
The 17 goals contain targets to be achieved by the year 2030, and SDG 5 'Achieve gender equality and empower all women and girls', recognises the critical role that gender equality must play if we are to achieve that ambitious agenda. Since the launch of the goals, businesses around the world have been encouraged to adopt the United Nations Women's Empowerment Principles. Subtitled 'Equality Means Business', these Principles are designed to empower women in the workplace, marketplace and community.

The Goals state: 'Putting women and girls at the centre of economies will fundamentally drive better and more sustainable development outcomes for all.'

Currently, according to Oxfam, women across the world are in the lowest-paid work.

Globally, they earn 24% less than men and, at the current rate of progress, it will take 170 years to close the gap, which has widened since 2020. International organisations have attributed this to the greater impact of the Covid-19 pandemic on women than men.

Fairtrade International aims to 'challenge the gender gap, enabling women to stake their claim and succeed on their own terms.' This is implemented through a set of Fairtrade Standards, which are designed to prevent gender inequality, increase female participation and empower more women and girls to access the benefits of fair trade. This includes supporting producer organisations to develop gender equality programmes such as creating women-led initiatives, instilling gender policies, and supporting women to take on leadership positions.



As Shared Interest continues to finance businesses that follow Fair Trade Principles, we echo this supportive approach to women's empowerment. As set out in our Strategic Review booklet, included with your summer issue of Quarterly Return, we believe that gender equality has a significant part to play in strengthening communities and promoting economic growth. Across the regions in which we work, there are many examples of women leading the way in traditionally male-dominated sectors, and increasing evidence of their involvement in management and governance roles.

Awa Traoré, General Manager at CAYAT (Coopérative Agricole de Yakasse-Attobrou) cocoa co-operative in Ivory Coast, told us: "We have demonstrated the important role women play in society. We have demonstrated that women must take a leading position in order to change things in our society."

CAYAT was formed in 2010 with 283 members. They became Fairtrade certified in 2012, and have grown to over 3,000 members located across 38 villages in Ivory Coast; 400 of these members are women. Awa told us that, before the co-operative was founded, farmers sold their cocoa at low prices to middlemen and were often unable to meet their most basic needs.

They came together to create CAYAT with the aim of selling their production at a better price and to provide for their families.

The co-operative created a Women's Society in 2015 to support female farmers to play a greater role in business and community development. Today, CAYAT refers to this as the Women's Union and it has 500 participants, including wives of male farmers, carrying out various income-generating activities, such as growing cassava and maize. Their dream is to have a production unit to mechanise this process, which is currently carried out manually.

Shared Interest first provided finance to the co-operative in 2016, enabling them to increase production and meet the growing demand for cocoa. The following year, they established a rural radio station with funds from the Fairtrade Premium.



Cocoa pods on a CAYAT farm. CAYAT farmer N'Guessan Cha Blandine harvesting in Ivory Coast.

Now known as Radio CAYAT, its aim is to be the 'voice of the producer', focusing on topics such as health, environment, agribusiness, and various other community themes.

Awa told us that the radio station dedicates programmes to female leaders and role models within the community, focusing on themes such as gender equality.

Awa said: "For us, it is important to create the Union to restore social justice first, and then women can play a role in community development, it is important for women to have autonomy so that they can work alongside their husbands and provide for the needs of their family."

CAYAT members have also attended the Women's School of Leadership, developed by Fairtrade Africa in 2017, which supports producer organisations to understand and integrate women more fully into all aspects of agricultural development.

It offers a year-long training and mentoring programme focused on financial management and income diversification, as well as human rights and gender equality.

Shared Interest Managing Director Patricia Alexander said: "I spoke to Awa at a Fairtrade Foundation meeting and she told me that the women who attended the School of Leadership did not previously realise that they were entitled to equal opportunities. This emphasised the importance of the training and the powerful impact it has."



### **INKA MOSS, PERU - SPHAGNUM MOSS**

In the Andean Region of South America, the challenge of growing agricultural production, while conserving or improving the natural environment, is becoming increasingly important. The United Nations Department of Economic and Social Affairs Programme Analyst Catherine Wong said: "The situation is even more difficult for women living in the rural communities. They have faced significant hardships compared to male agricultural producers."

In the high Andes, women are traditionally responsible for livestock management as well as looking after their household. Historically, the challenging altitudes and landscapes are limiting in terms of income opportunities.

Many rural Andean communities rely on potato farming and some are now learning about sustainable sphagnum moss harvesting thanks to support from social enterprise, Inka Moss. Inka Moss offers training so that potato farmers can learn how to supplement their income by collecting moss in a way that complements the natural ecosystem. They purchase the moss at a fair price and sell it internationally for various uses including in horticulture, to add nutrients to soil. The organisation became a certified B Corp in 2017 and Shared Interest first provided finance that same year, to help pay farmers when the moss is harvested.

Working with the moss provides farmers with a 27% increase in their annual income. Two thirds of Inka Moss harvesters are women and this additional employment makes a huge difference to families, meaning that fewer men migrate to the city for work and women are able to earn their own money alongside caring for their livestock.

Inka Moss Impact Manager Juanjo said: "It allows for Andean families to thrive together in their communities and protect the ecosystem sustainably, using their natural resources and making sure that cultures and traditions are not lost.

"Traditionally in the Andean region, women play more of a household role while the men work in the fields. Women tend to take care of the house and the children as well as looking after the cattle.

"The women we work with now harvest moss while their cattle are grazing, allowing them to earn an income paid directly to them. This has started a shift within households as women are bringing money to the table and so seen as more of an equal partner."

Bertha Mendoza Ramos is a moss collector and lives with her husband and two sons in a small rural village called Tambillio. It takes approximately two hours to walk to the area where moss is currently harvested. Sometimes the journey is made by horse and can be completed in less than an hour.

Bertha said: "I have been working with the moss for five years. The community as a whole has definitely changed a lot thanks to this additional economic support.



Fiorella said: "The moss is something that is helping me economically because it allows me to afford the purchase of food products and also dothing. I no longer struggle to buy the food that my family

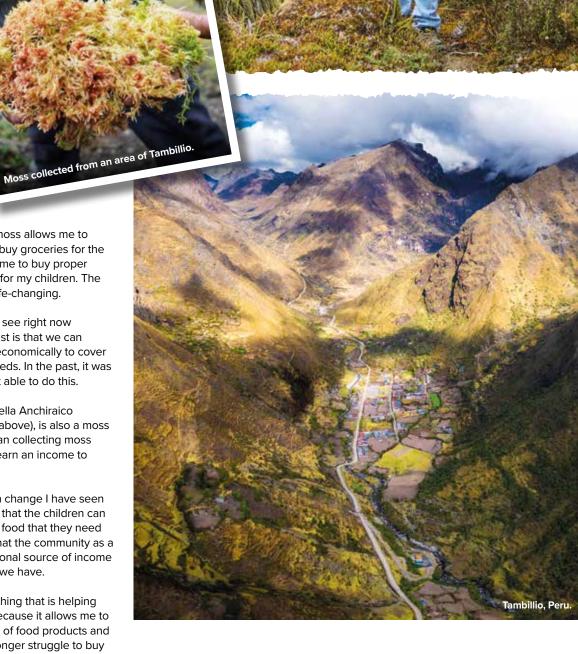
"Working with the moss allows me to have the money to buy groceries for the family, it also helps me to buy proper clothing and shoes for my children. The support has been life-changing.

"The main change I see right now compared to the past is that we can support ourselves economically to cover all of my family's needs. In the past, it was difficult and I wasn't able to do this.

Bertha's niece, Fiorella Anchiraico Montalvo (pictured above), is also a moss harvester. She began collecting moss eight years ago to earn an income to support her family.

She said: "The main change I have seen in the community is that the children can now get the proper food that they need to be healthy and that the community as a whole has an additional source of income to cover the needs we have.

"The moss is something that is helping me economically because it allows me to afford the purchase of food products and also clothing. I no longer struggle to buy the food that my family requires."



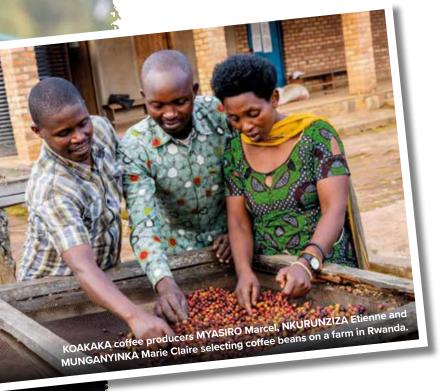
**CONTINUED** >

Inka Moss Impact Manager, Juanjo Ladines Moya,

walking through the regio of Tambillio; one of the ar where moss is harvested.



## **KOAKAKA, RWANDA - COFFEE**



According to The World Food Programme Annual Country Report on Rwanda 2021: 'Rwanda has made commendable progress towards achieving gender equality, ranking seventh out of 156 countries in 2021 and the highest among Sub-Saharan African countries.'

It is believed that, after Rwanda's devastating civil war and genocide in 1994, the new role of women in the country challenged traditional concepts of gender in Sub-Saharan Africa. (Source: 'Africa at LSE', a platform for analysis on African political, social and economic affairs.)

With a substantial share of Rwandan households involved in coffee farming headed by women, many are involved in the entire coffee production process. This involves bringing the harvest to fruition, from planting seedlings to the delivery of coffee cherries to washing stations, generating much-needed income for themselves and their families.

In fact, the 2019-20 Rwanda Demographic and Health Survey (2019-20 RDHS) - implemented by the National Institute of Statistics of Rwanda (NISR) in collaboration with the Ministry of Health (MOH) - states that 31% of women own land, alone or jointly, compared to 34% of men.

KOAKAKA (Koperative y' abahinzi ba Kawa Karaba) coffee co-operative lies on the edge of the Nyungwe rainforest in the South Province of Rwanda. KOAKAKA became a Shared Interest customer in 2013, when we provided finance so that they could purchase a truck. Since then, we have provided a facility to support the co-operative in exporting their award-winning coffee. Almost half of their production is delivered to buyers in the UK, Belgium and Australia and 40% to buyers in Japan. The remaining coffee is sold locally.

In 2016, KOAKAKA coffee was recognised as one of the best in the country and in 2018, they were awarded 10th place in the Rwanda Cup of Excellence. Women's development remains a priority within the co-operative, and they have established a brand of coffee, which is grown solely by women.

We spoke to UZAMUKUNDA Marthe, who is part of their Women in Coffee project, and Vice Chair of Heza Coffee group (Heza translates as 'better' in the local language, Kinyarwanda), which consists of 30 members. Over the next five years, Marthe hopes the group will increase to 100 women. For now, the group meets each month to discuss their farming business and any challenges they are facing with work and family.

Marthe has received training in harvesting red coffee cherries, which are good quality and bring a better price from buyers. KOAKAKA has also provided financial management training and the women have since started their own savings scheme, where they each make a monthly contribution. This enables the group to provide small loans to members, to support with farming or household activities. If there are funds remaining, each year the group transfers this money to a SACCO (Savings and Credit Co-operative). They hope to save enough money to buy their own plot of land, where they will grow their coffee as a group.

When they started farming, Marthe and her husband HARINDINTWARI Sylivain had 350 trees and a small hand-powered machine to pulp the coffee. Training from KOAKAKA in Good Agricultural Practices (GAP) has helped improve their production and processing methods. Over the next five years, they hope to further increase their coffee farm to 3,000 trees and buy more land to expand their farm.

Marie Claire, pictured left, is also part of the Women in Coffee group, which has just under 300 members. To encourage other women to get involved, they are suggesting that male farmers give a small coffee plot to a female member of their household.



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.

Elizabeth said: "The main vision for the Women's Committee is that we are given visibility of women's issues and women's needs - as mothers as well as producers. Women are responsible for bringing up the children and organising the household. Some are single mothers. We don't have much in the way of resources ourselves.

"The Women's Committee is important for the family. At home, I have three daughters. The eldest daughter is nearly finished her primary school teacher training. She is going to be a primary school teacher. My second daughter is 20 and is studying nursing and the youngest is 17 so she is at the end of secondary school. The focus is on education for our children so that they do not suffer the way we did, that our parents did."

Elizabeth told us that a small amount of Fairtrade Premium is given to the Women's Committee: "We meet to decide what to do with it. We might buy seeds. We might use the money to support a female member who is ill or who is in particular need at any time.

"This is my second year as President. I want to keep on doing this to make sure that the female members of the co-operative are happy."

Shared Interest has provided support to COOPARM for over a decade and the co-operative uses their facility all year round. Due to farmers being located at different altitudes, they harvest coffee continuously and the finance enables them to pay farmers when their coffee is collected. COOPARM supports farmers by sending trucks to pick up the large sacks of coffee from nearby collection centres.

Elizabeth said: "The production starts at home. The ripe coffee cherries go into a pulping machine, which is like a bath and you leave them to soak overnight. The cherries that aren't ripe float to the top, so you take them out with a sieve, and the rest is de-pulped - the outside of the cherry is taken off to leave the coffee bean. The beans are washed and left out on big trays in the open air and dried in the sun.

"Once they are dried, they go into sacks that are stored off the ground on wooden shelves so they don't pick up damp from the ground or insects or anything from the floor. Either those sacks are brought to COOPARM headquarters or they are taken to collection centres in the communities and villages. A COOPARM truck will come out to collect them, which is better for the member as they don't have to pay for transport. That is a facility that the co-operative offers us as producers - we need that help."

We asked Elizabeth if male and female farmers carry out similar roles. She replied: "The women and men do the same jobs, according to how strong they are. The women will tend to be responsible for making and taking food for the day. The men might do carrying, such as the sacks of coffee. People do what suits them best. We are very united, rural people and the men and the women support each other equally if anyone needs help."



According to Food and Agriculture Organization of the United Nations (FAO), globally, women make up 43% of the agricultural labour force, yet they face significant discrimination when it comes to land ownership, equal pay, participation in decision-making entities and access to credit and financial services.

PRODECOOP (Promotora de Desarrollo Cooperativo de Las Segovias) coffee co-operative in Nicaragua is committed to raising awareness of women's rights - not just within the organisation itself but also throughout coffee-growing communities. Land ownership is an important factor in this work.

PRODECOOP was created in 1997 under the leadership of Merling Preza, now General Manager. Merling also sits on Fairtrade International's General Assembly and Board and she is also Vice President of the Latin American and Caribbean Network of Fair Trade Small Producers and Workers (CLAC).

Merling told us: "We work on the issue of the Land Fund - a fund that uses the Fairtrade Premium - with the aim that women can have greater access to land. That is one of the challenges we face, even though we do have 854 women, the majority of these women have less than two hectares.

"Women have the smallest area of production in general. We have extended the Land Fund programme also for renovation of coffee plantations and for economic ventures for women to diversify their income

"Women are trained directly in both the value chain of coffee and also on issues in leadership, finance, management of credit, the whole issue of legalisation of land, access to resources etc., also with the aim that by developing their skills they can access leadership roles."

In 2006, Shared Interest provided finance to help the co-operative meet demand for their coffee and pay farmers at harvest time.

Merling said: "Without Shared Interest finance, a large proportion of our coffee producers would have been denied a good income - they would have sold their coffee on the local market at very low prices."

Alongside gender and generational equality, PRODECOOP's core values are centred on climate change adaptation, food security and a democratic leadership structure. Their vision includes the statement 'work based in the family and for the family.'

Merling added: "You can't talk about sustainability without the participation of the family and in particular without

recognising the participation of women, respect for women's rights, and also empowerment in all its aspects because of the large gap that exists.

"At the level of the crop and processing it, we've advanced a lot. In processing, I think we were one of the pioneers in including women in the coffee-drying process; no one used to include women."

PRODECOOP also works in partnership with Grounds for Health, a not-for-profit organisation that exists to prevent cervical cancer in coffee communities. Together, they aim to improve cervical cancer screening and provide therapy services at health centres. Merling told us: "It has expanded to cover a range of healthcare services, in collaboration now with the Ministry of Health, for healthcare in the communities."

Merling said: "Women are trained directly in both the value chain of coffee and also on issues in leadership."



**BUKONZO, UGANDA - COFFEE** 

There is growing global evidence of women owning or co-owning their farms and managing their own land. This is good news as research indicates that unequal ownership affects women's ability to access, use, control, and benefit from land, thereby limiting their economic empowerment and financial security. The United Nations' Food and Agriculture Organization estimates that closing the gender gap in agriculture would reduce the number of undernourished people by up to 150 million.

As Josinta Kabugho, General Manager at BOCU (Bukonzo Organic Farmers Cooperative Union) says: "Gender equality is important because there is equal access to resources, which promotes empowerment."

Based in the Kasese region of Uganda, BOCU is a coffee co-operative made up of 2,552 smallholder farmers in the Rwenzori Mountains, where they produce high quality, organically grown, handpicked coffee. The co-operative became a customer in 2014 and has since used our finance to build up stock levels for buyers to export and support their growth. Their membership has increased by over 60% and they have subsequently developed their processing capacity.

Josinta describes her role as being responsible for overseeing all of the day-to-day activities. She explained: "I have not had challenges but opportunities as being a woman leader; partners have been motivated to partner with BOCU because of the trust that women have. I have seen myself being confident in doing co-operative activities and the members have built trust in me."

Josinta explained that the co-operative takes a family-led approach to safeguarding farming for the next generation. She said: "We are proud to make sustainability the focus for all of our activities and there is an abundance of life and diversity to be found on our farms.

"We have initiated savings and lending associations for men, women and youth, energy saving stoves for households, water harvesting tanks benefiting the households and trainings also are targeted to men, women and youth."

BOCU General Manager Josinta Kabugho.

We asked Josinta what she would say to young women who want to work in the coffee sector. She replied: "I would encourage the young women to work in the coffee industry for sustainability because most of the people involved are becoming old and if they are not replaced by the younger generation then the coffee industry would be at a stake in the future.

"I would also encourage them to take leadership positions so that the women can also come up as successful leaders."

# IN TERMS OF OUR IMPACT, A THIRD OF PRODUCERS WE REACH ARE WOMEN

As our impact stories show, we are seeing an increasing number of co-operatives with women's societies, a growing movement of female farmers producing and selling their own produce, and leading successful organisations with an international reach.

By financing businesses that provide these opportunities, we will continue to support women working throughout the supply chain.

"Putting wo girls at the continue to support women working throughout the supply chain.

The infographic below illustrates the impact of our lending last year and, as you can see, 33% of the total 374,249 farmers and artisans we supported were women. Fairtrade International estimates that women make up just 25% of the smallholder farmers and workers involved directly in Fairtrade.

As the United Nations
Sustainable Development
Goals (SDGs) sets out in the following
quote - gender equality and
women's empowerment is not
just good for business; it is
good for society as a whole.

"Putting women and girls at the centre of economies will fundamentally drive better and more sustainable development outcomes for all."



8,262
PERMANENT EMPLOYEES





Inka Moss harvester, María Mendoza Ramos

374,249
FARMERS & ARTISANS
INCLUDING
124,089 WOMEN



WITH A COLLECTIVE REVENUE OF £887.9M



## VOLUNTEERS AT GREENBELT FESTIVAL

Volunteer Engagement Manager Sally Seddon was joined by 14 volunteers for our return to Greenbelt Festival, which took place over the August Bank Holiday weekend. Greenbelt is an annual arts, faith and justice festival with a long and rich history, celebrating its 50th anniversary next year.



Sally describes our return to Greenbelt for the first time since 2019: "We had a stall in the Takeaway area of the festival, where we had some excellent conversations with visitors. We ran a prize draw for people to be in with a chance of winning a fair trade hamper with contributions from Cafédirect, Divine, JTS, Liberation and Zaytoun.

There was also a 'Captain Cocoa Corner' on our stall, where we invited our younger supporters to help us design our next superhero to feature in our Little Book of Fairness. Introducing the concept of Fairtrade in a fun way, this booklet is perfect for use in the classroom, or for guided learning at home.

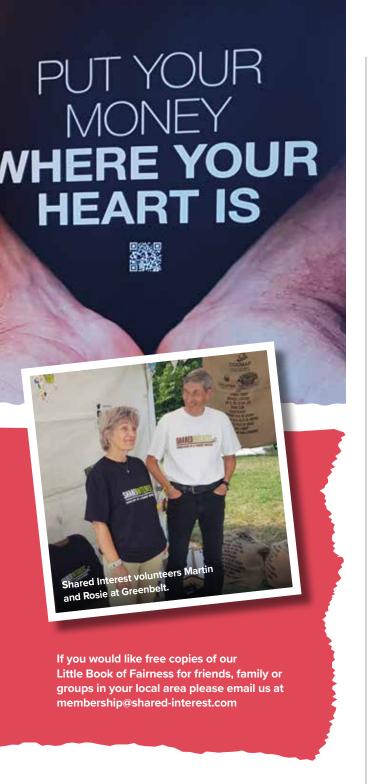
The weekend was a great opportunity to introduce Shared Interest to festivalgoers and to hear their questions and thoughts about what we do. Many were surprised that they had not heard of us before, showing that it is important for us to attend events like this to raise our profile.

"I very much enjoyed being part of the team this year and also felt there were some good conversations, with each other and of course with visitors to the stand." - Shared Interest volunteer at Greenbelt

"We would like to thank everyone who helped us run the stall and all those who stopped to say hello and have a conversation."

We have a number of different volunteer roles at Shared Interest. As well as supporting us at events such as Greenbelt, our Ambassador and Community Supporter volunteers often look out for speaking opportunities in their local area, or make connections with their church or community group.

Some volunteers support us with translation and interpreting, and others assist with research and data input. Regardless of the type of role carried out, each contribution is vital to our work.



We look forward to celebrating these contributions in the lead-up to International Volunteer Day on Monday 5 December. Coordinated by The United Nations Volunteers Programme (UNV), the aim of this calendar event is to promote the tireless work of volunteers across the globe. The campaign website states: Every day, volunteers dedicate time and effort to ensure the inclusion of those often left behind, drive climate action and advance the Sustainable Development Goals (SDGs).

You do not have to be a volunteer to support our profile-raising. Please do get in touch if there are any events in your area where we could take a stall and provide resources.

Please contact volunteers@shared-interest.com or call 0191 233 9101.

## COUNCIL COMMENT

When I joined Council earlier this year, I spent some time reading about Shared Interest's impact. I was particularly inspired by the story of COCAGI (Cooperative des Caféicultureurs de Gishoma) in Rwanda, and how Shared Interest finance has supported the co-operative to purchase machinery to ferment, wash and dry the farmers' coffee cherries, resulting in high quality coffee beans ready for export.

This mechanisation has saved time for female producers previously engaged in manual preparation of the beans. In my view, there is nothing better than a labour-saving innovation, which frees you up to be more productive and increase income, as these women have experienced.

Lifelong learning and continually acquiring new skills and confidence is so important for all of us. I have been a member of Shared Interest for many years and joining Council in March was the start of another learning experience. My knowledge of the businesses we support, and where they are based, has been improved by the interactive impact map on the website featuring Shared Interest customers. Other examples of businesses that support women to take more prominent roles include Bukonzo in Uganda and Candela, an organisation that works with Brazil nut gatherers in the Amazon rainforest.

I have had a varied career, switching between working as a lawyer, a teacher, and bringing up a family, and I firmly believe in women's adaptability and resilience in finding outlets for their skills and creativity. There is still progress to be made on a global level but it is encouraging to read about women learning new skills, running and growing their own businesses, and achieving an earning capacity of their own. This improves the family income, their ability to provide leadership in their communities, and overall productivity within their work, which benefits everyone around them.

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. It is good to know that Shared Interest will continue to invest in organisations that follow good practice in gender equality in line with Fair Trade Principles.

We know that the future holds increasing challenges for global communities. By continuing to provide a reliable source of finance, Shared Interest can help businesses focus on issues such as climate resilience, alongside gender equality and strengthened supply chains. I look forward to reading more progress on these areas identified in our recent Strategic Review, and sharing copies of QR with family and friends so they can join me on my learning journey.

#### Theresa Black

Member of Council

Our Strategic Review booklet was included with your Summer QR and is available on our website at shared-interest/strategic\_review. Please contact nembership@shared-interest.com if you require a copy.





COVER IMAGE: TUYISENGE Anatholie, a coffee producer at KOAKAKA co-operative, Rwanda, holding coffee cherries

## HELP RAISE OUR PROFILE

Join us on social media to keep up to date with our activities and help share our news with others.



**SharedInterest** 



shared\_interest



**Shared Interest Society** 



**Shared Interest Society Ltd** 

#### **GET IN TOUCH**

Shared Interest Society Ltd. Pearl Assurance House, 7 New Bridge Street West, Newcastle Upon Tyne, NE1 8AQ, United Kingdom

T: 0191 233 9100

E: membership@shared-interest.com

Shared Interest Society Ltd is registered with the Registrar of Mutual Societies, number 27093R. The Directors decide on what the interest rate payable to members will be.

The interest rate since 1st October 2021 has been 0.1%

## SHARE WITH A FRIEND

Have you considered passing Quarterly Return on to a friend or family member before recycling it?

If you would like to manage your Share Account online, you can register for the Member Portal by calling us on 0191 233 9101.

**BECAUSE WE CARE** 





