



SHARED **INTEREST**

INVESTING IN A FAIRER WORLD



THE QUEEN'S AWARDS
FOR ENTERPRISE
2008

- Established in 1990
- Co-operative Society
- Funded by members' investments –
8,900 members
\$45M capital



- 32 employees
- Present in 5 countries
 - UK
 - Costa Rica
 - Peru
 - Kenya
 - Ghana (new)
- We work only with fair trade organisations



- Member of WFTO
- Member of Fairtrade Foundation in UK
- Shared Interest strives to be an ethical and responsible lender



- Investors currently do not receive any interest on their investment
- Shared Interest is a “not for profit” organisation but must generate enough income to be sustainable



Shared Interest Foundation

- Established in 2004
- International development charity
- Provides business and financial skills training
- Funded by grants and donations from members and other individuals



Our Vision

A world where justice is at the heart of trade finance



Our Mission

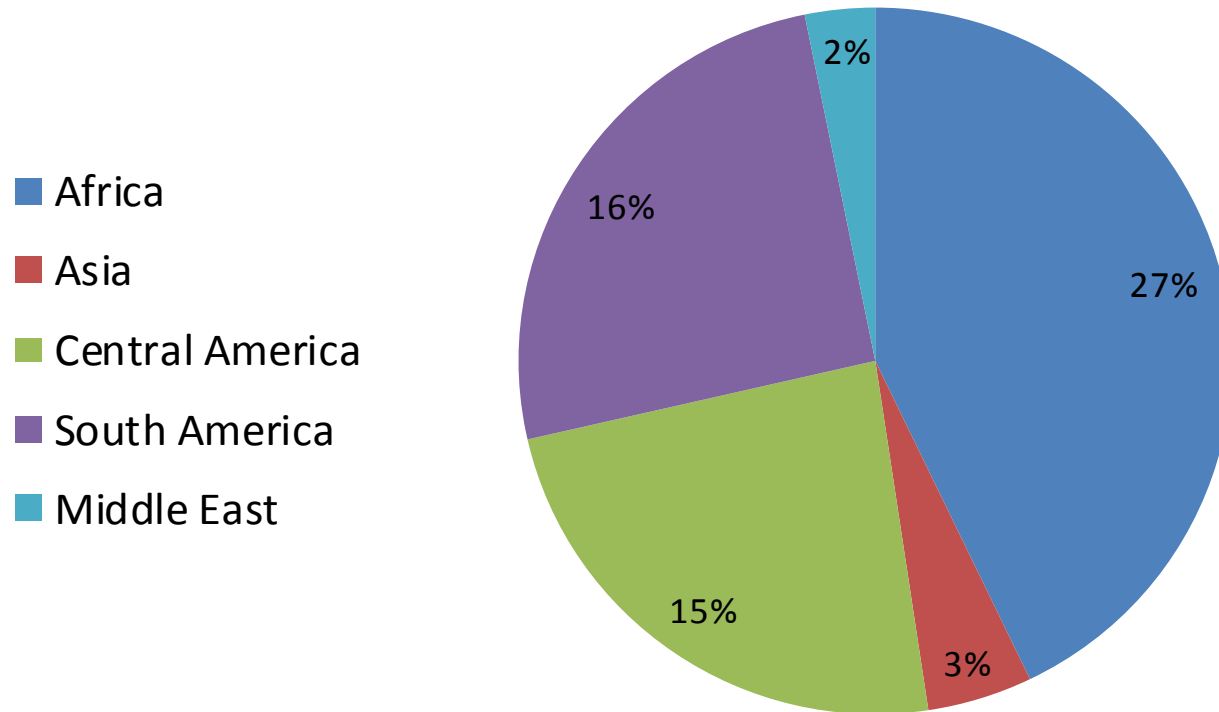
- Our mission is to provide financial services and business support to make livelihoods and living standards better for disadvantaged communities in some of the world's poorest countries.
- We work with people who share our commitment to fair and just trade. Together we take and share risk, because we value the difference that fair and sustainable trade makes.
- We seek to satisfy the needs of producers as they trade their way out of poverty and to meet the aspirations of our investors and donors to support them in achieving this aim

Our Values

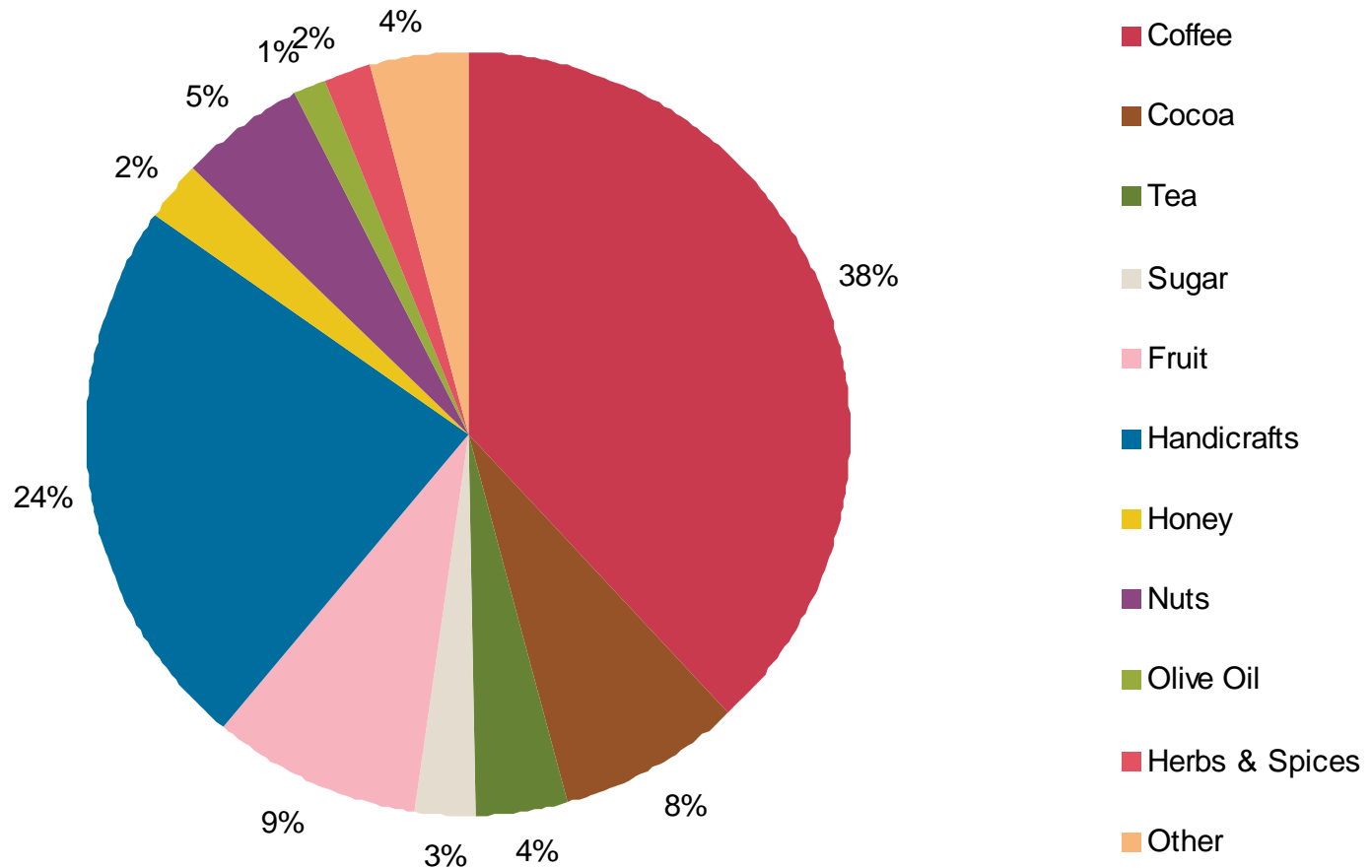
We will conduct our business in a manner which reflects the Christian principles of love, justice and stewardship.



Lending by region (producers)



Lending Product mix



Products –

Export Credit and Term Loans

Lend unsecured so we need lots of information

Relationship with buyers most important factor

How to access finance – need for capacity building – Foundation might be able to help

Build long-term relationships – sustainable livelihoods

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Current Developments:

Producer committees –
partnerships

South-south lending – pilot
nearly complete

Question- what type of lending
products would you like to see
Shared Interest offer?

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Thank you for listening and if interested
come and talk to me or Elisabeth or
Rachel

