Whole Planet Foundation® (WPF) funds microlending programs in Madagascar where Madécasse sources cacao and makes chocolate, and Frontier sources essential oils through Biolandes for their brand Aura Cacia, which are sold in Whole Foods Market® (WFM) stores. WPF is a WFM non-profit whose mission is to alleviate poverty by funding microlending programs where WFM sources products as a way to alleviate poverty and give back to our global communities.

Through the WFM Team Member Volunteer Program, WFM gives Team Members the unique opportunity to travel abroad with WPF to learn about WPF and meet microcredit clients, witnessing the transformative power of microcredit, see where and how WFM products are grown, provide community service, experience and learn from other cultures and challenge themselves by exploring exciting countries around the globe.
WFM TEAM MEMBER VOLUNTEER PROGRAM MADAGASCAR

- Montagne d’Ambre National Park and Diego Suarez
- Community Service Project and WFM Supplier Partners Madécasse and Frontier in Ambanja
- WPF Microcredit Partner Première Agence de Microfinance (PAMF) in Marovoay
- Lemur Park in Antananarivo
11 WFM Team Member Volunteers traveled to Madagascar to volunteer near Ambanja in villages where Madécasse sources cacao. In Madagascar they learned about the production of chocolate from bean to bar. Madécasse grows, harvests, ferments and sorts cacao in Ambanja, and makes chocolate bars and packages them in Antananarivo, the capital of Madagascar. In that way, they make sure that more of the profits stay in Madagascar, creating prosperity. This is a very unique approach to chocolate production as cacao is traditionally shipped to Europe or the U.S. to make the finished chocolate products.

WFM funded the building of three water wells giving villagers access to fresh water. The Team Members helped to refurbish a school by painting, building and repairing desks and chairs, and clearing land and planting a garden as well as building a fence to protect it from wandering Zebu. They met microcredit clients of WPF micro lending partner Première Agence de Microfinance (PAMF) and learned about the production of essential oils from ylang ylang and vetiver, and the harvesting of vanilla by Frontier Co-op.

Team Members visited Ankarana to see the tsingy (Malagasy for “where one cannot walk”), limestone geological formation where groundwater has carved fissures in the limestone creating a sharp needle-like texture in the rock, caves and canyons. They also visited Montagne D’Ambre for a hike in a tropical forest and snorkeled in a marine reserve at Nosy Tanikely.
TRIP ITINERARY- 2 WEEKS

Day 1 - Tuesday August 11 - Arrive Antananarivo.


Day 3 - Thursday August 13 - Drive to Marovoay, visit with WPF micro lending partner Première Agence de Microfinance (PAMF), meet microcredit clients, nocturnal visit of the Ankarafantsika.

Day 4 - Friday August 14 - Drive to Ambanja.

Day 5 - Saturday August 15 - Visit WFM supplier partner Madécasse and learn about cacao growing and processing.

Day 6 - Sunday August 16 - Community service projects with Madécasse.

Day 7 - Monday August 17 - Community service projects with Madécasse.

Day 8 - Tuesday August 18 - Community service projects with Madécasse.

Day 9 - Wednesday August 19 - Community service projects with Madécasse.

Day 10 - Thursday August 20 - Beach day to Nosy Tanikely National Park and Marine Reserve.

Day 11 - Friday August 21 - Visit WFM supplier partner Frontier with Biolandes to learn about essential oil production.

Day 12 - Saturday August 22 - Leave Ambanja and drive to Ankarana west to walk Iharana trail and learn about tsingy.

Day 13 - Sunday August 23 - Drive to Joffreville / Amber Mountain, visit Red Tsingy and a nocturnal visit of private reserve.

Day 14 - Monday August 24 - Day visit of Amber Mountain National Park.

Day 15 - Tuesday August 25 - Drive to Diego for the flight back to Antananarivo and transfer to hotel, Auberge de La Ferme d'Ivato.

Day 16 - Wednesday August 26 - Leave Antananarivo for home.
THE EXPERIENCE

Meeting microcredit clients of WPF microlending partner Première Agence de Microfinance (PAMF)

Meeting a tortoise

Cooking meals with the community

Dancing with the community

Communing with lemurs

Observing local sport

Learning about cacao
Team Member volunteers went to local markets and learned to cook traditional dishes like a kind of Malagasy mango salsa, zebu, rice and beans. They cooked with local villagers and returned home with new recipes to practice with their families.

They went to local markets and took in the preponderance of rice paddies, and witnessed the dependence on rice as a staple food. Kim even learned how to plant rice, jumping in alongside a farmer to join him. The team went boating to an outer island and snorkeled, eating a meal of fresh grilled fish on the beach for lunch.

The team learned about Malagasy culture, food, and dress, wearing lambas in the Malagasy fashion and enjoying local flora and fauna. They even learned some of the history of the area with their visit to see the tsingy at Ankarana. Team Members even learned several Malagasy words which endeared them to everyone they met.
History:
Founded by His Highness the Aga Khan, the Aga Khan Development Network is a group of private, international, non-denominational development agencies. The agencies work to improve the welfare and prospects of people in the developing world, particularly in Asia and Africa. While each agency pursues its own mandate, all of them work together within the overarching framework of the Network so that their different pursuits interact and reinforce one another. The Aga Khan Microfinance Agency in Geneva started the Première Agence de Microfinance (PAMF) program in Madagascar in 2006 as a development microfinance initiative in response to the lack of best practices of MFIs in the country.

WPF Partnership:
Whole Planet Foundation began funding PAMF – Madagascar in October 2012 with a 0% interest loan of $500,000 to reach 2160 new clients.
• Total WPF Authorized funds: $500,000
• Total WPF Funds Disbursed to PAMF- Madagascar: $500,000

Whole Planet Foundation support for the guarantee-free group loan product has been extended to 7 branches of the Diana and Sofia Regions of Northern Madagascar.

PAMF - Madagascar’s Approach:
PAMF operates in both urban and rural areas. Most of PAMF’s group lending methodology occurs in the rural branches where approximately half of the portfolio is for agricultural activities. Credit agents explain PAMF loan products to prospective communities. Interested clients work with credit agents to develop a cash flow and profit analysis of their business and their growth potential with credit. Borrowers are limited to borrowing not more than half of the net worth of their businesses.

Solidarity loan groups are made up of between 3-15 members. Each member will receive a typical first loan of about $100, repayable over 6 months at a monthly interest rate of 2.5% declining plus a 1% up front administrative fee. Clients receive the disbursement and make monthly repayments at the branch, where they can also make voluntary savings deposits or withdrawals and other transactions. Credit Agents meet each solidarity loan group once a month in the field. If one member misses a repayment, the other members of the defaulting member’s solidarity loan group are expected to cover the payment on their behalf.

Première Agence de Microfinance
SEAMSTRESS AND PILLOW MAKER
Team Member volunteers visited with Pauline from the Avotra Group who bought supplies and a sewing machine to make pillows and blankets with her loan from PAMF.

FISH MONGERING AND FISHING NET REPAIR
WFM volunteers visited with Germaine who buys and sells fish. She expanded her business by repairing fishing nets.

PAMF STAFF
The team spent time with PAMF staff learning about their methodology of poverty alleviation and visiting with clients.

PILLOW MAKER
These three clients are members of the Miaradia Group. The client in the middle makes pillows and linens.

MICROCREDIT CLIENTS AND THEIR FAMILIES
Often the change in a client’s situation is not so much for her but for her children as they will have the opportunity for better nutrition and education.
Information from Frontier Co-op:

Frontier began as a two-person operation in 1976 in a cabin along the Cedar River in Eastern Iowa. We have grown steadily since then to become a major supplier in the booming natural products industry. This outstanding performance throughout the years reflects our close harmony with both industry trends and the values of natural products consumers.

The business was originally structured as a cooperative that supplied herbs and spices to its members, all of whom were cooperatives engaged in retailing natural foods or cooperative buying clubs. Being a co-op itself helped propel Frontier into national distribution in rapidly expanding natural foods "co-op movement."

Frontier also embraced many of the positive ideals underlying the popularity of co-ops. The early management envisioned a workplace where employees would enjoy their work, families would come first, the quality of products would be unsurpassed, organics would play a key role in the business and social responsibility would be inseparable from their actions. These values have been sustained—and have contributed significantly to Frontier’s success—throughout its entire history.

In 1978 Frontier bought and converted a grocery store building in Fairfax, Iowa, into a 5,200 square foot operations facility. During 1988 Frontier introduced a line of packaged spices. This was followed in 1991 with the introduction of a line of gourmet, 100% certified organic whole bean coffees. Frontier responded to this accelerating trend, capitalizing on its early success and bolstering its product line with the 1994 acquisition of Aura Cacia, a leading aromatherapy and natural personal care products company. Aura Cacia products include a full line of aromatherapy items such as essential oils, massage and body oils, mineral baths, and lotions. Frontier has grown the line into the clear aromatherapy market leader in natural health outlets nationwide, adding many innovative new products. Aura Cacia sells a wide variety of certified organic products and has created the Aura Cacia Organic 1% Fund to give back 1% of organic sales to supplier communities.

The Simply Organic brand, established in 2001, quickly established the same kind of leadership in packaged seasonings as Aura Cacia has in aromatherapy. Simply Organic became the fastest growing brand in natural seasonings and the leading brand of the explosively growing category of organic seasonings. The Simply Organic 1% Fund was established in 2002 giving back 1% of all Simply Organic sales in support of organic agriculture and education.

Beyond the fact that Frontier has listened attentively to its customers and responded wisely to trends and changes in the natural products industry, we have the advantage of sharing some basic values with the people buying our products.

Frontier led the industry in recognizing the value of organic agriculture and promoting organically grown products. The market for organics continues to grow, and Frontier is the established leader in organic selection and quality.

Frontier’s stated mission is to “Nourish people and planet. Always be Fair.” This statement helps guide the company in making decisions about how we interact with our employees, customers and suppliers. It serves as a driving force toward our passion to improve the lives of the farmers and their communities around the world that supply us with high quality herbs, spices and essential oils.

Frontier was also a trendsetter in employee relations, building a loyal, efficient workforce from the beginning with sincere communication and respect for employees at all levels of the organization. Innovative programs such as subsidized on-site childcare and meal programs, established over two decades ago, led to national recognition for workplace accomplishments at the same time Frontier was cited as one of the country’s fastest-growing companies.

The adherence to the company’s ideals regarding customer service, product quality, social and environmental responsibility and employee relations are intrinsic elements in Frontier’s impressive success over the years.

For more information: Frontier Co-op
YLANG YLANG
Ylang ylang is used in creating scented essential oil for massage and other body care products. The blossoms of this tree are harvested to extract that oil.

FLOWERS
The ylang ylang flower is collected by women who pick it flower by flower and place it in the basket they carry, often on their heads. Volunteers helped with the harvesting.

BAGGING FOR TRANSPORT
The flowers are weighed and loaded into a pickup for transfer to the distillery. It is bagged into burlap sacks from the back of the truck to carry it up the stairs.

DISTILLERY
The Team Members toured the distillery, which is powered by a wood-burning furnace, to learn about the complex distillation process.

ESSENTIAL OILS
Another essential oil that is sourced through Biolandes for Aura Cacia is vetiver. Above is final step of the distillation process.
**BLACK PEPPERCORNS**

Black peppercorns are black due to a fermentation process that takes place after the harvest of the spikes and before drying. After drying the peppercorns must be garbled - sorted and graded by size and density.

**WATER WELLS**

Their Well Earth partnership also provides a means to help with community problems, like lack of clean water for the villages, by providing water wells.

**VANILLA**

Vanilla was first cultivated by the Totonec people of Mexico. Vanilla orchids are grown and hand-pollinated. Seven to eight months after pollination, the beans are harvested by hand and undergo a complicated curing process.

**WELL EARTH PROGRAM**

Frontier provides fair pricing and agricultural training as well as a stable market through their Well Earth program.

**VANILLA ORCHIDS**

Frontier sources their Well Earth vanilla in Madagascar that is sold in Whole Foods Market stores. Vanilla comes from the seedpods of a fragrant tropical vanilla orchid and must be pollinated by hand through a painstaking process.

**SORTING**

The small scale farmers who produce the vanilla are organized into a self-governing cooperative. They blanch and sorts the vanilla beans for pricing themselves, providing quality beans with excellent flavor.

**WATER WELLS**

Their Well Earth partnership also provides a means to help with community problems, like lack of clean water for the villages, by providing water wells.
FRONTIER BUILDS WATER WELLS
Frontier Co-op builds water wells in remote communities in Madagascar where they source vanilla. They have provided 49 water wells in 38 villages.

For more information: https://youtu.be/0QZaVcN0N_0

Your purchase of our Madagascar vanilla products supports this project through our Well Earth™ sustainable sourcing program
Information from Madécasse founders:

We were Peace Corps volunteers in Madagascar. We fell in love with the people and the country and wanted to do more. So we started making chocolate there. Even though 70% of the world’s cocoa comes from Africa, few had ever done this before. We were convinced that making finished products in Africa was the key to real change. Our experience making chocolate in Madagascar confirmed it. So we started making vanilla, too. And the next chapter began.

We are a social enterprise. We measure success by the quality of our product and our social impact in Africa. Our story would not be possible without you. You are helping to write the next chapter for Africa. These are eye-opening statistics which helps explain how a continent so rich in raw materials, can remain so poor.

Madécasse exists to change this by making chocolate entirely in Africa.

How? We start by empowering Madagascar’s cocoa farmers with skills, training and higher wages. We source other ingredients locally in Madagascar, too. Then we actually make our chocolate on the island. So far, we’ve created meaningful income for over 200 people in Madagascar - from chocolate making, to packaging production, to the farming of the cocoa, spices, and fruits.

We stand in proud contrast to the established practices of the chocolate industry, which has remained virtually unchanged for centuries.

Isolated from mainland Africa, 85% of Madagascar’s plants and animals exist nowhere else on earth. The island’s naturally organic forests are home to at least 80 species of lemurs, over 1,000 orchids, and innumerable other plants and animals.

For more information: Madécasse
The Team Member Volunteer Program paved the way for Whole Foods Market to fund the building and repairs of three fresh water wells in a community where Madécasse works. Whole Planet Foundation funds microlending programs in Madagascar because WFM sells product sources from there. More important than the work that they did are the relationships that they are building with the very people who help create prosperity in Whole Foods Market stores for Team Members and our local communities.

WATER
The Team Member Volunteer Program paved the way for Whole Foods Market to fund the building and repairs of three fresh water wells in a community where Madécasse works. These water wells give more convenient access to water in their own neighborhood eliminating the time and labor needed to haul water a long distance, or the long wait time for insufficient water access.

SCHOOLS
Contributing to local schools is a favorite volunteer activity in that much of the time at the school is spent interacting and playing with the children. Team Member volunteers worked hand in hand with community members, helping refurbish a local school, sanding desks and painting and building and fencing a community garden.

LEARN
Team Members learned about the production of Madécasse chocolate, from bean to bar, all in Madagascar. In Ambanja they saw cocoa harvesting, processing, fermentation, drying, sorting and grading. In Antananarivo they saw beans made into chocolate and prepared for the long voyage to Whole Foods Market stores by way of Brooklyn, NY, the U.S. home of Madécasse.
The WFM Team Member Volunteer Program and Volunteers spent time in communities where Madécasse sources cacao where they:

- Funded 3 water wells
- Repaired the roof of the schoolhouse
- Added new walls to the schoolhouse
- Refurbished an unused schoolhouse
- Painted the walls of the schoolhouse
- Installed blackboards
- Installed shelves
- Installed new locks
- Built, sanded and painted over 100 desks
- Dug and planted a community garden
- Built a perimeter fence around the community garden
- Danced and sang with the community
- Played sports with the children
- Took many selfies with the children
- Cooked with local women, learning Malagasy dishes
- Camped in a National Forest
- Awoke to lemurs chattering overhead
- Hiked in the tsingy
- Trekked in a National Forest
- Snorkeled with sea turtles in a Marine Reserve
- Raised the flag of Madagascar
The team learned about how cacao and how it helps lemur preservation. Cacao trees need canopy to provide shade which is perfect lemur habitat. Income generated by cacao production alleviates pressure to create rice paddies to earn an income, preserving more forest for lemurs.

Cacao trees preserve habitat for the diverse and endemic flora and fauna of Madagascar.

Cacao comes from a pod that grows on trees. In the pod are the cacao beans in a sweet and tangy fruit.

The fruit is fermented through this 3 stage bin fermentation process and then dried on a concrete pad.

The cacao beans are then graded and sorted and sent to the factory in Antananarivo to be made into chocolate to be shipped around the world.
COMMUNITY GARDEN AND FENCE
Team Member volunteers, along with the community, dug a community garden and built fencing to protect it from roving livestock.

SCHOOL
WFM Team Member Volunteers painted walls, created blackboards, painted murals, built, repaired and painted desks.

THE COMMUNITY CELEBRATING THE REFURBISHED SCHOOL AND GROUNDS
MADAGASCAR
**Jonathan**

“I was very impressed at how entrepreneurial the microcredit clients were. When asked what their business was, they all were engaged in multiple small enterprises to support their families. One woman was a fishmonger, purchasing seafood at the wholesale market and transporting it to her town to sell, but she also had a side business making handmade fishing nets which she sold to the fisherman from whom she purchased her seafood. It was a great example of maximizing her business contacts to generate additional income.”

**Susan**

“You could tell how hard the microfinance loan officer worked to help these clients and they were very proud of the accomplishments of their clients. A client showed us the beautiful chair and table coverings that she made and sold at the market. She had used her loan money to buy a hand operated sewing machine. It was a wonderful experience to be in that house with this woman who was so proud of her house and her family.”

**Erin**

“Working side by side with members of the community meant the world to me. We couldn’t communicate very well, but we all knew what we were trying to accomplish, and worked together towards that goal. We had accomplished so much together, in so little time. Everyone worked hard, no one complained, and together we made that school a beautiful place where learning will occur, rain or shine.”

**Brittany**

“Meeting the micro credit clients was so surreal. It was so amazing to be able to be in the home of the client and hear their story. Life changing!”

**Viviana**

“My favorite part of the trip was learning about the people of Madagascar. The Malagasy peoples’ attitude toward community is one of the most beautiful I have ever seen.”

**Kim**

“This trip opened a whole new world of understanding the connectedness of our products, the people that produce them, and the impact that WPF makes in the world. The trip has brought about profound changes in the way I see the world, treat other people, and think about my role in a greater group.”

**Amber Lee**

“The WFM TMVP to Madagascar was one of the best things I have done in my life to date. Only second to marrying my amazing husband. I had an idea of what I would witness during the trip; the poverty, the pollution, and disparity. However, I could have never imagined the kindness and warmth I would receive from my fellow volunteers, the Madecasse team, and the people of Madagascar. We connected deeply with the village. And all wish, more than we could put into words, that we could have done even more to help.”

**Bryan**

“Meeting the micro credit clients was so surreal. It was so amazing to be able to be in the home of the client and hear their story. Life changing!”
2015 MADAGASCAR WFM TMVP IMPACT

11 TEAM MEMBERS
17 MICROCREDIT CLIENTS MET
3 WATER WELLS BUILT
1 SCHOOL REFURBISHED
1 COMMUNITY GARDEN AND FENCE BUILT
1M MEMORIES MADE