

# WHOLE PLANET FOUNDATION®

## 2015 ANNUAL REPORT

MEET JOSEFINA.

**1 MILLION MICROLOANS  
PROVIDING 7 MILLION  
OPPORTUNITIES FOR A BETTER LIFE**

[wholeplanetfoundation.org](http://wholeplanetfoundation.org)



# TABLE OF CONTENTS

Table of Contents	2
Retailers on a Mission	3
Who We Support	4
Where We Work	5
Positive Impact	6
Spotlight on Domestic Microfinance	7
In Her Words	8
2015 Financial Statement	9
Appreciating our Partners	12
Leadership Team	13



Josefina is a client of Whole Planet Foundation®'s microfinance partner FODEMI in Ecuador where Whole Foods Market® sources flowers. Josefina is a FODEMI borrower of more than 2.5 years who has grown her weaving business rapidly, from the loom she bought with her first loan to the current four looms in her workshop. Josefina makes intricate woven belts and cloth hair bindings that are part of the traditional ethnic wear of women in the Otavalo community. What started as a small business in the back room of her home has turned into a family enterprise with her three daughters working by her side. The profits help pay for one of the daughters to attend university. Josefina dreams of using her next loan to open a store of her own.

**“I can work with my daughters here and at the store. No more selling to other stores.  
They can come to mine!”**

# RETAILERS ON A MISSION

**FOUNDED IN 2005**, Whole Planet Foundation was borne out of Whole Foods Market's desire to give something back to those who have helped the company succeed, while focusing on the persistent problem of world poverty and hunger. The Foundation was formed with the entrepreneurial spirit of Whole Foods Market and is now in partnerships with microfinance organizations in 69 countries around the globe, providing opportunities for 7 million people to live a better life through entrepreneurship.

## LETTER FROM THE PRESIDENT

2015 marks ten years that we've been raising money and donating to fund microcredit loans. In retrospect, our initial goals were modest. We were aiming for about one million borrower family beneficiaries, or about 200,000 microentrepreneur loans in ten or more countries. I told John Mackey, Whole Foods Market's co-CEO and the Foundation's co-Chairman of the Board of Directors, that his desire to help one million people was maybe a little too optimistic if not a bit quixotic, as well. I was wrong.

By the end of 2015, ten years after startup, we had funded 1.3 million borrower-family loans, creating about 7.5 million opportunities in 69 countries. We have raised over \$76 million, authorized \$74 million in grants and disbursed \$52 million. Total loans supported by WPF is estimated to be \$841,000,000 (Purchasing Power Parity Index).



Philip Sansone,  
President and Executive Director

Philip Sansone,  
President and Executive Director



## 100% MODEL

Whole Foods Market covers Whole Planet Foundation's administrative costs so that every donation benefits microentrepreneurs around the globe.



# WHO WE SUPPORT

**WHOLE PLANET FOUNDATION'S MISSION** is to alleviate poverty through microcredit in communities that supply Whole Foods Market stores with products. Our focus is on women in the developing world, where a small loan can help an entrepreneur build a home-based business that creates an opportunity for a better life for her family.

**MICROCREDIT LOANS ARE SMALL** – the current average first loan size is \$185 – and they don't require collateral or a contract. Small loans provide impoverished entrepreneurs with access to credit to create or expand a home-based business and the opportunity to generate income for their families. When these funds are repaid, they remain in the borrower's community to generate additional loans.

**OUR PARTNERS** are pro-poor microfinance organizations. The staff of these organizations are the key to reaching microcredit clients whose intelligence, perseverance, and ambition enable them to pursue their dreams on the road out of poverty toward prosperity. For a list of microfinance partners, visit [wholeplanetfoundation.org/partners/microfinance-partners/](http://wholeplanetfoundation.org/partners/microfinance-partners/).



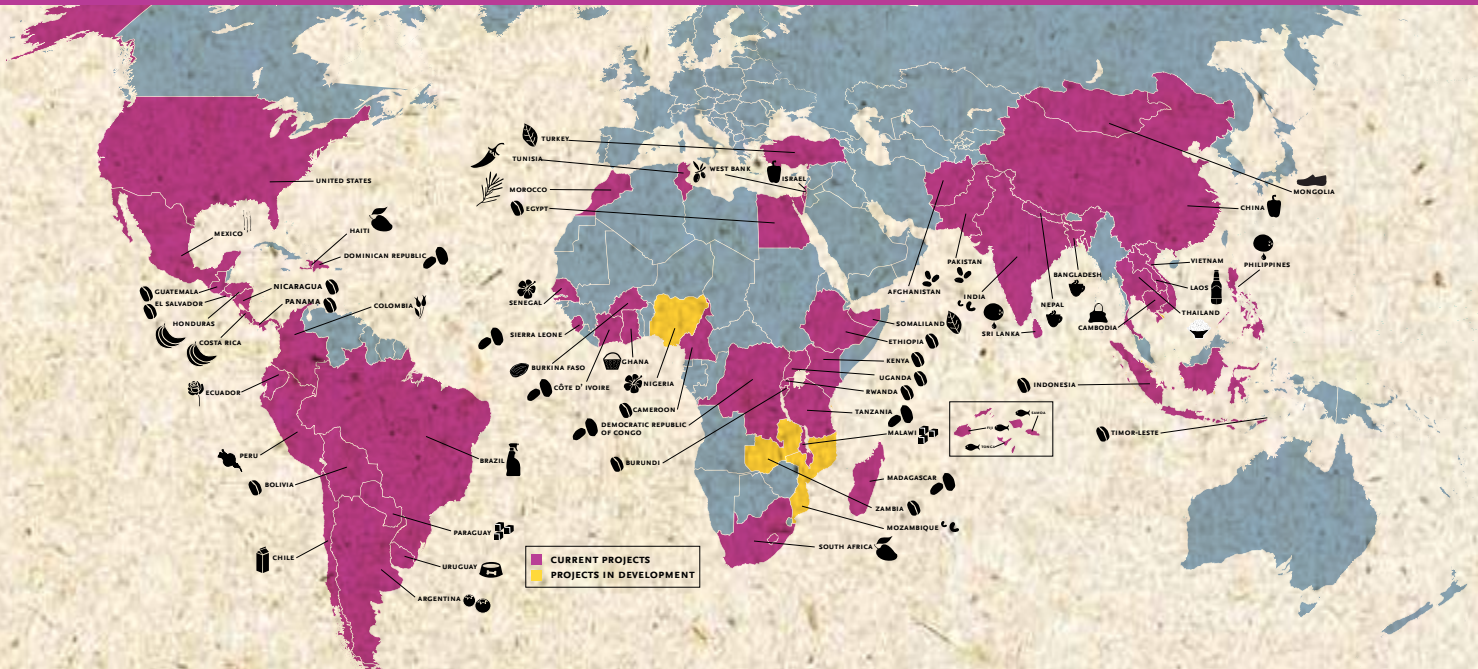
*Luisita is a microcredit client of Whole Planet Foundation's Haiti partner Fonkoze.*





# WHERE WE WORK

## ALLEVIATING GLOBAL POVERTY



## ON-LENDING CAPITAL GRANTS TO PRO-POOR MICROFINANCE PARTNERS IN 69 COUNTRIES



Mestawet is a microcredit client of Whole Planet Foundation's Ethiopia partner OCSSCO.



# POSITIVE IMPACT

**WHOLE PLANET FOUNDATION® WORKS TO ALLEVIATE POVERTY** in communities where Whole Foods Market® sources products. Since the Foundation's inception in 2005, the value of loans supported by Whole Planet Foundation is more than \$350,000,000.

*First Loan Disbursed:*  
**April 2006**

*Authorized Disbursements:*  
**\$69,337,065**

*Disbursed Via Microfinance Organizations:*  
**\$52,758,810**

*Client Families Reached Due to WPF Support:*  
**1,310,826**

*Opportunities for a Better Life:*  
**7,064,000**

*Average First Loan Size in the Developing World:*  
**\$185**

*Repayment Rate:*  
**97%**

*Women Clients:*  
**87%**



*Sheila is a microcredit client of Whole Planet Foundation's partner CASHPOR in India where Whole Foods Market sources cashews.*



# ALLEVIATING POVERTY IN THE UNITED STATES, CANADA AND THE UNITED KINGDOM

**IN 2007**, we started supporting Grameen America as our first microfinance partner in the United States. Given the success of microcredit in the United States and the desire of our donors to alleviate poverty everywhere around the globe, Whole Planet Foundation expanded our outreach to serve the underserved where Whole Foods Market operates store in Canada and the United Kingdom.

## COMBINED IMPACT

Total authorized grants: \$5.39 million

WPF funds disbursed: \$3.95 million

Total loans disbursed: more than 180,000 microloans

Value of loans supported by WPF: \$12 million

Average first loan size: \$2,549

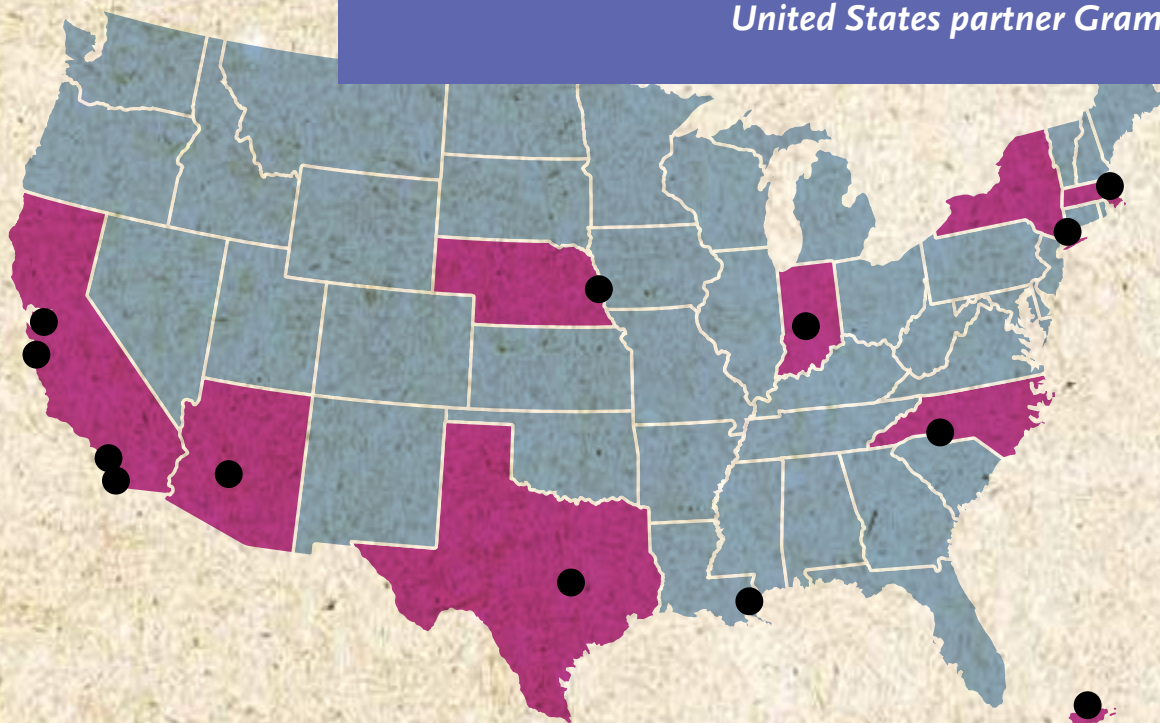
Clients funded by WPF: more than 7,700

Repayment rate: 92.8%

Women clients: 65%



*Florentina is a microcredit client of Whole Planet Foundation's United States partner Grameen America.*





## IN HER WORDS

Menuka is a client of Whole Planet Foundation®'s microfinance partner Nirdhan Utthan Bank in Nepal where Whole Foods Market® sources tea. She is from Falate, a rural village in the eastern highlands of Nepal. She grew up in a nearby community where similar rolling hillsides, thick with tea plants rise high above the clouds. Menuka and her husband are happy to raise their children in the remote highlands however both express their concern over the limited opportunities for work.

As a newly initiated center chief of her lending group, Menuka is proud to hold a leadership role in her community and hopes to inspire other women to find a similar path. Two years ago she obtained her first cycle loan with Nirdhan Bank, in the amount of 30,000 Nepalese Rupee (NPR) (\$320 USD), utilized to purchase a milk cow. This initiated her first small business in dairy production and she now sells her milk and homemade yogurt at the local market.



*“My son, (age 5) he wants to be an engineer and we agreed that my daughter will be a doctor, although she is only 2 (laughing). I will support whatever they choose and only want to provide them as many opportunities as possible.”*

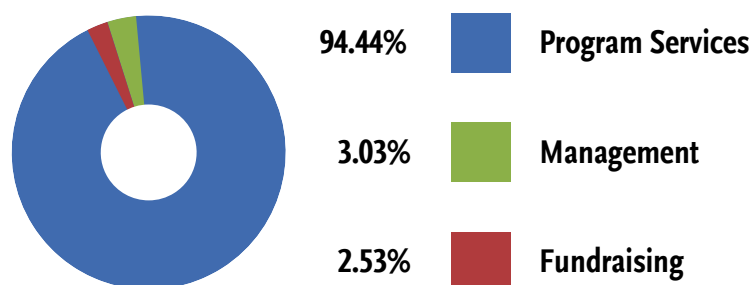


# 2015 FINANCIAL STATEMENT

## STATEMENT OF FINANCIAL POSITION AND STATEMENT OF FINANCIAL ACTIVITY

<b>Operating Revenue</b>		2015
WFM contributions	\$	3,137,715.65
Supplier and Corpotate Contributions	\$	2,417,347.61
Cookbook and CC book	\$	60,087.52
Annual Prosperity Campaign	\$	4,135,441.08
WFM TM contributions	\$	933,667.42
Individual Contributions	\$	339,596.43
Return on Investments	\$	258,899.89
<b>Total Operating Revenue</b>	<b>\$</b>	<b><u>11,282,755.60</u></b>
<b>Operating Expenses</b>		
Program disbursements	\$	9,598,550.00
Performance Awards to MFI partners	\$	115,760.00
<b>Total Program Services</b>	<b>\$</b>	<b><u>9,714,310.00</u></b>
MFI Support	\$	889,539.26
Field Program Mmgmt	\$	420,818.41
<b>Total MFI Support Services</b>	<b>\$</b>	<b><u>1,310,357.67</u></b>
<b>Total Operating Expenses</b>	<b>\$</b>	<b><u>11,024,667.67</u></b>
<b>Supporting Services</b>		
Fundraising	\$	294,970.49
Management and General	\$	353,941.72
<b>Total Supporting Services</b>	<b>\$</b>	<b><u>648,912.21</u></b>
<b>Changes in Temporarily Restricted Net Assets</b>		
Time Restricted Contributions	\$	1,684,596
Net Assets Release from Restriction	\$	(1,169,313.00)
<b>Change in Temporarily Restricted Assets</b>	<b>\$</b>	<b><u>515,283</u></b>
<b>Change in Net Assets</b>	<b>\$</b>	<b>(1,024,820)</b>
Net assets, beginning of the year	\$	13,455,371
<b>Net assets, end of year</b>	<b>\$</b>	<b>12,430,551</b>

### Our Efficiency





## 2015 FINANCIAL STATEMENT

## STATEMENT OF FINANCIAL POSITION AND STATEMENT OF FINANCIAL ACTIVITY

			Jan - Dec 15	Jan - Dec 14																																																																																																																																																																																																																																																																						
Income	Total Whole Foods Market Contributions		3,135,736.93	3,660,253.91																																																																																																																																																																																																																																																																						
	Total Corporate Contributions		2,477,435.13	1,699,306.59																																																																																																																																																																																																																																																																						
	Total Annual Campaign		4,135,441.08	6,951,417.61																																																																																																																																																																																																																																																																						
	Total Individual Donations		1,273,263.85	1,328,690.68																																																																																																																																																																																																																																																																						
	Total Other Types of Income		-213,536.36	76,337.43																																																																																																																																																																																																																																																																						
Total Income			10,808,340.63	13,716,006.22																																																																																																																																																																																																																																																																						
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Republic of Congo</td><td>0.00</td><td>82,700.00</td></tr><tr><td>Vietnam</td><td>0.00</td><td>480,000.00</td></tr><tr><td>Tanzania</td><td>0.00</td><td>100,000.00</td></tr><tr><td>Congo</td><td>0.00</td><td>500,000.00</td></tr><tr><td>USA - New Orleans</td><td>0.00</td><td>150,000.00</td></tr><tr><td>El Salvador</td><td>103,500.00</td><td>103,500.00</td></tr><tr><td>Rwanda</td><td>0.00</td><td>218,400.00</td></tr><tr><td>Panama</td><td>0.00</td><td>250,000.00</td></tr><tr><td>India</td><td>201,876.00</td><td>0.00</td></tr><tr><td>Brazil</td><td>56,660.00</td><td>0.00</td></tr><tr><td>Burkina Faso</td><td>215,000.00</td><td>0.00</td></tr><tr><td>Colombia</td><td>350,000.00</td><td>0.00</td></tr><tr><td>Zambia</td><td>213,125.00</td><td>0.00</td></tr><tr><td>Bhutan</td><td>100,000.00</td><td>0.00</td></tr><tr><td>Togo</td><td>100,000.00</td><td>0.00</td></tr><tr><td>USA - Iowa</td><td>100,000.00</td><td>0.00</td></tr><tr><td>Panama</td><td>150,000.00</td><td>0.00</td></tr><tr><td>Myanmar</td><td>184,636.00</td><td>0.00</td></tr><tr><td>Haiti</td><td>500,000.00</td><td>0.00</td></tr><tr><td>Gambia</td><td>100,045.00</td><td>0.00</td></tr><tr><td>Nigeria</td><td>100,000.00</td><td>0.00</td></tr><tr><td>Program Expenses</td><td>0.00</td><td>0.00</td></tr><tr><td>Field Officer Award</td><td>115,760.00</td><td>5,811.00</td></tr><tr><td>Program Grants - Other</td><td>0.00</td><td>189,366.00</td></tr></table>		Jan - Dec 15	Jan - Dec 14	Brazil	0.00	200,000.00	South Africa	350,000.00	150,000.00	Somaliland	100,000.00	100,000.00	Puerto Rico	350,000.00	0.00	USA - Austin	600,000.00	0.00	USA - Boston	300,000.00	0.00	USA - San Jose	100,000.00	0.00	Burundi	0.00	214,988.00	Malawi	90,351.00	0.00	Inner Mongolia, China	150,000.00	0.00	Senegal	150,000.00	300,000.00	Peru	0.00	115,800.00	USA - Omaha	0.00	250,000.00	Nepal	0.00	159,091.00	Cambodia	0.00	109,931.00	Cambodia	100,000.00	60,000.00	Nepal	0.00	117,000.00	Ivory Coast	100,000.00	150,000.00	India	0.00	1,220,000.00	Paraguay	0.00	500,000.00	Dem. 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Sierra Leone	166,000.00	167,000.00																																																																																																																																																																																																																																																																								
Samoa	-350,000.00	0.00																																																																																																																																																																																																																																																																								
Peru	0.00	300,000.00																																																																																																																																																																																																																																																																								
Sri Lanka	250,000.00	0.00																																																																																																																																																																																																																																																																								
Burundi	378,158.00	0.00																																																																																																																																																																																																																																																																								
Brazil	0.00	200,000.00																																																																																																																																																																																																																																																																								
Bangladesh	0.00	112,500.00																																																																																																																																																																																																																																																																								
Tanzania	225,120.00	0.00																																																																																																																																																																																																																																																																								
Uruguay	-100,000.00	0.00																																																																																																																																																																																																																																																																								
Laos	100,000.00	0.00																																																																																																																																																																																																																																																																								
USA - Oakland	0.00	100,000.00																																																																																																																																																																																																																																																																								
Madagascar	200,000.00	200,000.00																																																																																																																																																																																																																																																																								
Ghana	115,000.00	75,000.00																																																																																																																																																																																																																																																																								
Tonga	-69,825.00	69,825.00																																																																																																																																																																																																																																																																								
Uganda	323,000.00	0.00																																																																																																																																																																																																																																																																								
USA - Los Angeles	0.00	100,000.00																																																																																																																																																																																																																																																																								
USA - Charlotte	100,000.00	0.00																																																																																																																																																																																																																																																																								
Fiji	0.00	116,000.00																																																																																																																																																																																																																																																																								
Mongolia	100,000.00	100,000.00																																																																																																																																																																																																																																																																								
Indonesia	249,244.00	0.00																																																																																																																																																																																																																																																																								
USA - Phoenix,	75,000.00	30,000.00																																																																																																																																																																																																																																																																								
Salt Lake City & San Diego																																																																																																																																																																																																																																																																										
	Jan - Dec 15	Jan - Dec 14																																																																																																																																																																																																																																																																								
Brazil	0.00	200,000.00																																																																																																																																																																																																																																																																								
South Africa	350,000.00	150,000.00																																																																																																																																																																																																																																																																								
Somaliland	100,000.00	100,000.00																																																																																																																																																																																																																																																																								
Puerto Rico	350,000.00	0.00																																																																																																																																																																																																																																																																								
USA - Austin	600,000.00	0.00																																																																																																																																																																																																																																																																								
USA - Boston	300,000.00	0.00																																																																																																																																																																																																																																																																								
USA - San Jose	100,000.00	0.00																																																																																																																																																																																																																																																																								
Burundi	0.00	214,988.00																																																																																																																																																																																																																																																																								
Malawi	90,351.00	0.00																																																																																																																																																																																																																																																																								
Inner Mongolia, China	150,000.00	0.00																																																																																																																																																																																																																																																																								
Senegal	150,000.00	300,000.00																																																																																																																																																																																																																																																																								
Peru	0.00	115,800.00																																																																																																																																																																																																																																																																								
USA - Omaha	0.00	250,000.00																																																																																																																																																																																																																																																																								
Nepal	0.00	159,091.00																																																																																																																																																																																																																																																																								
Cambodia	0.00	109,931.00																																																																																																																																																																																																																																																																								
Cambodia	100,000.00	60,000.00																																																																																																																																																																																																																																																																								
Nepal	0.00	117,000.00																																																																																																																																																																																																																																																																								
Ivory Coast	100,000.00	150,000.00																																																																																																																																																																																																																																																																								
India	0.00	1,220,000.00																																																																																																																																																																																																																																																																								
Paraguay	0.00	500,000.00																																																																																																																																																																																																																																																																								
Dem. Republic of Congo	0.00	82,700.00																																																																																																																																																																																																																																																																								
Vietnam	0.00	480,000.00																																																																																																																																																																																																																																																																								
Tanzania	0.00	100,000.00																																																																																																																																																																																																																																																																								
Congo	0.00	500,000.00																																																																																																																																																																																																																																																																								
USA - New Orleans	0.00	150,000.00																																																																																																																																																																																																																																																																								
El Salvador	103,500.00	103,500.00																																																																																																																																																																																																																																																																								
Rwanda	0.00	218,400.00																																																																																																																																																																																																																																																																								
Panama	0.00	250,000.00																																																																																																																																																																																																																																																																								
India	201,876.00	0.00																																																																																																																																																																																																																																																																								
Brazil	56,660.00	0.00																																																																																																																																																																																																																																																																								
Burkina Faso	215,000.00	0.00																																																																																																																																																																																																																																																																								
Colombia	350,000.00	0.00																																																																																																																																																																																																																																																																								
Zambia	213,125.00	0.00																																																																																																																																																																																																																																																																								
Bhutan	100,000.00	0.00																																																																																																																																																																																																																																																																								
Togo	100,000.00	0.00																																																																																																																																																																																																																																																																								
USA - Iowa	100,000.00	0.00																																																																																																																																																																																																																																																																								
Panama	150,000.00	0.00																																																																																																																																																																																																																																																																								
Myanmar	184,636.00	0.00																																																																																																																																																																																																																																																																								
Haiti	500,000.00	0.00																																																																																																																																																																																																																																																																								
Gambia	100,045.00	0.00																																																																																																																																																																																																																																																																								
Nigeria	100,000.00	0.00																																																																																																																																																																																																																																																																								
Program Expenses	0.00	0.00																																																																																																																																																																																																																																																																								
Field Officer Award	115,760.00	5,811.00																																																																																																																																																																																																																																																																								
Program Grants - Other	0.00	189,366.00																																																																																																																																																																																																																																																																								
Total Program Grants			9,714,310.00	9,500,579.00																																																																																																																																																																																																																																																																						
Total Microfinance Programs			998,134.19	1,171,179.99																																																																																																																																																																																																																																																																						
Total Monitoring and Evaluation			25,471.81	30,105.23																																																																																																																																																																																																																																																																						
Total Education and Awareness			286,751.67	248,623.18																																																																																																																																																																																																																																																																						
Total Program Expenses			11,024,667.67	10,950,487.40																																																																																																																																																																																																																																																																						
Total Fundraising and Communications			294,970.49	463,301.66																																																																																																																																																																																																																																																																						
Total Management and General			383,971.51	327,980.76																																																																																																																																																																																																																																																																						
Total Expense			11,703,609.67	11,741,769.82																																																																																																																																																																																																																																																																						
Net Income			-895,269.04	1,974,236.40																																																																																																																																																																																																																																																																						



# APPRECIATING OUR DONORS

## \$33 MILLION

from Whole Foods Market shoppers

## \$20 MILLION

from Whole Foods Market

## \$7.5 MILLION

from Whole Foods Market employees

## \$7 MILLION

from Whole Foods Market suppliers



WHOLE PLANET FOUNDATION®  
**\$100,000 FUND**  
EMPOWERING THOUSANDS  
OF MICROENTREPRENEURS



WHOLE PLANET FOUNDATION®  
**SUPPLIER ALLIANCE**  
FOR MICROCREDIT

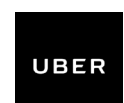


WHOLE PLANET FOUNDATION®  
**POVERTY IS UNNECESSARY FUND**



WHOLE PLANET FOUNDATION®  
**TEN THOUSAND DOLLAR FUND**

**DONOR PARTNERS**





# OUR LEADERSHIP

## BOARD OF DIRECTORS

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Glenda Flanagan, Executive Vice President and Chief Financial Officer, Whole Foods Market

Jeff Teter, President/General Manager, Allegro Coffee Company

Jeff Turnas, President of 365 by Whole Foods Market™, Whole Foods Market

Joe Rogoff, Pacific Northwest Regional President, Whole Foods Market

John Mackey, Co-founder and Co-CEO of Whole Foods Market, Chairman of the Board for Whole Planet Foundation

Lee Valkenaar, Co-Chairman of the Board, Whole Planet Foundation

Philip Sansone, President and Executive Director, Whole Planet Foundation

Rob Twyman, Regional President Northern California, Whole Foods Market

Roberta Lang, Vice President and General Counsel, Whole Foods Market

Walter Robb, Co-CEO, Whole Foods Market

Will Paradise, 25 Year Team Member, Whole Foods Market

## LEADERSHIP TEAM

Genie Bolduc, Volunteer Program Manager

Brian Doe, Africa and Middle East Regional Director

Olivia Hayden, Digital Fundraising Specialist

Claire Kelly, Asia/Pacific Regional Director

Sandy Mariscal, Marketing & Outreach Specialist

Roxana Newton, Latin America Regional Director

Victor Quiroz, Administrator of Systems

Philip Sansone, President and Executive Director

Zoe So, Africa Deputy Programs Director


Joy Stoddard, Executive Development and Outreach Director

Jessica Villanueva, Financial Analyst

Daniel Zoltani, Global Programs Director



*Gladis is a microcredit client of Whole Planet Foundation's microfinance partner Grameen Ghana.*



*Awa Diop is a client of Whole Planet Foundation®'s microfinance partner CAURIE Microfinance in Senegal where Whole Foods Market® sources hibiscus juice.*

*Join the conversation*



**WHOLE PLANET FOUNDATION  
550 BOWIE STREET  
AUSTIN, TEXAS 78703 USA**

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LONDON, ENGLAND  
WHOLEPLANETFUNDATION.ORG**

**WHOLE PLANET**  
FOUNDATION®