



FOUNDATION

COSTA RICA

Please mute your microphone & register your attendance in the survey in the chat. We will begin promptly at 10 am Central Time.

# Whole Foods Market Virtual Team Member Volunteer Program



WPF GLOBAL EDUCATOR &
WFM TM VOLUNTEER PROGRAM MANAGER
Genie Bolduc

#### Thank you for joining!

- Register attendance in the survey in the chat.
- Please mute your microphone.
- Use the chat for questions and comments.



#### **Whole Foods Market**







COSTA RICA

# **Whole Foods Market**





WPF DIRECTOR OF DEVELOPMENT AND OUTREACH Joy Stoddard

Joy joined Whole Foods Market in 2000 and Whole Planet Foundation in 2006. In her role as Senior Team Leader, she develops strategic partnerships and connects people to our mission of poverty alleviation. Having traveled in 42 countries and 48 states, she is inspired to share the transformative power of microcredit and create prosperity. Joy has been awarded All\*Star six times, Team Member of the Year and numerous leadership recognitions from Whole Foods Market. Previously, she coordinated training programs at the International Monetary Fund for six years. She has a B.A. from Washington and Lee University and speaks French and Spanish. Joy enjoys Austin with her husband Scott and teenager Roman.





# Whole Foods Market Team Member Volunteer Program

# Launched in 2007 Over 850 WFM Team Members have participated in:

- learning about products for sale in WFM stores
- experiencing the culture and history of another community
- learning about the work of WPF, meeting microfinance staff and clients whose loans are funded by WPF
- providing community service
- sharing their experiences with fellow TMs and WFM shoppers



# WHOLE FOODS MARKET TEAM MEMBER VOLUNTEER PROGRAM













EXECUTIVE LEADER PRODUCE Erik Brown

Erik began his long journey at Whole Foods back in 1990 at Bread and Circus. He was a Produce Coordinator in 3 different regions before joining the Global Perishable Purchasing Team. He leads a team of 25 buyers and field team members that ships over 80million boxes of produce and flowers to our stores. Growing up and living currently in Boston with his wife and 3 children he enjoys the outdoors and finding the best local foods possible!



# Sourced for Good



WHOLE FOODS MARKET CONFIDENTIAL

## **Introducing Sourced For Good**

Sourced For Good is a rebrand of the Whole Trade Guarantee program

#### What has changed?

The core tenets of the program have not changed, it has just been rebranded and expanded!

- Refreshed look across packaging, signage and marketing materials
- Expanded list of 3rd party certifications
  - 1.Fair Trade USA
  - 2.Rainforest Alliance
  - 3. Fair Trade America
  - 4. Fair Food Program
  - 5. Equitable Food Initiative
- Expanding into additional commodities for the first time, such as seafood
- Expanding the program into WFM domestic sourcing program for first time with items like Flowers, Apples and Tomatoes







#### Sourced for Good-Tenets

- Abides by WFM Quality Standards and specifications.
- Is third-party certified by a WFM-approved certifier.
- Is produced by a committed supplier partner with a deep, transparent relationship to WFM merchandising teams.
- Demonstrates a measurable, positive impact on farm workers, workers in the supply chain, communities and the environment.
- Benefits from SFG brand differentiation.



#### Sourced for Good - In-store Activation/Media





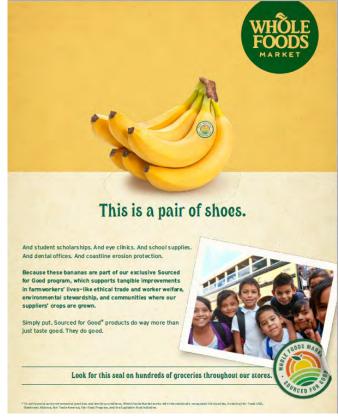
AISLE BLADE - BELL PEPPEH SIDE CLIP

DEPT POSTER - GENERIC









#### Sourced for Good - Packaging











#### **Sourced for Good – Assortment Overview**





### Current list of items in the program

Fruit				Veg				Floral			
Product	Method	Start	Where	Product	Method	Start	Where	Product	Method	Start	Where
trawberries (WFM Only)	OG	June	West Coast	Sugar Snap Peas Boz	CV	May	National	Tulips	CV	April	National
lavel Loose	CV	July	East Coast	Snow Peas Soz	CV	May	National	Roses	CV	April	National
lavel Orange 3lb Bag	CV	July.	East Coast	Baby Carrots 8oz	CV	May	National	Garden Roses	CV	April	National
fandarin 3lb Bag	CV	July	East Coast	Shelled English Peas Boz	CV	May	National	Spray Roses	CV	April	National
hampagne Mango	CV	Spring 2022	National	French Beans Soz	CV	May	National	Petite Bouquet	CV	April	National
aitian Mango (WFM Only)	OG	April	National	French Beans 16oz	CV	May	National	Alstro	CV	April	National
anana	DG/CV	April	National	Baby Corn Soz	CV	Aug	National	Mason Jar/Arrangement	CV	April	National
ineapple	OG/CV	April	National	Butternut Squash	OG	May	National	Poms	CV	April	National
antaloupe	OG	Dec	National	Spaghetti Squash	OG	May	National	Carnation	CV	April	National
ioneydew Melon	OG	Dec	National	Acom Squash	OG	May	National	Lily LA, Orientalis	CV	April	National
Mini Watermelon	OG	Dec	National	Kabocha Squash	OG	May	National	Gerbs	CV	April	National
eedless Red Watermelon	OG	Dec	National	Delicata Squash	OG	May	National	Spider Mums	CV	April	National
ed Seedless Grapes	OG	Jan	National	Asparagus	DG/CV	April	National	Sunflawers	CV	April	National
ireen Seedless Grapes	OG	Jan	National	Zucchini Squash	OG	May	National	Assorted Bouquets	CV	April	National
lack Seedless Grapes	OG	Jan	National	Vellow Squash	OG	May	National	Peonles	CV	May	East Coast
lueberries	OG	Dec	East Coast	Eggplant	OG	May	National	Filler Ery, Hyp, Gyp, Stat, Sol	CV	April	National
emons Loose and Bagged	DG	Aug	National	Red Cherry Tomato Pint	OG	June	National	Greens Euc, Rus, Fern	CV	April	National
New Zealand Apples	OG	July/August	East Coast	Red Grape Tomato Pint	OG	June	National	Tropicals	CV	April	National
				Red Grape Tomato 1lb	OG	June	National	Hydrangeas	CV	April	National
				Red Pear Cherry Tomato Half Pint	OG	June	National	Snap Dragons	CV	April	National
				Sweet Mini Pepper Medley Pint	OG	June	National	Ranunculus	CV	April	National
				Yellow Pear Cherry Tomato Half Pint	OG	June	National	Delphinium	CV	April	National
				Sweet 100 Cherry Tomato Half Pint	OG	June	National	Bells of Ireland	CV	April	National
				Heirloom Medley Cherry Tomato Pint	OG	June	National	Scabiosa	CV	April	National
				Sweet Mini Pepper Medley 1lb	OG	June	National				
				Heirloom Medley Cherry Tomato 1ib	OG	June	National				
				Tomatoes on the Vine	OG	April	National			600	DS A
		1		Roma Tomatoes	OG	April	National	-		16	120
				Beefstake Tomatoes	OG	April	National				
300				Slicer Cucumber	OG	May	National				11 50
				Sweet Mini Pepper Medley 1lb	OG	May	National				
36				Red Bell Pepper 5/2lb	OG	April	National				9
1		1		Rainbow Bell Pepper 5/2lb	OG	April	National			00	- 60
1000				Bell Peppers	DG/CV	April	National			CED	FOR
				Euro Cucumber	OG	May	National		_	- 0	
Section 1	-	Updated: 8/3/	2021		-						
		a painter (i) a)	esre's								





**EARTH University and Bananas** 



WHOLE FOODS MARKET CONFIDENTIAL

#### **EARTH**

#### **Overview with WFM**

Almost a 20-year relationship

- History
- Quality, Freshness
- Specifications
- WFM introductions
- Expansion
- Trials
- Shipping Journey from Farm to Store

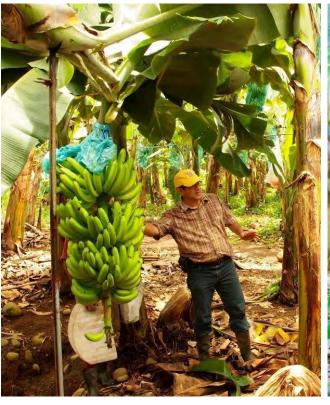




# Healthy Soil, Healthy Plant

























## **Packing house**











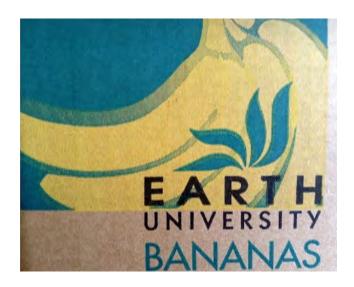
## **Packing house**















#### **Students**









Questions for Erik? Please type them in the chat.





### SENIOR PHILANTHROPY ADVISOR, EARTH UNIVERSITY FOUNDATION Victor Sanchez

Victor Sanchez joined EARTH University in 1993, where he was the first U.S.-based staff member. Victor is currently Senior Philanthropy Advisor at EARTH University Foundation. As a founding member of the University's staff, he has watched the institution graduate over 2,540 young leaders in thirty years, most from families of few means. These graduates and students represent over fifty countries in Latin America, Africa, the Caribbean, Europe, North America, and Southeast Asia. Victor keeps in touch with many of them and is always ready to praise, help, encourage, and cheer them on in their personal and professional endeavors. As a person who believes in giving others a "hand-up," he has seen the power of education to make a difference in a person's life. Victor first met Michael Besancon, SP Regional President of WFM, in 1997 during Michael's first visit to EARTH, and was on campus when the first meeting of Whole Planet Foundation's board took place. In his view, the EARTH University/Whole Foods Market/Whole Planet Foundation partnership is a match made in heaven. Prior to EARTH Victor worked as Regional Director of a nonprofit organization providing services to migrant farmworkers in the Midwest. He is married and has one son.

# **Whole Foods Market**





EXECUTIVE DIRECTOR, EARTH TRUST Paula Robert Kissling

Paula Robert is the Executive Director of the EARTH Trust. She joined EARTH University 2 years ago with the purpose of managing all of the University's assets and unlocking their potential in order to provide financial sustainability. She is a Costa Rican citizen, mother of two daughters and amateur runner.





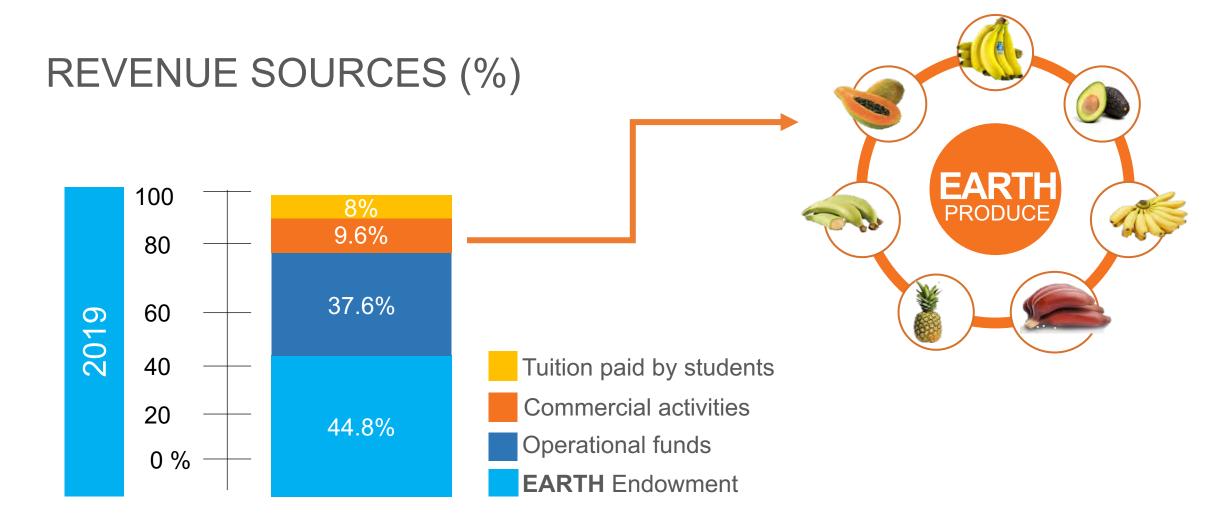
# Our history

In the late 1980s, EARTH took hold of the property where the campus stands today, inheriting a commercial banana farm. We saw an opportunity to **Serve as an example** to our students, to prove to the world that sustainability can be achieved, and to **transform an industry**.



# Funding our growth







# **EARTH** Banana Farm

Commitme

+1,800
Acres of N forest. BANANAS

1.1 Million boxes/year



1,000 Acres

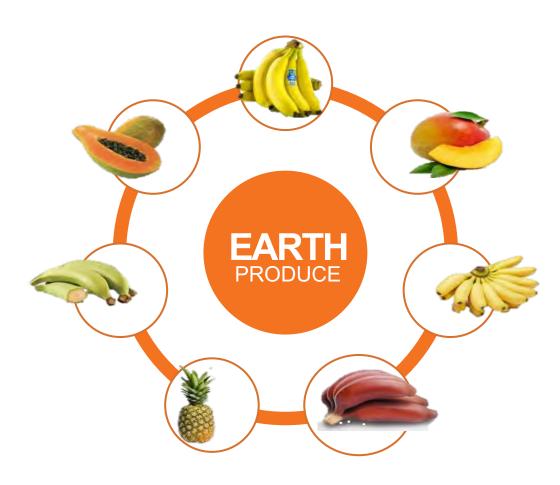
mitme

300 employees

45% Women 90% from local communities









# Current markets





## Our Model





#### Certifications







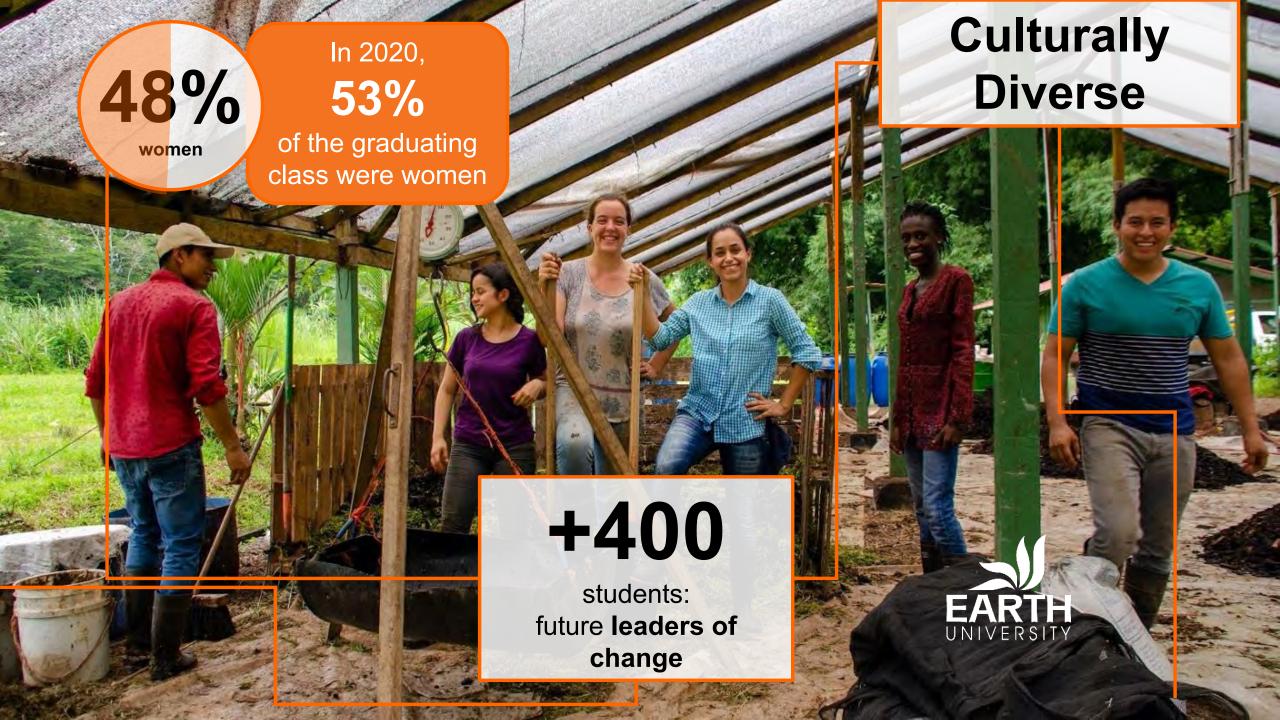




# About us

**Our mission:** Prepare leaders with ethical values to contribute to sustainable development and to construct a prosperous and just society.















# EARTH Graduates in Leadership Positions

Gustavo Manrique – Minister of the Environment, Ecuador

Vinicio Arreaga-Vice Minister of Environment and Agriculture, Guatemala

Juan Gonzalo Botero – Vice Minister of Agriculture, Colombia

# Whole Foods Market Virtual Team Member Volunteer Program

# Questions for Paula and Victor? Please type them in the chat.







# 10-minute break Please return at 11 AM Central time





# REGIONAL DIRECTOR OF THE AMERICAS & THE CARIBBEAN Stephanie Manciagli

- Stephanie joined the team in 2019 to support Whole Planet's implementing partners in carrying out their respective socially-focused microfinance programs.
- Raised in Atlanta
- B.A. in International Affairs, Florida State
- M.S. International Development, Tulane University
- Previously worked with Points of Light, UNDP, Americorps and for Fundación Paraguaya (voted WPF's "Best MFI of 2019")
- Lived and worked in Panama for 2 years and in Paraguay for 1 year
- Moving back to Panama in August 2021!



**GOAL**: Help micro-entrepreneurs start and grow businesses as a path out of poverty

**OBSTACLE**: Entrepreneurs aren't able to get the capital they need to do this.

WPF SUPPORTS ORGANIZATIONS WHO HELP FINANCIALLY EXCLUDED MICRO-ENTREPRENEURS GET ACCESS TO BUSINESS CAPITAL.

#### **WE SEEK PARTNERS WITH:**

- A strong social mission
- A strong organization
- A strong methodology

#### **FIELD TEAM'S ROLE:**

- Find new partners
- Engage with active partners
- Seek ways to grow impact: better tools, new approaches
- Help tell the story of WPF's work





### **AMERICAS REGION**

- First project in 2006 (Costa Rica)
- Funds disbursed to date:
  - ☐ \$7,395,000 to North America
  - ☐ \$23,208,401 to Latin America
  - ☐ 4 different models (traditional microfinance as well as alternative models)
  - Currently active: 10 projects



### **WPF IN COSTA RICA**



# WHÖLE PLANET









# WHÔLE PLANET





MODEL: Traditional microfinance

COMMITTED FUNDING: \$4.1M



# Grameen Costa Rica Client Stories:

# Maricela &

Dona Cuca





# Questions for Stephanie? Please type them in the chat.





# Introduction to Grameen Costa Rica's María Aminta Quirce



- Bachelors in Economics, University of Costa Rica
- Dedicated career to supporting microenterprises
- Most recently worked at Banco Nacional de Costa Rica, the largest bank in Central America
  - Designed and launched a program aimed at financing women entrepreneurs and providing financial services for women.
- Member of Board of Directors of Grameen Costa Rica since 2018
  - In December 2020, was elected as President of the Board



# Asociación Costa Rica Grameen

# **Grameen Costa Rica**

- Non profit organization
- Founded with an endowment fund from Whole Planet Foundation
- Has been in the market for 15 years
- Has served 27,000+ women
- Regulated by SUGEF, (Financial regulator in CR)

# **Client Profile**

- Micro entrepreneurial women
- Rural areas
- Family income less than \$5PPP
- Excluded from the banking system





# Organization main data—June 2021

- Clients: 6000
- Solidarity Groups: 400
- Employees: 27 (19 directly attending solidarity groups)
- Credit portfolio: \$\psi\$1,500 million
- Equity: \$\psi 1,100 million
- Delinquent credit 30 days:1,47%
- Delinquent credit 90+ days:1,26%





# Geographic **location**

- ☐ Solidarity groups
- ☐ Areas:
- Poor areas
- Low education
- Financially excluded
- Recently flooded areas





#### **Access to credit**

- Facilitate credit to women in rural areas, that don't have access to other formal organizations, basically due to the lack of guarantees and barriers in the paperwork they must present.
- Requirements to have access to credit:
  - Accepted by the group
  - Credit record
  - Have a business or business idea
  - Willing to meet every two weeks



#### **Grameen offers:**

- Grameen personnel meet with the solidarity groups every 2 weeks
- Grameen CR takes advantage of these meetings to:
  - Verify loan payments
  - Empower
  - Motivate
  - Teach them how to use smart telephones to make electronic transfers
  - Teach basic business concepts: accounting, costs, marketing, etc.



### Women obtain

- A new world of opportunities for women
- Support system for themselves as well as their businesses
- Income
- Access to bank accounts
- Access to Grameen's support network in:
  - Working and reaching their goals
  - Motivation
  - Becoming community leaders in many cases
  - As a group, they become very influential within their community



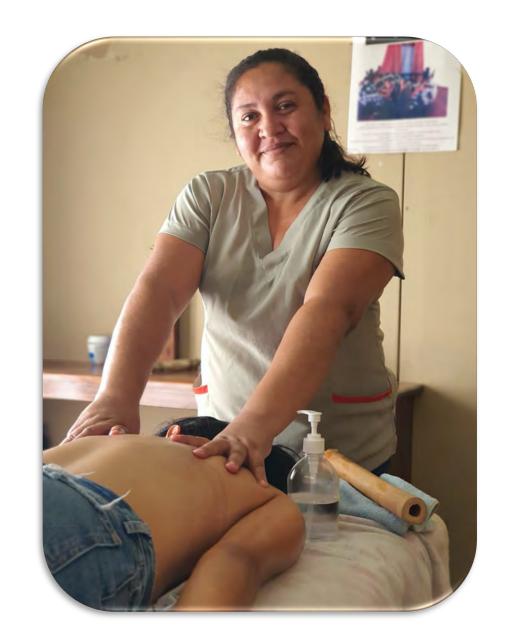
### **Results:**

- Empowered, self reliant women
- Women with high self esteem who serve as an example for their family
- Creation of family businesses that family members can join and participate
- Family income increases
- Money to invest in housing, education
- Creates jobs within their community



### **Competitors:**

- Formal financial organizations do not usually work with this segment due to high risk and costs.
- Other financial sources are informal, they are risky with very high interest rates.



### **Threats:**

- Financial costs
- Operational costs
  - Micro fintech lowers our operational costs



### **Threats:**

- Growth:
  - Clients
  - Financial resources
- Cost effective organization

















UNIVERSIDAD EARTH







# Stephanie Interview with ACRG Field Officer Byron Victor







# Questions for Maria of Grameen Costa Rica? Please type them in the chat.

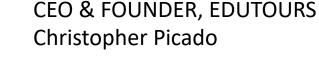


## 10-minute break Please return at noon Central time



### Whole Foods Market Virtual Team Member Volunteer Program







Even as a child I loved to travel, and as early as 10 years of age sought out opportunities to visit and volunteer in our country's extraordinary national parks. I earned my degree in Ecological Tourism at the University of Costa Rica, and later worked at INBio (the National Institute for Biodiversity's theme park) as an environmental educator delivering educational tours to children and adults alike.

I later spent 14 incredible years at EARTH University, working with the university's partner institutions around the globe and our neighboring small-scale farming communities to design mutually beneficial educational programs and partnerships. In 2018, after the university decided to end these programs and with the support and encouragement of EARTH's leadership, I formed my own educational tourism company called EduTours.

In addition to my passion for travel and education, I am a doting husband and father of two and a firm believer that through love, all is possible.

# Christopher Picado



- EARTH University Educational Tourism Office coordinator from Julio 2005 to December 2018.
- EduTours January 2019 to ...



Pura vida (poor-ah vee-dah): Pura vida means "pure life," but more than anything, it's a way of life. This phrase symbolizes the Costa Rican idea of letting things go, and simply enjoying life. It is used as a greeting and as a farewell; you can use it for "I'm doing well" or "Everything's cool"; you can use it for "Oh well!" or "That's life!" It also can be used for "You're welcome" or "No worries"—or just about any exclamation like "That's great!"













**Tico** is a colloquial term for a native of Costa Rica. Costa Ricans are usually called ticos by themselves and persons of other Spanish-speaking countries, in place of the more formal costarricenses. Literally -tico, when used as a suffix, in Costa Rican Spanish denotes something very small, as the suffix -ito would.

2014

WFM TM VOLUNTEERS DUG TRENCHES TO DRAIN WASTE WATER SYSTEM FOR LA ARGENTINA SCHOOL, CLEANED AND PAINTED THE SCHOOL AND BUILT A FENCE





### 2014

WFM TM VOLUNTEERS REBUILT A HEALTH CLINIC SERVING 1500 PEOPLE, SANDED AND PAINTED, BUILT HANDICAP RAMPS AND FURNITURE



### 2015

WFM TM VOLUNTEERS BUILT A SPORTS FACILITY AT AN ELEMENTARY SCHOOL IN LA ARGENTINA





### 2015

WFM TM VOLUNTEERS REFURBISHED A SCOUT HOUSE WITH THE GUIDES AND SCOUTS OF SANTA ROSA, COSTA RICA TROOP 343, PROVIDING A RECREATIONAL AND LEARNING ÁREA



### 2017

WFM TMS COMPLETED PROJECTS AT LA ARGENTINA ELEMENTARY, CONSTRUCTING A WALKWAY FROM CLASSROOM TO DINING HALL, REFURBISHING PLAYGROUND AND DINING HALL

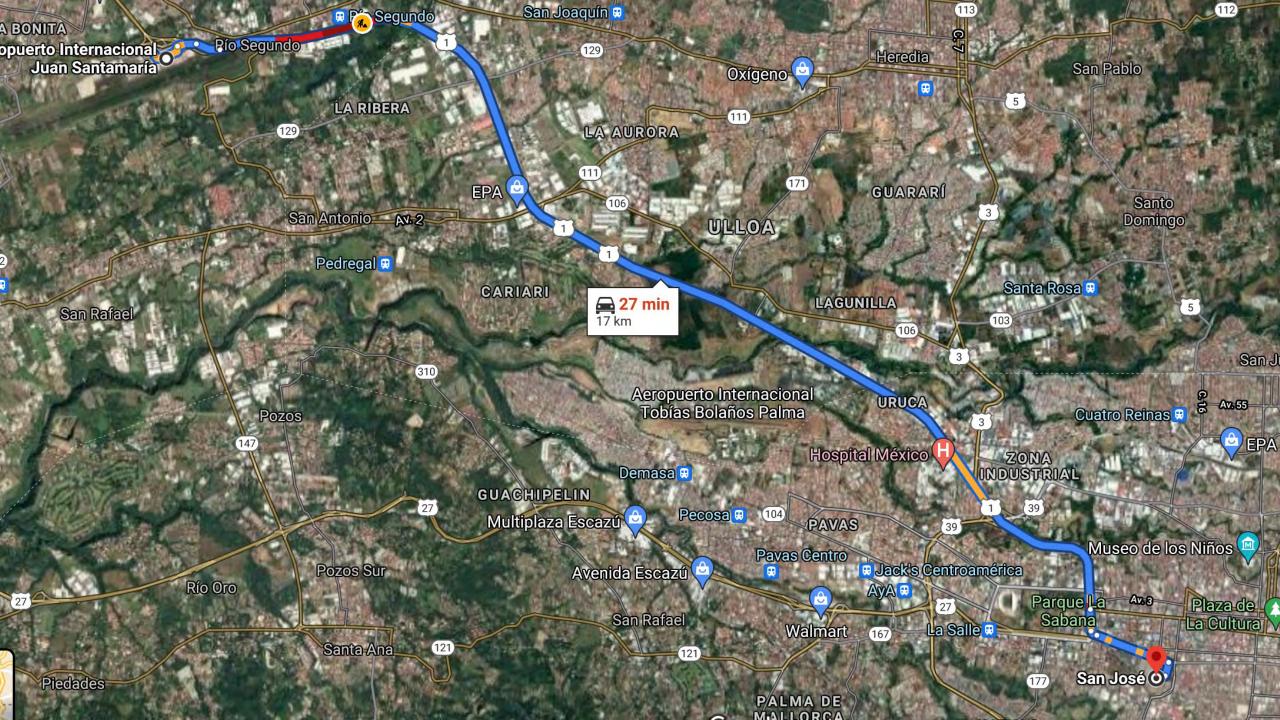


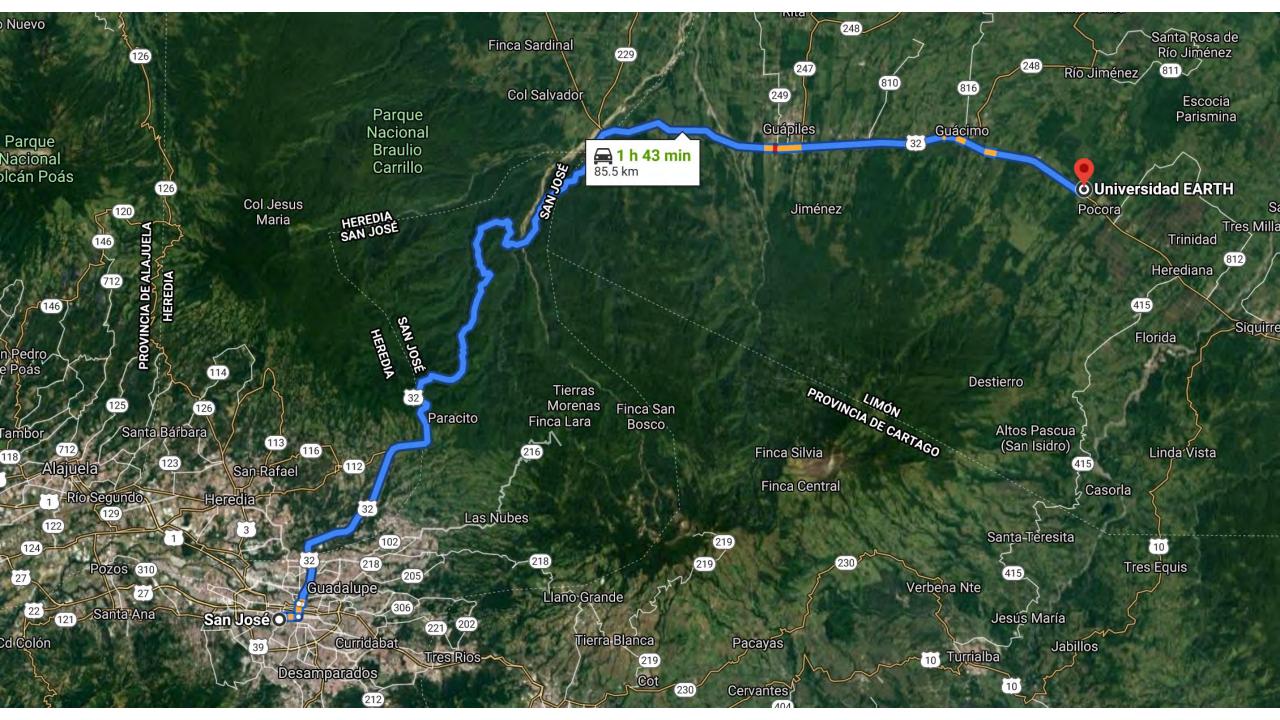
### 2018

#### WFM TM VOLUNTEERS REBUILT THE WOMEN'S COMMUNITY CENTER

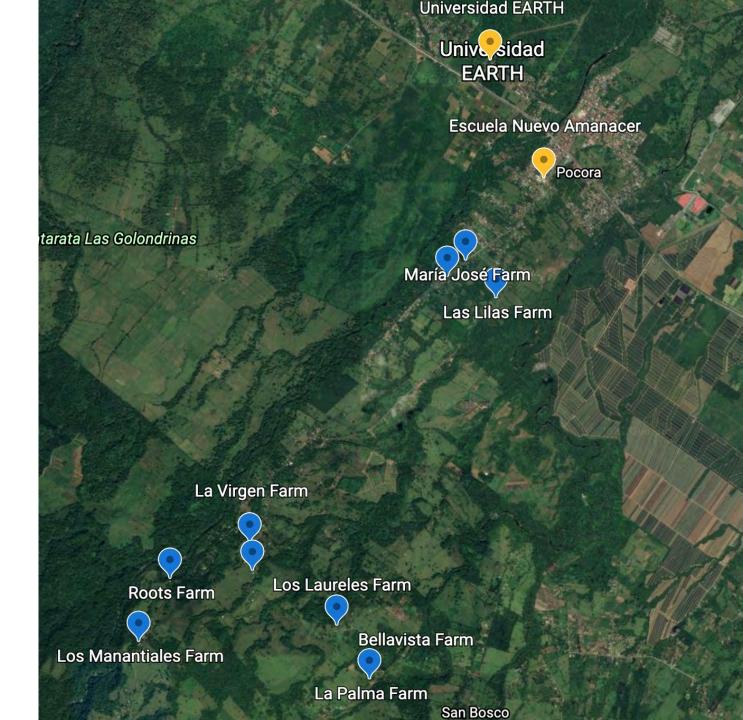








In June 2002 the Agroecotourism
Association of La Argentina de Pocora was born, with the main objective of improving the quality of life of the inhabitants of the community, promoting a healthy environment, economic opportunities, cultural integrity, and protection of natural resources in a way sustainable



## 9 FAMILIES 9 FARMS 9 WAYS TO EXPERIENCE PURA VIDA!





#### Robin Min 2014 WFM TM Volunteer

Finca Maria Jose and Dona Ana: her farm, maximizing the land, opening her home to ecotourism and immersion.



EARTH University Multicultural Festival: Students raised money by showcasing their culture through foods and crafts. Being there allowed me to learn about people not just from Costa Rica, but also Africa and other parts of Latin America.







Women Entrepreneurs: young women maximizing their opportunities with microloans, borrowing additional funds to reinvest and grow their business.







## FINCA María José

Doña Ana Quirós







## FINCA La Chiquita

Ana Yanci and Elías







## FINCA Villa Lila

Lidieth and Erick







## FINCA Raíces

Douglas and Sorania







## FINCA Manantiales

Don Eladio







## FINCA La Virgen

Doña Chepita







## FINCA Los Laureles

Douglas and Sorania









## FINCA Bellavista

Alexis and his son family







## FINCA La Palma

Doña Rosa





### Community service projects:

- 1. Design and create a website:
  - a) Chose a free platform and create a web site for The Agroecotourism Association of La Argentina.
  - b) Design site and write stories about the association. Share importance of rural area and each farm, and information for travelers.
  - c) Give the community access.
- 2. Design a general banner for the Association and create one banner for each farm.
- 3. Create Facebook/Instagram accounts for the farms, and write potential posts.
- 4. Design and print flash cards using photographs of animals, fruits, birds.
- 5. Create informational documents: description of coronavirus protocol, packing list and general info.
- Create business cards for each farm.





### Questions & Appreciations

