Whole Planet Foundation® (WPF) funds microlending programs in Thailand where Alter Eco sources rice which is 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, 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 THAILAND

ARRIVAL IN BANGKOK

VISIT WITH ELEPHANT NATURE PARK AND SIGHTSEEING IN CHIANG MAI

WPF MICROLENDING PARTNER SMALL ENTERPRISE DEVELOPMENT AND COMMUNITY SERVICE WITH WFM SUPPLIER PARTNER ALTER ECO IN SURIN

THAILAND
11 Whole Foods Market® Team Member Volunteers traveled to Thailand to volunteer in Surin where Alter Eco sources rice sold in WFM stores. There they learned about the production of rice and visited with microcredit clients of Small Enterprise Development, WPF’s microlending partner in Thailand. They participated in a home stay with the rice farmers and helped with a community project, extending the roof of an existing composting facility to expand its capacity. The volunteers visited Elephant Nature Park in Chiang Mai and cared for the elephants there by washing and feeding them. The volunteers visited cultural sites in Bangkok and Chiang Mai and learned about Thai cuisine, culture, traditions and dance.

TEAM

Christyna Faulkner (Northeast Region, Yonkers Store)
Claire Muller (Midwest Region, New Lincoln Park Store)
Damian A Burford (Rocky Mountain Region, Colorado Blvd. Store)
Latisha Tucker (Mid-Atlantic Region, Lexington Store)
Megan O’Connor (Rocky Mountain Region, SouthGlenn Store)
Michelle Askenazi (Pacific Northwest, Regional Office)
Nathaniel Prosser (Southern Pacific Region, Scottsdale Store)
Robert Toombs (South Region, Jackson Store)
Toncia Chavez (South Region, Raleigh Store)
Eshalla Merriam (Mid-Atlantic Region, Foggy Bottom Store)
Michelle Fester (Rocky Mountain Region, Tamarac Store)

GROUP COORDINATOR

Connor Frey

THAILAND GUIDES

Weerapong Tananchana (Noi)
Antoine Ambert
Chen Fye

PROJECT COORDINATORS

Stephanie Mack
Chen Fye
Antoine Ambert

PROGRAM MANAGER

Genie Bolduc
TRIP ITINERARY- 2 WEEKS

Day 1 Thursday, July 2 - Arrival in Bangkok
Day 2  Friday, July 3 - Flight to Surin to join WFM supplier partner Alter Eco
Day 3  Saturday, July 4 - Surin community service with WFM supplier partner Alter Eco
Day 4  Sunday, July 5 - Surin community service with WFM supplier partner Alter Eco
Day 5  Monday, July 6 - Surin community service with WFM supplier partner Alter Eco
Day 6  Tuesday, July 7 - Surin community service with WFM supplier partner Alter Eco
Day 7  Wednesday, July 8 - Surin community service with WFM supplier partner Alter Eco
Day 8  Thursday, July 9 - visit with WPF microlending partner Small Enterprise Development (SED), travel to Ubondarachi
Day 9  Friday, July 10 - Fly to Chiang Mai
Day 10  Saturday, July 11 - Chiang Mai for Elephant Nature Park visit
Day 11 Sunday, July 12 - Chiang Mai for sightseeing and activities
Day 12  Monday, July 13 - Chiang Mai for sightseeing and activities
Day 13 Tuesday, July 14 - Depart for home
THE EXPERIENCE

Meeting microcredit clients of Whole Planet Foundation partner Small Enterprise Development

Living, eating, playing, and providing community service where WFM supplier partner Alter Eco sources rice

Learning Thai language

Learning about Thai cooking

Visiting temples
Team Members were introduced to many different Thai dishes and took a cooking class to learn how to make delicious Thai food. They ate food they had only heard of like jackfruit and lotus seeds, drank a lot of coconut water and ate a lot of rice. They participated in a cooking class and learned how to make a variety of Thai dishes.

The Team Members learned how to write in Thai, making signs to commemorate their project with the community. They participated in a home stay with the farmers from whom Alter Eco sources their rice. They even helped set up a local farmer’s market with the community.

Thailand has a rich, vibrant culture, filled with happy people, golden temples and rice. The team toured Chiang Mai, visiting temples and riding bicycles through the town.
WHOLE PLANET FOUNDATION MICROCREDIT PARTNER
SMALL ENTERPRISE DEVELOPMENT

87.61%  20,636  92.76%
FEMALE CLIENTS  WPF SUPPORTED CLIENTS AS OF SEPTEMBER 2015  REPAYMENT RATE

History:
In 1988, Small Enterprise Development Project was established to support the development of a microfinance system in Surin, Thailand and provide assistance to rural poor women in the creation of village banks within their communities.
In 1996, the SED Project was transformed into the Small Enterprise Development Company, Ltd. (SED), a social enterprise to support the development of a microfinance system in Thailand and to provide assistance to rural poor women in the creation of village banks within their communities.
In 2012, SED Company founded the SED Foundation to, among other things, assist SED the company in the non-financial services and trainings offered.
SED’s vision is to alleviate poverty of low-income and poor families of Thailand and empower women through a sustainable poverty lending program. The objectives of the village bank program are:
- To alleviate poverty through credit services
- To establish village banks that build savings in the community
- To build a sustainable program

Whole Planet Foundation Partnership:
WPF entered into its first Program Related Investment (PRD), 0% interest local currency loan with Small Enterprise Development (SED) in February of 2009 for $562,500.
In 2013, Small Enterprise Development Foundation (SEDF) was officially approved for its registration by the Surin Provincial Administration. In June 2014, WPF assigned the previous three promissory notes totaling $562,500 as a donation to SED.
In June 2014, Whole Planet Foundation approved an additional $650,001, PRI, 0% interest, local currency loan over 3 years to support the expansion of SEDs main “Village Bank” loan product and expand into the new Buriram province reaching 3,000 borrowers and leveraging $1.3M in loans.
WPF funds would directly support the expansion of SED at a critical stage of the projects development. SED is now in a healthy position to expand village banking services after completing the long sought after strategy of implementing a partner foundation to assist in village bank development.

SED employs the village banking (VB) model to deliver their microfinance services.
The VB group is a support group who meet monthly to provide themselves with three essential services:
- Small self-employment loans to start or expand their own businesses
- An incentive to save, and a means of accumulating savings
- A community-based system that provides mutual support and encourages personal empowerment.

Village Banking groups represent grassroots democracy in action; members elect their own leaders, design their own bylaws, keep the books, manage the funds, and are responsible for loan supervision, including enforcing penalties for non-compliance.
The Grameen Method and Village Banking have similarities but differ primarily in the roles and responsibilities of the center or the village bank. The committee of the village bank has far greater responsibilities and is heavily involved in the credit process. The tight control and constant supervision in the Grameen Method is, in part, transferred to the group itself.

Microfinance in Thailand:
Although the Bank of Thailand and Thai Finance Ministry have recently begun to make very positive strides in developing an improved microfinance sector specifically by 1) increasing the interest rate cap from 18% to 36% and 2) drafting regulations on licensing financial and non-financial institutions to extend microfinance loans, the industry for now remains dominated by subsidized government lending initiatives. The recent changes have encouraged a few large commercial banks to move downmarket, but have yet to attract the wide array of microfinance institutions providing financial services to the bottom of the pyramid as observed in other countries in South East Asia. Furthermore, this also means that there is little ability for organizations like SED to access the capital markets due to lack of interest on the part of the banks concerning the industry.

For more information: Small Enterprise Development
SILK WEAVER
Nathaniel met this silk weaver who is a microcredit client of SED, Whole Planet Foundation’s microlending partner, learning about her weaving and the opportunity to buy beautiful cloth made by her.

SWEETS MAKER
Team Member volunteers visited with microcredit clients like Pradist who treated the team to the sweets she makes in her business including rice balls with honey.

SMALL ENTERPRISE DEVELOPMENT
The Team Members met these four women, above center, who received microloans to build their silk businesses. Left to right: Kaena who has built her silk business so well that she now buys and sells livestock to earn more income, Yupa who was so welcoming to the team in her village, Prayoon who testified to the positive impacts that microloans have had on her and her community and Wilai who was proud of her sewing abilities.

SILK WEAVER
The teams met several different clients with various businesses, including a silk weaver who made a variety of beautiful cloths, which the Team Members were overjoyed to get to purchase in order to help the clients succeed.

CENTER MEETING
The team attended a center meeting to learn about Small Enterprise Development and their methodology and went to the village leader’s house for a delicious Thai lunch feast.

SILK WEAVER
Nathaniel met this silk weaver who is a microcredit client of SED, Whole Planet Foundation’s microlending partner, learning about her weaving and the opportunity to buy beautiful cloth made by her.
A letter from the co-founders of Alter Eco, Edouard and Mathieu:

Dear loyal customers,

Alter Eco is based on the premise that food is fundamental to life – and whole, healthy, delicious food can make life better for people all over the world. By working directly with the small-scale farmers who grow our quinoa, rice, sugar and cacao, helping them institute Fair Trade and Organic practices and assisting them in improving both quality of food and quality of life, we’re creating a system that benefits everyone involved. Our values extend to the flora, fauna and fields – we work with our co-op partners to preserve heirloom grains, replenish and reforest the land. And as a GHG Protocol 3 Carbon Zero business, we offset more carbon than we emit.

But the achievement we’re most proud of is the family we’ve created. Together with our farmers, employees, investors and customers, we’re taking an adventure through food, and creating a vision of the future that’s fair, prosperous, healthy and mouth-watering. Though we can’t all break bread at the same table, we like to think that every time we crack open a bag or bar of Alter Eco here in the states, we’re sharing a lively meal with Gustavo in Bolivia, Sompoi in Thailand, Grover in Ecuador – and you.

B the Change,

Edouard Rollet, Co-Founder and COO
Mathieu Senard, Co-Founder and CEO

www.alterecofoods.com
Team Members learned about rice planting, growing, harvesting, threshing and drying. They helped the community to plant rice and observed the process from beginning to end.

The volunteers lived in the community with the rice cooperative members and worked, cooked, played and shared meals together.

The community housed and fed the volunteers in their homes, inviting them in with open arms and welcoming them as if they were family.

When Team Member volunteers visited Thailand they were welcomed into the community where WFM supplier Alter Eco has built long term relationships. This provided the volunteers with the opportunity for total immersion, living in home stays with community members and spending their waking hours working with members of the communities where Alter Eco and the farmers they source from live and work. They helped community members extend the roof on the local composting facility, a project desired by the community, organized by Alter Eco and funded by Whole Foods Market.
EXPANDING THE COMPOST FACILITY TOGETHER
Volunteers spent time in the community where Alter Eco sources rice where they:

- **Mixed and poured** 100s of buckets of cement, rocks and sand.
- **Built** 8 pillars to hold a roof for a composting facility
- **Helped** the farmers by creating an area to produce more compost and therefore generate more vital organic fertilizer for their field.
- **Learned** how organic farming changed rice farmers’ life, health and financial stability.
- **Planted** rice on ½ rai of land (1/5 acre) using the sustainable cultivation method of SRI, using 90% less seeds and 50% less water.
- **Participated** in the organic community market where farmers sell prepared food and baked goods.
- **Ate** delicious peanut sauce at every meal (peanuts grown on rice fields when rice is not in season as a rotation crop).
- **Played** hacky sack with rice farmers after a long day of roof building.
- **Made** a beautiful sign to remember how volunteers and farmers came together to build this composting facility.
Working the Green Market

Planting Rice

Homestay in the Don Leng Tai Village

Working the Green Market

Building the compost facility

Visiting the Elephant Nature Park
DAMIAN

“Alter Eco and Rice Fund Surin were AMAZING hosts. Fantastic time. Living and working with rice farmers in Surin was an amazing experience and life changing.”

ESHALLA

“We learned a lot about Alter Eco. I have a great appreciation for what the company does specifically, but it gave me a general appreciation for the importance of making responsible and sustainable choices.”

NATHANIAL

“To actually work in the rice field & to see how hard it is to grow rice is humbling. Won’t complain about about hard work ever again! Helping putting the pillars up & putting concrete by bucket brigade is so much hard work, but so much more rewarding!! To actually raise almost $30,000 for WPF and to see it in person is phenomenal! To see the Alter Eco rice come through my line & explain to the customer where that rice comes from is priceless!! Meeting my host family, the Rice Fund Surin family, the Thai interpreters, the microcredit clients, the Alter Eco brand and my fellow WFM Team Member Thailand volunteers. They are all considered family!”

ROB

“The farmers market was a particularly special experience for me. Never before have I felt so immersed in a foreign community. Sure I’ve visited locations outside the United States before, but here I felt like I was part of the family. Claire and I helped work at a booth, serving tea to customers. I remember was one point looking toward our translator, June, to see her laughing. I asked her what was so funny, and she said “More people are coming to our booth now because you’re working it.” That’s what was so special about Surin. As “farang” of course we stood out like a sore thumb, but not once did I feel unwelcome. The Team Member Volunteer Program changed my life in a positive way. It gave me some perspective on my own struggles and helped make me into a more service-minded individual. I have a family in Thailand now, who gets to say that?!”

CLAIRE

“My absolute favorite part of the trip was the homestay. Getting to live with farmers and their families, eat with them, work with them, and relax with them was truly life-changing. It was a very powerful way to understand a different culture.”

MICHELLE

“The home stays were my favorite part of the trip. I’ve been around the world for travel and for school and I have to say that was the richest cultural experience I’ve ever had.”

TONCIA

“Really getting in there and making a difference is what we are about as a company and i really believe we did in the village. It defined what is really important to me. Family Friends and experiences not material things.”

MEGAN

“This was a life changing trip. Being able to live with the farmers and families we worked with was extremely meaningful to me. These were some of the nicest, generous and welcoming people I’ve ever met, and I will cherish the memories i had with them forever.”
2015 THAILAND WFM TMVP IMPACT

11 TEAM MEMBERS

14 MICROCREDIT CLIENTS MET

572 FARMERS HAVE ACCESS TO MORE ORGANIC FERTILIZER

1/2 TON OF RICE PADDY GENERATED

4 FAMILIES BENEFITED FROM HOME STAYS

1 ROOF FOR COMPOST FACILITY EXTENDED

14 MICROCREDIT CLIENTS MET

½ TON OF RICE PADDY GENERATED

4 FAMILIES BENEFITED FROM HOME STAYS

572 FARMERS HAVE ACCESS TO MORE ORGANIC FERTILIZER

1 ROOF FOR COMPOST FACILITY EXTENDED

A Team Member and community member adding the finishing touches together