Whole Planet Foundation® (WPF) funds microlending programs in India where Traditional Medicinals sources ingredients for their teas, 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 support our global communities.

Through the Whole Foods Market Team Member Volunteer Program, WFM gives Team Members the unique opportunity to travel abroad with WPF to learn about WPF, 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 TRAVEL IN INDIA

- Arrive to and Depart from Delhi
- Optional trip to Taj Mahal in Agra
- Visit WPF microlending partner CASHPOR in Varanasi
- WFM supplier partner
- Traditional Medicinals in the Thar Desert
11 WFM Team Member Volunteers traveled to India to volunteer in an children’s home supported by The Miracle Foundation called Dreamland. This team built a large garden, garden pathways, planted trees and painted murals at the children’s home. They visited with microcredit clients of WPF’s microlending partner CASHPOR in Varanasi and learned about organic cotton production with Satva who uses it in the creation of their beautiful yoga clothes, which are for sale in WFM stores. Team Members learned about Indian culture, food, traditions and dance.

### TEAM TRIP 1 - 2 WEEKS

- Ashley Patek, Global Office
- Melissa Dinnel, Basalt, Rocky Mountain Region
- Chelsea Haddad, Cobb, South Region
- Sara Cox, Jamboree, Southern Pacific Region
- Nicole Philipps, Capitola, Northern California Region
- Maria Gumina, Tampa, Florida Region
- Madeleine Smith, Lafayette, Northern California
- Jessica Mirick, Cincinnati, Mid-Atlantic Region
- Anne Kittredge, North Atlantic Regional Office
- Erika Alam, Lamar, Southwest Region
- Vladimir Cervantes, the Alameda, Northern California Region

### GROUP COORDINATORS

- Barbara Joubert
- Amelia Ahl

### INDIA GUIDES

- Barbara Joubert

### PROJECT COORDINATOR

- Barbara Joubert

### WFM TEAM MEMBER VOLUNTEER PROGRAM MANAGER

- Genie Bolduc
2016 INDIA ITINERARY
OCTOBER 10 - 26

TRIP ITINERARY- 2 WEEKS

Optional Taj Mahal Visit - Saturday October 8 - Depart USA.
Optional Taj Mahal Visit - Sunday October 9 - Arrive Delhi by midnight.
Optional Taj Mahal Visit - Monday October 10 - Travel to Agra and sightsee in afternoon Agra Fort.
Day 1 - Monday, October 10 - Depart USA.
Optional Taj Mahal Visit - Tuesday, October 11 - Taj Mahal at dawn and drive back to Delhi.
Day 2 - Tuesday, October 11 - Land in Delhi before midnight.
Day 3 - Wednesday, October 12 - Travel Delhi to Jodhpur.
Day 4 - Thursday, October 13 - Sightseeing in Jodhpur.
Day 5 - Friday, October 14 - Drive 3 hours from Jodhpur to Baap stopping at sand dunes at sunset for a welcome to the desert
Day 6 - Saturday, October 15 - Baap.
Day 7 - Sunday, October 16 - Baap.
Day 8 - Monday, October 17 - Khidrat.
Day 9 - Tuesday, October 18 - Baap.
Day 10 - Wednesday, October 19 - Baap.
Day 11 - Thursday, October 20 - Drive from Baap to overnight desert tented camp Manvar Desert Camp & Resort.
Day 12 - Friday, October 21 - Drive from desert camp to Jodhpur.
Day 13 - Saturday, October 22 - Fly from Jodhpur to Delhi to stay overnight at airport hotel.
Day 14 - Sunday, October 23 - Fly from Delhi to Varanasi with evening sightseeing on the Ganges.
Day 15 - Monday, October 24 - In Varanasi for microcredit meeting in morning, guided tours in afternoon with Whole Planet Foundation partner CASHPOR.
Day 16 - Tuesday, October 25 - Fly from Varanasi to Delhi to USA – leave Delhi after 6pm to head home.
Day 17 - Wednesday, October 26 - Land in the USA.
Meeting microcredit clients of Whole Planet Foundation microlending partner CASHPOR

THE EXPERIENCE

Boating on the Ganges
Visiting local markets
Making crafts with local children

Finding new friends
Learning about senna
Having tea in a family home
Team Members were treated to delicious Indian food, from drinking tea made for them by local women to eating dishes in the local market from street vendors to chapati that they learned to make with women in Baap. The volunteers tasted melons harvested in the Thar Desert and visited local markets immersing themselves in local culinary traditions.

In Varanasi Team Members boated on the Ganges learning about Hindi funereal traditions, religion and the importance of the Ganges in Indian culture.

The team learned about traditions from many parts of India. They experienced both rural and city life, rode camels, camped in the desert and many of them participated in the optional trip to the Taj Mahal as an opportunity to learn even more about Indian history and culture.
WPF INDIA MICROCREDIT PARTNER

CASHPOR MICRO CREDIT

100%
FEMALE CLIENTS

885,118
CASHPOR ACTIVE LOAN CLIENTS AS OF SEPTEMBER 30, 2016

1.2M
CASHPOR MEMBERS AS OF SEPTEMBER 30, 2016

99%
REPAYMENT RATE

$200
AVERAGE 1ST LOAN

CASHPOR's History:
CASHPOR began operations in 1996 and CASHPOR Microcredit was started in 2002 as a poverty focused, Not-For-Profit, Section 25 Company, with the undiluted commitment to alleviating poverty through a model which is operationally scalable, financially sustainable and yet socially responsible to clients. The mission of the company is “To identify and motivate Below-Poverty-Line (BPL) women in rural areas and to deliver financial and other vital credit plus services to them in an honest, timely and efficient manner, so that the vision is realized and CASHPOR itself remains a financially sustainable microfinance institution for the poor.”

WPF Partnership:
Whole Planet Foundation began funding CASHPOR in 2012 with a 0% interest loan of $1,000,000. In August 2014 WPF extended an additional sub-debt loan equivalent to USD $3.61M to be directed towards the “Income Generating Loan” (IGL) loan pool, establishing 10 new branches, and disbursing a total of 754,816,000 INR to 29,880 new BPL borrowers over the course of three years to help CASHPOR meet their goal of 1,000,000 borrowers by 2017. CASHPOR has already exceeded their membership goal, having reached 1.2 million members as of September 2016. Funding is designated as subordinated debt. As subordinated debt, WPF funds will be counted as equity of the company and able to be leveraged 6.7 times in accessing commercial bank loans.

Besides microfinance activities, the organization also provides clients credit plus services including health and education services. In recognition of his work, Professor David Gibbons has won the Contribution to the Sector by an Individual award at the Access Microfinance Conference 2011. CASHPOR was awarded the Best MFI of the Year in large category in 2012 at the Microfinance India Awards. In 2013, CASHPOR was awarded the Truelift Leader Milestone Award and received certification by the SMART campaign which both recognize CASHPOR’s focus on reaching the bottom of the pyramid clients with products tailored to their needs.

CASHPOR’s Approach:
Effective targeting methods are used to ensure that only BPL women enter into the program. For this, clients are first selected using CASHPOR Housing Index, which has been specifically tailored to suit the economic conditions in India. The clients are further filtered based on Progress out of Poverty scores wherein only those with a score less than 30 are selected for financial assistance. CASHPOR currently operates in states of eastern Uttar Pradesh, Madhya Pradesh/Bundelkhand, Chhattisgarh, Jharkhand and Bihar.

Joint liability groups form Centers of 15-25 members, and installments of both interest and capital are paid weekly/fortnightly/monthly as per choice of the client at center meetings in rural communities. CASHPOR has recently adopted a very innovative mobile technology. The mobile technology is designed to integrate all the microfinance operations into a compact and easy to use interface. Data generated in the field is then immediately sent to the centralized database server at the Varanasi head office.

www.cashpor.in/
MEETING MICROENTREPRENEURS AT CENTER MEETINGS
The team attended center meetings to learn about solidarity groups, the procedure of a center meeting and the process of securing and repaying a loan. They learned about payment books that microcredit clients keep and how they are maintained in the process of getting a microloan and repaying it. They witnessed the training provided to microcredit clients, the solidarity of working in groups and the pride of the women in their businesses.

VISITING MICROENTREPRENEURS
Team Members visited microcredit clients at their businesses where and asked questions about the clients’ successes and challenges. Haddisun used her loan to open a small shop. Sayra, holding her loan payment book, used her loan to purchase the silk loom she uses to make silk saris. She weaves these saris alongside her husband in their home-based business.

CASHPOR
Team Members visited the CASHPOR head office where they learned about day to day operations, the long days of hard work that CASHPOR staff invests in their microcredit clients and the efficiencies CASHPOR creates, such as mobile banking, to help them better serve their community members.

LEARNING ABOUT VILLAGE LIFE AND MICROCREDIT CLIENT BUSINESSES
Volunteers learned about village life by walking through the village to client homes, engaging with client families and community members. Buffalos have become increasingly important as their milk is by far the most nutritional. Subatvapa took out a microloan to buy a buffalo. She led the team around the village and proudly showed her buffalo to the team.
Sehana is a microcredit client of CASHPOR, Whole Planet Foundation’s partner in India. She is able to provide for her family through the ability to get a small loan to run her small shop.
Haddisun, is a microcredit client of CASHPOR, Whole Planet Foundation’s partner in India. She used her loan of 25,000 Indian Rupees ($375 USD) to open her shop. She repaid her loan in full over 2 years.
TRADITIONAL MEDICINALS HAS BEEN A WHOLE FOODS MARKET SUPPLIER PARTNER SINCE 1980

Information from Traditional Medicinals:

For nearly forty years, we've been passionate about connecting people with the power of plants. What makes us different? The quality of our herbs, our trained herbalists, and our values. We’re committed to using high quality pharmacopoeial grade herbs and embracing ingredient purity, sustainability, and social and environmental activism. We were and are pioneers in the wellness tea categories and will continue to lead the way.

We don’t just make formulas because they sound good. We’re passionate about passing along the centuries-old wisdom of how to use plants for wellness. Every tea and herbal product that we make must have sufficient evidence of safety, quality and efficacy in support of our claim statements and formulation rationale.

We’re serious about sustainability. From our certified organic and non-GMO ingredients to our commitment to renewable energy, we represent the vanguard of environmental and social responsibility. In all we do, we strive to uphold the three pillars of sustainability: environmental protection, social equity, and economic viability.

We are committed to annual sustainability reporting, which allows assessment and rating by independent sustainability organizations. Our sustainability performance is being measured using metrics and standards developed by B Lab, the California Green Business Program, the Green America Green Business Network, and the Sustainable Food Trade Association. While sourcing more than 100 botanicals from more than 25 countries around the globe, our company works to support social justice and environmental health – from collection to cultivation to consumption. Our ultimate goal is to help transform the commerce of herbs by supporting ethical and sustainable trade at every point of the value chain. Progress to date moves us toward a long-term goal of achieving full ingredient sustainability by our 50th anniversary in 2024, if not sooner. That includes the goal of 100 percent certified organic, fair trade, FairWild® and Non-GMO Project verified ingredients, as well as biodegradable, compostable and recyclable packaging.

http://www.traditionalmedicinals.com
SENNA
Traditional Medicinals sources senna from the Thar Desert for their Smooth Move tea that is sold in Whole Foods Market stores. The team visited senna fields with a botanist and Traditional Medicinals staff to learn about the medicinal properties of senna, how it is planted, grown and harvested.
Traditional Medicinals hosted the WFM Team Member Volunteers in the Thar Desert where they:

- Dug taankas (water catchment systems) with families daily. This was an arduous task with basic hand tools and intense desert heat. They worked closely with each family and got to know them during Tea and Taanka visits. Each taanka was 5ft x 5ft and all were completed on time.
- Planned and executed a fair for hundreds of villagers with activities and presentations.
- Built a playground at a community school for 200 kids
- Participated in Tea & Taanka visits with local women in their homes. This was the highlight for most Team Members. This intimate and personal experience in the kitchen of women who have received a taanka was a powerful way to get to know the hardships the women of this community go through daily and how impactful the taankas are in creating time (usually spent hauling water for hours) for them.
- Visited a community resource center and learned to make chapati with local women. Afterward the women chatted with the volunteers, and answering questions about family and their lives.
- Visited the local village and market in Bapp, immersing themselves in that rural community.
- Ate and learned to cook a variety of traditional Indian meals in the desert, eaten mostly with their hands, on the ground, and with locals!
- Participated in evening sessions with Nioma Sadler to discuss the work of Traditional Medicinals Foundation and WomenServe.
- Visited fields of senna with botanists and Traditional Medicinal staff to learn about sustainable production of senna to be used in the making of medicinal teas.
THE NEW PLAYGROUND
Team Members built a playground for local elementary schoolchildren. Whole Foods Market sponsored the project and the volunteers, an expert with the playground equipment company, Traditional Medicinals’ staff and community members built it together.
SIGNIFICANCE OF A TAANKA

A taanka is an underground water storage tank with the capacity to hold up to 20,000 liters of water (constructed for individual household use). During periods of rainfall, rainwater collects in the storage tank through a catchment area, which can be on a rooftop or a slope of land. Prior to entering the taanka, water flows through silt catchers designed to filter water for large particulates and sand before storage. Water collected through the catchment area fills the taanka, providing water security for a household for up to 6 months. During months in which rainwater is not available, households hire ox carts or tractor tankers to transport water from a naadi (village pond) to store in their taanka. Taanka beneficiaries are selected by the community Village Development Committee, with priority given to those villagers in the greatest need.

Taanka ownership has a profound impact on household health, hygiene, and overall quality of life for beneficiaries:

- Increase in water security: rainwater harvesting through a taanka provides a household with 4-6 months of water security that is easily accessible at their home. Without a taanka, female family members would be responsible for fetching water, often travelling great distances and making many trips per day.
- Improved health and hygiene: increased access to has a significant impact on:
  1. Increased daily consumption of water
  2. Increased bathing and brushing of teeth
  3. Increased washing of clothes
  4. Improved quality of water (particularly during months in which the tank is filled with rainwater)

Although all household members experience the benefits of taanka access, there is a unique and profound impact on female family members:

- Decreased burden for women in the household to collect water
- Physical relief of body pain from no longer carrying water on their heads
- Increased free time for women for engagement in Self Help Groups, engagement in income generating activities, more time to care for children
- Animal husbandry
- Relief of stress and anxiety around worrying about managing household water
- Personal happiness around ownership of a taanka
- Girls no longer have to help collect water, providing them with more time to attend school

VISITING A WOMAN’S KITCHEN

The volunteers were invited into homes by women who have been recipients of a taanka, to learn about their lives, the challenges and joys of living in the Thar Desert and the difference in their lives before and after receiving a taanka.
PUBLIC AND BISHNOI SCHOOLS

Team Member volunteers visited schools where they helped with a science fair day at the John Elstrott School, taught proper hygiene, built a playground, played games with the kids, painted murals on classroom walls and joined in the community fair at the Khedraht School.
SARA
“I loved the time that we were able to spend at the schools working with the kids. I got to teach yoga to a group of kids! Definitely an experience I never thought I would have.”

ANNE
“Drake Sadler must be a saint. To take a simple product and go so deep into understanding the origins, his suppliers’ lives, and begin to make such lasting change is amazing. I had no idea. I’d love to hear from volunteers to other countries that were visited about the suppliers they visited. Our focus was on one product, one herb, and look how far and how much help, love, reinvestment and care has risen from this one question; “Where did this bag of senna come from?” Nioma is also amazing, She is a gift. My head and heart are so full from Traditional Medicinals, Traditional Medicinals Foundation, WomenServe and their work.”

ERIKA
“A big revelation occurred for me when we were making chapati with 3 local women who invited us into their home to teach us. One of the woman was 24, had been married for years and already had several kids. We asked them if they could travel anywhere in the world where would it be. One woman didn’t even justify the question with an answer, finding it too absurd that it would ever be a possibility and saying how lucky we were to be able to travel, she couldn’t even go to see her mother. The other two girls chose places in the Himalayas. They may not even know of many places outside of India. Another amazing moment for me was teaching the kids how to play on the playground that we made them and watching them play for hours. These kids had never seen a playground like this before, they were all beyond excited and so grateful for our help in the project. Again it showed me how something that we take for granted, playgrounds which we have in every neighborhood, can bring so much joy to these amazing kids. Even some of the elder village men took a turn on the swings :)”

MELISSA
“I never expected to be so affected in a truly life changing way. I will always want to work and support companies who have a global outreach, and Whole Foods Market has made such a big impact on the world—I’m proud to be a part of it. From the bottom of my heart, thank you :) ”

MADELEINE
“I learned so much about Traditional Medicinals and how involved they are in social change.”

JESSI
“I went into this ready for the experience of a lifetime, and Whole Foods Market delivered. My high expectations were beyond exceeded - I could never have seen that side of India on my own, or even with a tour guide. Even though we were there for less than three weeks, we were so immersed in the culture that I felt like it was an eternity (in the best possible way). This trip has had an enormous impact on me, and i returned to the states forever changed.”

CHELSEA
“One woman told us that before the microcredit loans were available to them, they didn’t have any way of generating income in their village. We saw one family who had previously lived in a mud structure, and she and her family greeted us from a beautiful two story, sturdy, nice home.”

MADELEINE
“I learned so much about Traditional Medicinals and how involved they are in social change.”
**Maria**

"Traditional Medicinals believes their success is intertwined with the health and quality of life in the villages, and there is plenty of evidence to show that this is true. The more they educate farmers about growing methods, the more harvests are increased. The more they invest in the community, the more they are trusted by farmers and community members who will listen to their suggestions, even if it means changing lifelong farming habits. They are making a huge impact on these communities."

**Ashley**

"Meeting the microcredit clients was absolutely amazing. We went to two different villages where a group of about 20 women each were having their weekly community meeting. We watched them pay the interest on their loans and saw all of the paperwork of their loan documentation. These women were incredibly excited to meet us and so grateful for our involvement with Whole Planet Foundation. It was really interesting to see what each member took the loans out for, ranging from livestock to agriculture to carpet making…there was even one woman who was a DJ! They were all so eager to show us around their village and show us how much their lives had improved since they began taking out loans."

**Erika**

"Meeting the microcredit clients was absolutely amazing. We went to two different villages where a group of about 20 women each were having their weekly community meeting. We watched them pay the interest on their loans and saw all of the paperwork of their loan documentation. These women were incredibly excited to meet us and so grateful for our involvement with Whole Planet Foundation. It was really interesting to see what each member took the loans out for, ranging from livestock to agriculture to carpet making…there was even one woman who was a DJ! They were all so eager to show us around their village and show us how much their lives had improved since they began taking out loans."

**Madeleine**

"This trip was life altering. I came back very focused on committing my life to enabling social change."

**Chele**

"This was one of the most incredible experiences of my life. This trip surpassed all my expectations in so many ways. I had experiences on this trip that I never would have had if I had traveled to India on my own; getting to have tea in a local woman’s kitchen, helping to host a science fair day at a school, sitting in on a microcredit loan meeting and getting to see women’s businesses… I felt like I really was able to get an inside look at the villages and the culture of the areas that we went, and I got to interact with people in ways that I wouldn’t have imagined."

**Anne**

"CASHPOR- what a fantastic visit! We met with the groups of women at their weekly meetings - how amazing, beautiful and proud they were of the work they were doing. The support system is amazing. They all work together to make sure that collectively they are a success. We visited a home with a loom purchased with a loan - it was amazing to see it in operation. The woman's husband worked the loom, she worked the stitching and other tasks ,making saris for the upcoming wedding season. Gorgeous work and they and their son who was home sick from school seemed so happy and content. We also visited a village where there was a woman who had purchased a water buffalo with her microloan. What an amazing creature."
11 TEAM MEMBERS TRAVELED TO THE THAR DESERT IN INDIA

30 MICROCREDIT CLIENTS MET

4 TAANKAS (WATER CATCHMENT SYSTEMS) DUG FOR FAMILIES

1 PLAYGROUND BUILT

150 STUDENTS TAUGHT GOOD HYGIENE PRACTICES

5 TEA AND TAANKA VISITS WITH LOCAL WOMEN