Whole Planet Foundation® (WPF) funds microlending programs in India where Satva Living and Traditional Medicinals source ingredients for their clothing and 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 Satva Living in Rajkot**
- **WFM supplier partner Traditional Medicinal in the Thar Desert**
- **Community Service at Sparc and Chirag Children’s Homes in Itarsi**

Visit WFM supplier partner Tradicional Medicinal in the Thar Desert.
2016 INDIA SUMMARY

10 WFM Team Member Volunteers from 6 regions traveled to India to volunteer in both a girls’ and a boys’ children’s home supported by The Miracle Foundation called Chirag and Sparc. The team built libraries, classrooms, a kitchen garden and painted murals at the children's homes. 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

Manuel Galdamez, Walnut Creek, Northern California Region
Pedro Fonseca, Fremont, Northern California Region
Kristyn Marie, Knoxville, South Region
Nijia Flemister, Ponce de Leon, South Region
Angel Serra, Edgewater, Northeast Region
Vanessa Gahr, Markham, Midwest Region
Ashley Becker, Town and Country, Midwest Region
Madeline Barry, Trolley Square, Rocky Mountain Region
Jennifer Foye, South Weymouth, North Atlantic Region
Melanie Juarez, Cary, South Region

GROUP COORDINATOR
Barbara Joubert

INDIA GUIDES
Barbara Joubert
Ash

PROJECT COORDINATOR
Barbara Joubert

WFM TEAM MEMBER VOLUNTEER
PROGRAM MANAGER
Genie Bolduc
ITINERARY - 2 WEEKS

Day 1 - Monday August 29 - Leave home
Day 2 - Tuesday August 30 - Arrive Delhi
Day 3 - Wednesday August 31 - Delhi to Varanasi
Day 4 - Thursday September 1 - Day with CASHPOR Microfinance, Whole Planet Foundation’s partner in India
Day 5 - Friday September 2 - Fly Varanasi to Bhopal, train to Itarsi
Day 6 - Saturday September 3 - Play day with children from Chirag and Sparc
Day 7 - Sunday September 4 - Play day with children from Chirag and Sparc
Day 8 - Monday September 5 - Community service work at Chirag Children’s Home for xxxxx
Day 9 - Tuesday September 6 - Community service work at Chirag Children’s Home for xxxxxxx
Day 10 - Wednesday September 7 - Community service work at Sparc Children’s Home for xxxxxxx
Day 11 - Thursday September 8 - Community service work at Sparc Children’s Home for xxxxxxx
Day 12 - Friday September 9 - Drive to Bhopal, fly to Rajkot
Day 13 - Saturday September 10 - Rajkot visit with SATVA and organic cotton farms
Day 14 - Sunday September 11 - Fly Rajkot to Delhi and home or optional trip to Agra

Monday September 12 - Arrive home or optional trip to Agra
Tuesday September 13 - Agra to Delhi and home
Wednesday September 14 - Arrive home
Attending a center meeting with WPF microlending partner CASHPOR to meet microcredit clients and learn about CASHPOR’s methodology

THE EXPERIENCE

Visiting rural India
Shopping for saris, dhotis & shalwar kameez
Team building at the children’s homes
Making new friends
Learning about organic cotton production
Visiting the Ganges
Team Members experienced all kinds of delicious Indian food, from eating dishes in the local market to food they cooked with the housemothers at the children’s home.

The team learned about cultural traditions from many parts of India. They got to experience both rural and city life 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.

The team received henna tattoos from the children at the children’s homes. They visited the Ganges river learning about Hindi funereal traditions and religion. They participated in creating effigies and celebrating Durga Puja at the children’s homes.
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.

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.

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.

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.

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

www.cashpor.in/
COMMUNITY
Team Members got to learn about life in India by walking through the village to client homes, engaging with client families and community members. They got to learn about operations, the long days of hard work that CASHPOR staff invests in their microcredit clients and efficiencies to help them better serve the people whose lives are changing through access to microcredit.

CASHPOR HEAD OFFICE
The volunteers met at the head office to speak with staff learning about microfinance methodology, how CASHPOR recruits new members and administers loans and their future goals for poverty alleviation.

SOLIDARITY GROUPS
Team Members saw the community support that solidarity groups create amongst their clients.

CENTER MEETING
The team visited a center meeting to learn about solidarity groups, the procedure of a center meeting and the process of securing and repaying a loan.

LOAN PROCESS
Team Members learned about payment books and how they are maintained in the process of getting a microloan and repaying it. They witnessed CASHPOR staff facilitating the center meetings and tracking loan disbursements and repayments.

VISITING MICROENTREPRENEURS
Team Members visited individual microcredit clients and got to ask questions, learning about the individual clients’ successes and challenges. They met Nurjahan whose business is a bangle shop and Sunaina who used her loan to buy a cow.

COMMUNITY
Volunteers attended a center meeting and met several different clients with various businesses. They were able to ask questions to better understand the diversity of microentrepreneurial activities that the women develop to lift themselves and their families out of poverty. They were able to hear about how the clients learned about the opportunity for a microloan and the challenges and successes that come with that opportunity.
The Miracle Foundation is a nonprofit organization that brings life-changing care to the world’s orphans.

Helping people help themselves is the most sustainable way to affect real change. That’s why we focus on strengthening existing institutions and giving purposeful employment to local people in need of work. Together with our supporters, we transform orphanages into homes, provide clean water and quality healthcare, and fund scholarships for education. Our goal is to have each orphan become a healthy, happy, income-producing person - and break out of the cycle of poverty.

Our approach empowers donors, caregivers and children. It’s transforming. It’s measurable. It’s proven. And it works miracles.

Caroline Boudreaux
Founder
The Miracle Foundation

www.miraclefoundation.org
BUILDING RELATIONSHIPS

When Team Member volunteers visit one of The Miracle Foundation children’s homes, they become Ambassadors, able to speak on behalf of not only the children and the housemothers, but also on behalf of the work of The Miracle Foundation. The children have a chance to host visitors in their own home and the quality time spent together daily gives the children, Team Member volunteers and housemothers memories they will cherish forever. As a result the Team Member volunteers leave India with strong bonds to the children and a new perspective on life.

PLAY

It is a child’s right to play, and Team Member volunteers brought hours of fun to the children in the Chirag and Sparc children’s homes during their visits. Crafts, dancing, sports, games, painting and reading are all part of a typical day with the kids of a Miracle Foundation-supported children’s home. Play is important for the development of the children and the creativity and the variety that Team Members bring to that play is invaluable.

LEARN

The Team Members learned about the 10 rights of a child and The Miracle Foundation but they also learned about life in India and the gift that supporting a children’s home is to the children and the housemothers who raise the children. They attended a celebration of local custom and dance by the children and they ate with, played with and learned from the children and house mothers through an immersive visit to two different children’s homes.

SHARE

Team Members participated in a cultural exchange with the children and housemothers, learning to wear saris and dhotis and observing the children’s performance of traditional Indian dance. The volunteers shared games and photos from their own homes and got to learn about the children in small teams, playing games with them, reading with them and learning dance from them. It was cultural exchange of the best kind, through friendship, play and learning.
The Team Members volunteered at Miracle Foundation-supported children’s homes Sparc & Chirag where Whole Foods Market funded a large library and educational/recreation room in each home and the painting of a dining hall and built a garden for the boy’s home.

**Library and Classrooms at Sparc Home for Girls**

The space they started with was an old storage cage, but after Team Member volunteer Pedro and the local carpenters got started, it quickly became 3 large classrooms for the girls to study in the evenings. Electricians completely rewired the space, the floor was retiled, and the ceiling painted. Then the walls were enclosed, which helps in keeping sound levels down between classes.

The walls had been prepped and primed before we arrived to allow the artists in the group to get right to work. The fun and educational murals could not have been more creative and both the children and volunteers added their own style to the over 20 walls that need some color. Bookshelves were bought to hold the new books chosen by Miracle Foundation’s Educational Coordinator and Scholastic India to ensure the books are the appropriate reading level for the children and include both Hindi and English languages.

It rained a lot due to a Monsoon but that did not stop the Team Members from getting out new sports equipment, learning cricket and playing soccer in between coats of paint.

**New garden for the girls of Chirag Home**

The back garden of the girl’s home was unusable and unsightly. The budget allowed laborers to come in and level the space and replant with grass. The walls were painted and murals made by the girls alongside the TMs. The TMs decided to create a nook for the girls complete with inspirational images, drawn by TMs and the girls.

**Kitchen Garden at Sparc Home for Boys**

At Sparc Home for Boys, the entire grounds (over 2 acres) were cleared and a large kitchen garden was built. The Team Members took the boys on an excursion to a plant nursery where they chose plants for the garden including beetroot, pumpkin, several varieties of squash, tomato, carrots, beans, and list goes on! The gardener at the home helped in the tilling and forming of rows but each Team Member volunteer took on a plot with their small group of kids and even planted bougainvillea next to their plot. to add beauty The budget was able to include over 200 plants, tools to continue the work after we left, topsoil, mulch and irrigation tools.

**Murals in the Dining Hall at Sparc Home for Boys**

With extra hands at the boys’ home, everyone pitched in to repaint the dining hall and bring some fun to healthy eating.
BUILDING THE GARDEN TOGETHER

PAINTING
THE CHILDREN
Satva is an organic GOTS certified lifestyle and apparel brand based in New York City with roots deep in the farmlands of India. “Purity extends throughout my company’s values, from the non-GMO cotton used in our active clothing, to the pure commitment of our India Give Back program. I wanted to make organic lifestyle wear stylish and affordable, while helping to change social and economic issues plaguing India’s organic agricultural communities,” Co-founder Puja Barar explains.

Satva is a Sanskrit word that means purity, and represents a state of mind in which the mind is steady, calm and peaceful. A portion of every sale is given back to Satva’s partner farmers of India where the cotton is produced. These farmers are trained to farm organically, using non-GMO seeds, practice all natural growing methods, and earn more revenue in comparison to most Indian cotton farmers – a significant impact for an industry plagued by extreme poverty. Proceeds are also used to create educational scholarships for deserving girls in the farming communities to combat the growing dropout rate due to high transportation costs.

https://youtu.be/tzHkyvcl77c
https://www.satvaliving.com
WHOLE FOODS MARKET TM VOLUNTEERS VISIT SATVA PARTNER FARMS

Co-founders Puja Barar and Sameer Mehra launched Satva three years ago with a vision of making a deeper impact on their global community – and the impact starts in India with Satva’s partner farmers who grow their organic cotton. Team Members traveled to Gujrat, India to get a deeper look into organic cotton farming practices and the scholarship program that Satva is supporting in their partner farmers’ communities. They got a peek into what Satva is all about, from seed to shirt.

CULTURAL INTEGRATION IN RAJKOT

The team also headed to Rajkot, where they were taken for a tour of the area to get an understanding of the local Gujarati traditions – from food to textile to local dress, and participated in a turban welcome ceremony!

ORGANIC COTTON FARM VISIT IN LAKHACHOKIYA

The team traveled to the farm village of Lakhachokiya where they met and interacted with the organic cotton farmers. The farmers wholeheartedly welcomed their guests by sharing tea as well as their traditional customs and day to day farming practices. The farmers gave the Team Members a deeper understanding of their organic farming practices, from the usage of on-farm resources, to how organic agriculture promotes ecological balance biodiversity, to visiting the actual fields to see the natural growing tools and materials that the farmers are using in their organic farming systems.

BLOSSOMS FOR CHANGE

The volunteers met the girls of the Satva Blossoms for Change program, the recipients of Satva’s latest scholarship program to support the education of the daughter of the farmers. The reality in the farming area is that 60% of farmers’ daughters are forced to drop out of school by 8th grade due to costs that are too great for their families to cover. Satva launched the Blossoms for Change program to keep the farmers daughters in school. The Team Members heard about they girls’ school experience and their professional dreams.
CELEBRATING THE STUDENTS
The volunteers were honored to get to celebrate the students.

A GREAT DAY OF LEARNING
The volunteers learned about the production of organic cotton and the social initiatives that Satva Living has created to help the farmers, not to mention getting to eat delicious corn roasted for them in the cotton fields.
MADELINE
"This was hands down the best experience of my life. One of my favorite parts was learning about what their future plans are. CASHPOR, the microfinance institution we visited, is adding more women heath and rights topics to their in-field meetings. We spent hours going over their numbers and their plans and I have never seen a company to open and excited to share."

VANESSA
"I can't begin to say how much I respect and enjoyed learning about the Miracle Foundation. This part of the trip was life changing! I appreciated the opportunities we had to meet with the micro credit clients which really meant a lot to me because I was able to see how they have benefited from the loans."

ANGEL
"Bonding with those amazing children was the best part of the trip. The wonderful experience I felt to be part of The Miracle Foundation and do such amazing things for the kids was so rewarding. I'll forever be grateful for this experience and amazing opportunity. Watching the children laugh, sing and dance gave me so much joy. Really heartfelt experience. This amazing opportunity to give back was most rewarding. Painting, planting, singing, dancing, laughing, eating, playing, arts and crafts were just a few of the wonderful bonding and team building experiences that we will cherish for the rest of our lives. So grateful for this amazing opportunity."

ASHLEY
"The Whole Foods Market Team Member Volunteer Program is the best thing that ever happened to me. Before this trip, I felt very low, lacking confidence in myself and feeling generally very bad about things that had happened in my life in recent years. Going on this trip gave me a new perspective and a new lease on life! Since I have returned, I have had the confidence, courage and the strength to make changes I have needed to make in my own life. I am so much happier! I loved meeting the children through Miracle Foundation, learning about the circumstances they have overcome, helping them and sharing their happiness. It was truly an honor to paint murals and build a garden for them."

VANESSA
“It was incredible to see what the microcredit clients have done with their loans including the homes and businesses they have been able to build. The women were so proud that their children are in school. It was humbling and inspiring. They are changing their entire family tree because of the opportunities that are

PEDRO
“The WFM Team Member Volunteer Program is an amazing program and I am absolutely proud of the work that we did in India and it has reignited my passion for giving back and the changes and impact that Whole Foods Market makes as a company. I believe that this program is absolutely amazing and we have to find ways to really get it out to the masses since people don't always know about the opportunity.”

VANESSA
“The whole experience for me was amazing. It definitely was a life changing experience and it exceeded my expectations. I appreciated the opportunities we had to meet with the micro credit clients which really meant a lot to me because I was able to see how they have benefited from the loans. In addition, going to the orphanages and working with together with the kids on different projects was also a time in my life that I will never forget and I feel great knowing that we were able to enrich their lives.”
**VANESSA**

“I loved getting to meet the women who have received these loans. Being able to see firsthand how they use the loan and how it helps their family was an amazing experience. I also loved talking to the men and women at CASHPOR. The meeting we attended was very informative and made me want to learn even more about them.”

**PEDRO**

“It was awesome to see the women who are the microcredit clients and see how driven they are and how organized and structured the meetings and processes are.”

**ANGEL**

“Really heartfelt experience. This amazing opportunity to give back was most rewarding. Painting, planting, singing, dancing, laughing, eating, playing, arts and crafts were just a few of the wonderful bonding and team building experiences that we will cherish for the rest of our lives. So grateful for this amazing opportunity. To understand what the orphans have been thru and still be able to give so much love, laugh, sing and dance is truly inspirational. I’m so lucky to have been a part of this trip. Everyone else we met on this trip will always have a huge impact on my life.”

**GIA**

“When we visited Satva and learned about the way that they work in the community I learned that their standards are very similar to those of Whole Foods Market. I have the same trust in those supplier partners as I do in Whole Foods Market.”

**MELANIE**

“This trip really humbled me and helped me learn to appreciate life. Knowing that the loans are actually helping the women start their business makes me happy to know that we are empowering women in a setting that usually belittles them. The kids were and will always be my happiness. They always put a smile on my face whenever I see pictures or even think about them.”

**VANESSA**

“I saw with my own eyes how much work goes into producing a certain product, in this case organic cotton for SATVA clothing, the process of which I never knew before. In addition, it was great to see how suppliers like SATVA are helping their communities, especially the impact they’ve had on the girls that have received scholarships from SATVA in order to complete high school.”

**JENNIFER**

“I never realized how much work is put into the products that are sold here in Whole Foods Market.”

**MADELINE**

“I have always want to see the world but never as just a tourist. This trip has changed my life in the best way possible and I can’t wait to share my experiences with anyone who will listen.”

**KRISTYN**

“The children at The Miracle Foundation supported orphanage were the absolute best part of the entire trip. I had the privilege to sing for the children on the last night we spent at the home - all 60 of them! I never thought I would have the opportunity to use my gift in such a special way. I will hold that moment in my heart forever.”
2016 INDIA WFM TMVP IMPACT

- 10 team members traveled to India with the Miracle Foundation
- XXX microcredit clients met
- 2 libraries and resource centers built
- 3 classrooms enclosed and painted
- 1 garden and play area refurbished
- 1 kitchen garden constructed

Beautiful murals to bring smiles to children's faces