Whole Planet Foundation® (WPF) funds microlending programs in Morocco where Frontier Co-op sources essential oils through Biolandes to create Aura Cacia products which are sold in Whole Foods Market® (WFM) stores. Aura Cacia is a Frontier Co-op brand, a Whole Planet Foundation supplier partner. 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 Whole Foods Market Team Member Volunteer Program, WFM gives Team Members the unique opportunity to travel abroad with WPF to learn about WPF, meet microcredit clients whose loans are funded through WPF’s partners, 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 MOROCCO

ARRIVAL IN CASABLANCA

CULTURE AND TOURISM IN MARRAKECH

VISIT WITH WPF SUPPLIER PARTNER FRONTIER AND BIOLANDES WHO SUPPLIES FRONTIER BRAND AURA CACIA WITH ESSENTIAL OILS IN KHEMISSET

COMMUNITY SERVICE PROJECT WITH BARAKA COMMUNITY PARTNERSHIPS IN TIGHZA

VISIT WITH MICROCREDIT CLIENTS OF INMAA, WHOLE PLANET FOUNDATION’S MICROLENDING PARTNER IN MOROCCO IN OARZAZATE
2017 WFM TMVP MOROCCO SUMMARY

15 WFM Team Member Volunteers traveled to Morocco to provide community service in Tighza, a community in the Atlas Mountains. They learned about the production of essential oils for WFM supplier partner Frontier Co-op who sources them in Morocco for products sold in WFM stores under the brand name Aura Cacia. The volunteers constructed a water tower and pipe from the water source to the village, taking the community of Tighza off of a water tower that serves several other communities and giving it its own. They visited with microcredit clients of WPF partner INMAA, learning from INMAA staff and microcredit clients whose loans were funded by Whole Planet Foundation. Team Members learned about Moroccan Arab and Berber culture, food, traditions, music and dance.

TEAM
Ashley Perran, Rocky Mountain, Rocky Mountain Bakehouse
Dikeneshia Barley, Southwest, Woodlands WFM store
Brielle Ann Ferguson, Mid-Atlantic, Regional Office
Christina Clarke, Northern California, Regional Office
Derek Brady, Rocky Mountain, SouthGlenn
Elaine Alix, Northern California Lafayette WFM store
Katherine Brandl, Rocky Mountain, Regional Office
Katinka Sampson, Global Office
Krystal Nieves, Northeast, Harlem WFM store
Melissa Alonso, Florida, Boca Raton WFM store
Thomas Vera, Northeast, Jericho WFM store
Victoria Santamaria, Florida, Regional Office
Megan Clutter, Florida, Regional Office
Elizabeth Wild, Midwest, Landsdowne Place WFM store
Grant Daisley, Pacific Northwest, Regional Office

GROUP COORDINATORS
Carolyn Logan
Mohamed El Quasemy

MOROCCO GUIDES
Mohamed El Quasemy

PROJECT COORDINATOR
Andy McKee

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

Day 1 - Saturday September 30 - Arrive in Casablanca,

Day 2 - Sunday October 1 - Tour Casablanca, visit Hassan 11 Mosque, Moroccan lunch and dinner.

Day 3 - Monday October 2 - Leave for Khemisset to visit WFM supplier partner Frontier Co-op and Biolandes Maroc, from whom they source essential oils & natural extracts for Aura Cacia body care products sold in Whole Foods Market stores.

Day 4 - Tuesday October 3 - Drive to Ouarzazate with visit to Argan and carpet co-operative on the way. Afternoon tour of Ouarzazate film studio and Ouarzazate Kasbah visit.

Day 5 - Wednesday October 4 - In Ouarzazate, meet WPF microlending partner INMAA staff, lunch at the hotel of a microcredit client Habiba and join actor "Action" for an evening cooking class.

Day 6 - Thursday October 5 - Visit World Heritage Site Ait Ben Haddou and transport to Tighza. Evening talk with Andy McKee of Baraka Community Partnerships and Moroccan guide about project work for the next 6 days.

Day 7 - Friday October 6 - Community service with Baraka Community Partnerships in Tighza building a water tower and the pipe from the water source to the village and visit local family for tea and cake.

Day 8 - Saturday October 7 - Community service with Baraka Community Partnerships in Tighza and visit a different family for tea and cake or biscuits followed by dinner and evening discussion with Andy and guide.

Day 9 - Sunday October 8 - Community service with Baraka Community Partnerships in Tighza.

Day 10 - Monday October 9 - Community service with Baraka Community Partnerships in Tighza.

Day 11 - Tuesday October 10 - Community service with Baraka Community Partnerships in Tighza.

Day 12 - Wednesday October 11 - Community service with Baraka Community Partnerships in Tighza, visit hammam in the afternoon and Berber music with the villagers in the evening.

Day 13 - Thursday October 12 - Head to Marrakech with a stop at Telouet Kasbah de Glauoi and Telouet souk, enjoy lunch at Taddart and dinner in a Moroccan restaurant, ending with a visit to the Djemaa el Fna, the open air central-square.

Day 14 - Friday October 13 - Marrakech guided tour including visits to Bahia Palace, Ait Ben Youssef Islamic School, Saadian Tombs and Majorelle Garden with a free afternoon.

Day 15 – Saturday October 14 - Depart for home by way of Marrakech or Casablanca.
Meeting and having lunch prepared by Habiba, a client of INMAA, Whole Planet Foundation’s partner in Morocco

THE EXPERIENCE

Heading to work in the Atlas Mountains

Home away from home

Visiting the famous “Rick’s Cafe”

Traveling through the Atlas Mountains

Visiting local markets

Learning about essential oil production
Morocco is known for its spices like Berbere and flavorful tagines served with harissa, a pepper sauce that is used at table to spice up the dishes, a little or a lot, to taste. North African stew with couscous is a must, as is a tagine of vegetables or meatballs and dates or olives. Team Members experienced many of these dishes along with a cooking class by Mohamed, an actor known as “Action” at his family’s hotel across from Ait Ben Haddou, a UNESCO World Heritage site.

At their home away from home in Tighza, Riad Kasbah Oliver, the team was treated to a Berber Cultural event with beautiful garments and music well into the night.

The team visited rural and urban markets, a Mosque, souks, a film studio famous for many Hollywood films and the majestic UNESCO World Heritage site, Ait Ben Haddou, a fortified village made of clay along a former caravan route between the Sahara and Marrakech.
History: INMAA was started in 1999 under an initiative of a local Moroccan NGO called AMSED (Moroccan Association for Solidarity and Development) which had long focused on vocational training and organization of micro-entrepreneurs in Morocco. INMAA formally launched field operations in 2001 as an independent NGO, with the support of USAID and the government trust fund for microfinance (the Hassan II Fund). During this period INMAA wanted to ensure the start up of an institution which would be able to reach out to rural zones and particularly the furthest southern regions in Morocco where historically marginalized peoples live in small rural communities. INMAA received technical assistance and some capital support from Catholic Relief Services in building its initial reach among southern communities and today boasts over 7,200 borrowers and has continued to avoid the easier to manage and access urban loans for the most excluded communities in rural Morocco.

WPF Partnership:
Whole Planet Foundation began funding INMAA-Morocco in December 2010 with a 0% interest loan of $369,000 to reach new clients. In December 2013 after successful completion of this first project WPF invested a further $500,000 to help INMAA build up their presence in the communities east of Marrakech and add a further 1,000 borrowers Total WPF Authorized funds: $369,000 (G1)+$500,000(G2) = $869,000 Total WPF Funds Disbursed to INMAA Morocco: $769,000 Whole Planet supports the socially guaranteed loan product of INMAA in 7 branches across 2 regions of Central Morocco.

INMAA Morocco’s Approach:
The mission of INMAA is to support the growth of micro-enterprises in the southern portions of Morocco with access to credit services that will strengthen ongoing micro-enterprise activities or encourage new micro-enterprises by the population. They prioritize rural zones, increasing access to credit for women and maintaining group lending approaches that empower those without a co-signer on their loan. INMAA’s portfolio is divided though between group and individual lending as well as between men and women. In 2015 INMAA was the Africa/Middle East MFI of the year due to its unique drive to reach rural communities in a country in which most microfinance is heavily focused on large urban centers. One unique way that INMAA accomplishes this is by posting teams of two-four in small branches located in small communities that can form close relationships with these rural communities that may be generally distrustful of formal financial services or services. By keeping the branches small and managed by a roving regional director the MFI can keep operational costs low but maintain strong ties to their rural client base. This balance of sustainability and social mission is what WPF strives to support- and INMAA is one of our most affordable service providers!

WPF supports both INMAA’s group and individual loans as they are all socially guaranteed by either fellow borrowers or outside supporters of the client (not client assets or legal securities held by the MFI such as titles or payroll deductions). INMAA’s Director says that in reality any co-guarantor agreements carry little weight in getting repayments, especially for an MFI working in rural areas like INMAA (unless you can prove that the client literally just took the money and ran with it)- and that the burden is on the MFI staff to maintain good relations and carry out a realistic loan assessment. Their portfolio is 60% rural clients, and the rest are in the small towns of Morocco (they don’t derive any portfolio from the major city centers in Morocco such as Marrakesh, Rabat, Casablanca, etc.). INMAA’s repayment rate is about 98% which is considered very good and above the industry standard of 97%.

The INMAA Credit Agents are trained to form close relationships with their clients, and often collect/disburse in the field though clients also make transactions at the branches.
In the rural communities around Ouarzazate, many of the loans funded through INMAA by Whole Planet Foundation are often used in the purchase of livestock such as this donkey, sheep and cattle.

**LEARNING ABOUT WPF AND INMAA**

In the rural communities around Ouarzazate, many of the loans funded through INMAA by Whole Planet Foundation are often used in the purchase of livestock such as this donkey, sheep and cattle.

**MEETING INMAA MICROENTREPRENEUR HABIBA**

WFM Team Members enjoyed lunch prepared for them by Habiba, a client of INMAA who has used her WPF funded loan to expand her homestay. She provides meals and sells clothing and other goods increasing her income from her guests.

**VISITING MICROENTREPRENEURS**

INMAA is Whole Planet Foundation’s partner in Morocco. WPF has funded micro loans through INMAA to both women and men around Ouarzazate. Whole Planet Foundation’s Programs Director for Africa and the Middle East Brian Doe and INMAA staff shared INMAA’s methodology and answered questions. The team was introduced to the microcredit client, Malika, fourth from the left who has invested her loans in livestock. Her most recent loan was 5,000 MAD or about $500, an increase from a 1,500 MAD loan last year. Her business is raising sheep and weaving carpets.

MEETIN INMAA MICROENTREPRENEUR HABIBA

WFM Team Members enjoyed lunch prepared for them by Habiba, a client of INMAA who has used her WPF funded loan to expand her homestay. She provides meals and sells clothing and other goods increasing her income from her guests.
Information from Frontier Co-op:

Frontier began as a two-person operation in 1976 in a cabin along the Cedar River in Eastern Iowa. We have grown steadily since then to become a major supplier in the booming natural products industry. This outstanding performance throughout the years reflects our close harmony with both industry trends and the values of natural products consumers.

The business was originally structured as a cooperative that supplied herbs and spices to its members, all of whom were cooperatives engaged in retailing natural foods or cooperative buying clubs. Being a co-op itself helped propel Frontier into national distribution in rapidly expanding natural foods “co-op movement.”

Frontier also embraced many of the positive ideals underlying the popularity of co-ops. The early management envisioned a workplace where employees would enjoy their work, families would come first, the quality of products would be unsurpassed, organics would play a key role in the business and social responsibility would be inseparable from their actions. These values have been sustained—and have contributed significantly to Frontier’s success—throughout its entire history.

In 1978 Frontier bought and converted a grocery store building in Fairfax, Iowa, into a 5,200 square foot operations facility. During 1988 Frontier introduced a line of packaged spices. This was followed in 1991 with the introduction of a line of gourmet, 100% certified organic whole bean coffees. Frontier responded to this accelerating trend, capitalizing on its early success and bolstering its product line with the 1994 acquisition of Aura Cacia, a leading aromatherapy and natural personal care products company. Aura Cacia products include a full line of aromatherapy items such as essential oils, massage and body oils, mineral baths, and lotions. Frontier has grown the line into the clear aromatherapy market leader in natural health outlets nationwide, adding many innovative new products. Aura Cacia sells a wide variety of certified organic products and has created the Aura Cacia Organic 1% Fund to give back 1% of organic sales to supplier communities.

The Simply Organic brand, established in 2001, quickly established the same kind of leadership in packaged seasonings as Aura Cacia has in aromatherapy. Simply Organic became the fastest growing brand in natural seasonings and the leading brand of the explosively growing category of organic seasonings. The Simply Organic 1% Fund was established in 2002 giving back 1% of all Simply Organic sales in support of organic agriculture and education.

Beyond the fact that Frontier has listened attentively to its customers and responded wisely to trends and changes in the natural products industry, we have the advantage of sharing some basic values with the people buying our products.

Frontier led the industry in recognizing the value of organic agriculture and promoting organically grown products. The market for organics continues to grow, and Frontier is the established leader in organic selection and quality.

Frontier’s stated mission is to “Nourish people and planet. Always be Fair.” This statement helps guide the company in making decisions about how we interact with our employees, customers and suppliers. It serves as a driving force toward our passion to improve the lives of the farmers and their communities around the world that supply us with high quality herbs, spices and essential oils.

Frontier was also a trendsetter in employee relations, building a loyal, efficient workforce from the beginning with sincere communication and respect for employees at all levels of the organization. Innovative programs such as subsidized on-site childcare and meal programs, established over two decades ago, led to national recognition for workplace accomplishments at the same time Frontier was cited as one of the country’s fastest-growing companies.

The adherence to the company’s ideals regarding customer service, product quality, social and environmental responsibility and employee relations are intrinsic elements in Frontier’s impressive success over the years.
Biolandes, Aura Cacia and Frontier Co-op
One of the aims of the WFM TM Volunteer Program is to give WFM Team Members the opportunity to learn about WFM supplier partners and the production of products sold in WFM stores. In Morocco, Frontier Co-op sources essential oils through Biolandes for their Aura Cacia body care products. The volunteers got to see the process from field to oil and learn about the sustainable practices employed by Frontier Co-op and their sourcing partner Biolandes and the care that goes into each bottle of essential oil.
The origins of Baraka started in Tijhza back in 2000 when Andy Mckee, one of Baraka’s Co-Founders started supporting the village with various small scale projects such as installing a water pipe, building school toilets and providing clothes and school supplies for the village children. Baraka officially formed as a registered UK charity in 2008 (and in Canada in 2013) and has now developed to support about 40 projects in the three different countries of Morocco, Zambia and Laos.

Baraka’s ethos is one of helping communities and individuals to help themselves. We work at grass roots level and tend to reach out to organizations which are getting no or little support from other organizations or their Government. We don’t believe in cash handouts but we do believe in long term partnerships with our chosen communities (hence the name!). The majority of our work is in education; however we also have projects in healthcare, water and sanitation and income generation. We also have a passion for environmental issues and try to incorporate this into our projects where possible. Baraka has grown and developed around the volunteer trips that we have organized to our projects. We strongly believe that it is important to connect donors with projects and the people they are helping. This we find helps to create long lasting relationships between our donors and our recipients but it also crucially engages people with our charity for the long term.

It was a real pleasure for Baraka to host the Whole Foods Market Team Member Volunteer Program for the first time in September 2015 at the village of Tijhza in Morocco where it all began for us. Tijhza had been hit by some savage storms in 2014 and the support of WFM provided a real boost to the reconstruction process. The feedback from the community after the trip has been fantastic and the group are most certainly welcome to return in the future.

It was a real pleasure for Baraka to host the Whole Foods Market Team Member Volunteer program for the second time in October 2017 at the village of Tighza in Morocco where it all began for us. Tighza has been having real issues with their water supply over the last few years and the efforts of the Team Members and Whole Foods Market have ensured a dramatic improvement in that situation.

Whole Foods Market’s intervention has also had a positive impact on community engagement with their investment, galvanizing villages before and after the trips. Whole Foods Market and their volunteers are invited back anytime to Tighza where they will be welcomed like old friends in true Berber style.

http://www.barakacommunity.com
Along with community members, the volunteers climbed up and down the mountain again and again carrying lumber, sacks of concrete, water and rocks. They worked on steep rocky slopes in the heat, watching their footing as they balanced their loads. In addition to constructing the water tower the team built, and collected rocks to cover, the piping from the source to the village to keep it in place and protect it from the elements.
BARAKA’S MATCHING GRANT PROGRAM FUNDED A SCHOOL IN ZAMBIA
Baraka Community Partnerships has a matching grant funder who doubles the impact that Whole Foods Market has in communities around the globe. WFM funded a water tank and irrigation system repair in the Atlas Mountains and that triggered a matching grant which built a school in Tulangile in Zambia. Tulangile is a rural community situated 55 km from Kapiri Mposhi town. Before the new school, students were having class sitting on rocks or crowding under a thatch roof.

THE NEW TULANGILE SCHOOL
The Tulangile school was built by the Baraka team and the community, resulting in numerous celebrations by the children, the community, school leaders and the local mayor. A water non-profit, Living Water, was so impressed with the new school that the community had built that it has pledged to install bathrooms for the children and teachers. Thank you for increasing our impact to more than double Baraka!

Plans for the school building
The finished Tulangile School below!

Thank you to Baraka from the school’s teacher
https://youtu.be/8iJGDySPdCk

Thank you to WFM from the region’s Mayor
https://youtu.be/wVe_ZzSRKz0
**ELIZABETH**

“I was great getting to know so many other Team Members. I work at a store that is 4.5 hours from another WFM. I felt like I really belonged to a family of sorts. Spending so much time with Team Members who are really immersed in the WFM culture made me very proud to be a part of such a special group.”

**ELAINE**

“The experience was awesome, life changing and amazing on so many levels. I made lifelong friends and really felt totally immersed into the culture.”

**KATIE**

“The microcredit recipient I was most impressed with the homestay that we visited and where we ate lunch. This was built by a loan recipient, Habiba, who had received 8+ loans and successfully paid them all back. It was inspiring to see a young woman being so successful, to the point she was wearing braces. The braces, really stood out to me, as this was a sign of how much she has accomplished and how far she has come.

**DEREK**

“There are not enough words to describe the time we spent at the Kasbah in Tigzha was by far my favorite part. We got to really get to know the local people and create lasting friendships with them and the Team Members that went on the trip. It was so rewarding to know that we had made a lasting impact on the community!”

**ASHLEY**

“I didn't realize the amount of funds WPF has provided in support of microcredit loans or that we go through local institutions casting a even wider net into those communities. I also really enjoyed connecting with Whole Planet Foundation’s Brian Doe, learning about his role with WPF. I would have liked to hear a more in-depth story of the loan recipients’ stories, but they seemed pretty shy and some may have been lost in translation. Regardless it was wonderful having lunch with Habiba in her guest house. It was my favorite meal!”

**CHRISTINA**

“The staff at INMAA were great and I found it interesting to learn that in order to market their services, they literally send representatives out into the field to knock on the villagers doors and talk to them about the loan programs available.”

**BRIE**

“I LOVED the trip to Khemisset to visit Biolandes Maroc and see the farm where we buy some of our essential oils from. We were able to see how Blue Tansy oil is produced and witnessed the workers in the field harvesting the very crops that were being ‘steamed’ into the oil that very day. We learned about the advantages and challenges of farming in Morocco and how the farms like this one that WFM works with always pay fair wages to their employees. We also saw what makes our organic oils different and they explained to us that many of the oils from other farms will put additives in to stretch the oil further while the products that they produce are a more diluted product and much higher quality.”

**DIKENESHIA**

“I am so grateful to have been chosen. There is nothing you could have said to express how incredible this trip was going to mean to me. I learned and saw so much. The experience of meeting the microcredit clients was humbling and to see how they can do so much with such a small amount of money. It teaches them business skills and gives them opportunities for better lives for their families.”
Beautiful murals to bring smiles to children’s faces

- 15 team members traveled to Morocco
- 3 kilometers of water pipes installed
- 3 microcredit clients met
- 1 school in Zambia built with matching grant
- 1 water tower built in community of Tighza
- 1 bathroom facility will be built in Zambia

Whole Planet Foundation