Q1 Summary

July kicks off myAgro’s new financial year and with that came reflection on last year’s bright spots and challenges. This year, myAgro managers led a bottom up, inclusive process to get input from representatives of all teams from M&E to field agents to the office. The Mali team also did an immersive field visit in Sikasso where its innovative low-literacy mobile app helped village entrepreneurs successfully reach 4,000 farmers (133% of the target) at a 20% lower operating cost to help inform the planning process. In the end, the team is focused on three core goals for the year:

1) **Scale** to reach 70,000 farmers across Mali, Senegal and Tanzania
2) **Improve Sustainability**: lower unit costs by 15% through improved systems and higher revenue per farmer
3) **Increase Impact**: by 20% for myAgro farmers through bundled vegetables and eliminating the 1/8 package of peanuts to bump farmers to 1/4 hectare.

One challenge this last quarter has been rainfall in Senegal. Farmers in West Africa are on the forefront of climate change as the Sahel region faces desertification, hotter temperatures and shorter rainy periods. This year a false start led to rains followed by a 20 day pause in 2/3 of myAgro villages in Senegal. As a result, myAgro adjusted its expansion plan further south where rains were more plentiful and both countries plan on adding an input insurance for farmers in 2019. The team also expects better millet harvests as a result – climate resilient crops like millet and sorghum (planted by 30% of myAgro farmers) really shine during times of drought. More details in the report and as always feedback welcome!

### Key performance indicators

<table>
<thead>
<tr>
<th>Year</th>
<th>Total farmers served (per year)</th>
<th>Increased net farm income per farmer</th>
<th>Financial sustainability</th>
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<tbody>
<tr>
<td>2015</td>
<td>10,000</td>
<td>$145</td>
<td>40%</td>
</tr>
<tr>
<td>2016</td>
<td>20,000</td>
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<tr>
<td>2017</td>
<td>30,000</td>
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<tr>
<td>2018</td>
<td>40,000</td>
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<tr>
<td>2019 (E)</td>
<td>50,000</td>
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- **60%** of myAgro farmers are women
Year-round support for farmers

Even after farmers have received their inputs and finished planting, myAgro still offers support and guidance to ensure a good harvest. In the months of August and September, field agents train farmers on effective harvest storage to prevent crop loss and seed selection to make sure they pick the best seeds to be ready for planting next season.
All about vegetable impact

Vegetables have huge market potential in West Africa. Vegetables, particularly okra, onions, tomatoes, carrots and aubergine (eggplant), are used in daily cooking. Because of their importance in West African food culture, myAgro has seen that a small $7 investment in vegetable inputs could generate over $75 of additional net income for the farmer.

Despite this, farmers are reluctant to invest in vegetables. In myAgro’s testing, when vegetables were offered as stand-alone packages next to peanuts, maize, or sorghum, farmers would almost always choose to invest their money in a staple crop first. A few years ago myAgro tested removing a decision barrier for farmers by bundling in vegetables with the staple crops farmers favored. After proving this concept in Mali, next season all farmers will have a veggie bundle included in their core packages, which myAgro estimates will increase impact by 40% on average.

Growing vegetables can also have a positive impact on nutrition, since farmers use some of their harvest to feed their families. Okra, for example, is a good source of vitamins, as well as fiber and minerals. myAgro has promoted the importance of eating and growing vegetables through nutrition trainings, which encourage healthy living, while building the market for myAgro’s vegetable program.

"Thanks to myAgro’s nutrition trainings, I now know that it is important to vary the food we eat. It will help me and my children to maintain good health,” farmer Mafili explains.

This year 20,000+ farmers planted vegetables. Next year 60,000 farmers will access vegetables or fruit as part of their package to increase their income and family nutrition.

<table>
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<tr>
<th>Team Stats</th>
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<tr>
<td>Village Entrepreneurs: 700</td>
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<tr>
<td>Seasonal Agents: 603</td>
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<tr>
<th>What are myAgro farmers enrolling for?</th>
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<tbody>
<tr>
<td>Maize</td>
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<tr>
<td>10% of farmers</td>
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</table>
Field Agent Recruitment: Supporting VEs to succeed

This year myAgro will focus on expanding its Village Entrepreneur (VE) system to Mali where VEs take over some of the responsibilities previously managed by field agents. By equipping them with a mobile phone, VE’s can now market myAgro, enroll farmers and facilitate payments. This change necessitated a shift in the basic duties of myAgro’s field agents. Now, field agents must be effective coaches for VEs who mobilize enrollment and payments. VE’s earn a 8 - 12% commission for their part-time work.

This meant that Mali HR needed to find candidates with leadership skills like developing others and problem-solving, along with soft skills like patience and listening. To that end, the hiring process was adapted to evaluate field agent candidates for these leadership traits through games, team exercises and role-playing scenarios with real farmers to observe how candidates assessed information, made decisions and gave feedback to others. 200 candidates were evaluated for 90+ spots last month.

In the next year, myAgro expects to reduce field costs by 20% at at scale in 2020, this will reduce field costs by 40% by successfully working through VE’s to serve farmers.

Village Entrepreneur Profile

Fatou Coulibaly is a VE who participated in the FY18 VE pilot in Sikasso. When asked about her daily work, Fatou says, “What I like most about this job is the closeness I have with the farmers of my village. I am proud to see that the inputs they have are high quality. Also, being a village entrepreneur for myAgro has allowed me to thrive as a woman and to be more independent. Now I know how to mobilize farmers with a phone and my new relationship with them also serves me in my everyday life.”

Field Agent Stats

The improved hiring process has been effective in finding high-potential young people and women. The average age of an incoming new field agent is 25, and 40% of new hires are female. This is great news for myAgro: female agents typically enroll more than 50% more farmers on average.
Tanzania expansion update

In 2017, myAgro began taking steps to pilot operations in a third country, Tanzania. In the past year, there has been a lot of progress and many learnings.

myAgro launched in the south eastern district of Mtwara and is working in partnership with Aga Khan Foundation (AKF) and their network of savings groups. The collaboration is modeled after myAgro's successful partnerships in Mali and Senegal with Stromme Foundation and Catholic Relief Services.

One exciting aspect of the Tanzania expansion is the chance to develop a digital payment model which operates via mobile money. Mobile money integration is important because it could cut myAgro's costs and help facilitate expansion. After a late start due to delays in getting a business registration, myAgro hired a start up team, including 15 young and entrepreneurial sales agents, who are working to replicate myAgro's program using best practices from Mali and Senegal. The first enrollment began in mid-October, and 500 farmers have already enrolled.

Here are a few of the interesting learnings so far:

- Payment behavior: The average initial payment is $2.50, compared with ~$1 in Mali and Senegal. Also, due to farmers’ income streams, myAgro's is seeing more bulk payments as high as $50-$60.

- All ages welcome: Farmers from ages 21 to 82 have enrolled.

- Farmer to farmer tech support: Since mobile money payments are familiar to so many people, tech-savvy farmers can help others troubleshoot at the village level, with less need to rely on myAgro staff for tech support.

myAgro's payment model in Tanzania is completely digital. With mobile money, farmers make payments anywhere, anytime, without needing a bank account or using scratch cards.
Building out government relationships

myAgro is engaging more and more with government officials to share information and work towards the mutual goal of rural development in Senegal and Mali.

One key objective of myAgro’s government relations work is to share results of myAgro’s activities that support the governments’ established development goals. In Mali, the national government has a goal to increase food production, which myAgro supports by expanding access to quality inputs and training. In Senegal, myAgro contributes to the government’s food security and employment goals by increasing farmers’ harvests and hiring and training promising youth.

myAgro’s dedicated government relations team members in Mali and Senegal have worked to make contact with and start reporting to regional and local government offices on a quarterly basis. Every quarter, myAgro representatives meet with government administrators and present an impact report, detailing the organization’s latest activities and measured impact in the region.

Government officials appreciate being kept up to date on the activities in their region, and maintaining positive relationships with these officials facilitates myAgro’s expansion.

So far, myAgro has partnered with the governments on several initiatives, including sharing information about Fall Army Worm infestations. myAgro also collaborated with government officials to execute deworming campaigns in Mali and Senegal which will improve children’s health, a key goal of the governments in both countries.

Through the regional government offices in Mali, myAgro dewormed and trained 92,000 children in Mali. This great activity helps myAgro demonstrate our commitment to serving the community and increases farmer trust in myAgro, resulting in higher payments.
Field Leadership Trainings

This quarter, myAgro took advantage of a quiet period to invest in team training. Senegal field coordinators had a comprehensive 3-week training, covering topics like remote management strategies and how to lead an effective meeting. In Mali, 15 field coordinators developed sales targets for their districts for the 2019 season, in order to increase ownership among field team.

Moving decision making down is important to do as myAgro expands in districts further from headquarters. By offering training along with opportunities to make important decisions, myAgro is building a team that is aligned, motivated and engaged.

Many of myAgro's field leaders are young professionals. These trainings are valuable not only for myAgro’s success, but also as investments in the long term human capital development of the countries where we work.

Field Coordinators in Senegal visit the test field to learn about myAgro's agricultural testing methods.

Culture code

A core value at myAgro is "We self-reflect to learn." Jean-Baptiste Dembele, one of myAgro's first field agents, now oversees all field operations in Mali. He tries to embody this value in his everyday work.

As the Mali program has grown, the team has of course grown as well. Dembele reflected that it was getting increasingly difficult to effectively train all the field coordinators through 1:1 coaching in the field as this couldn't scale beyond 10 field coordinators.

After this self-reflection, Dembele decided to use a new self-learning approaching for his team. He wrote a guide for all field coordinators called "The Secrets to Success for a Field Coordinator".

The document provides useful tools like an example Monday Meeting agenda and how to use interviews in the field to assess how well a training has been implemented.
R+D update

myAgro’s Agricultural Team is working on deepening impact per farmer towards myAgro’s North Star of increasing farmer income by $1.50 per farmer per day. The trial process follows the diagram below:

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**Research and Initial Trial Station Testing**

- myAgro works with international and national partners to understand best practices
- Research also includes farmer surveys, harvest measurements and lots of reading.
- Tests are completed on a trial station, replicated 3-6 times and measured to evaluate a theoretical harvest yield and profitability.

**Farmers Trials - Levels 1 and 2**

- Trials with 30 farmers to test and develop training prototypes, harvest measurements, return on investment for farmers and myAgro. Gather lots of farmer feedback on likes and dislikes.
- Testing with 500-1,000 farmers to refine the training model and reduce complexity to ensure consistent results at scale.

**Scaling Up**

- In the scale up phase, the field team works to implement the new product through its sales channels.

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Rice trial update: Harvest

One trial in Mali is a level 2 farmer trial of a rice package in Sikasso. Rice is a popular staple crop for women in the region, so farmers were enthusiastic to try planting with myAgro’s improved inputs.

Rice needs irrigation and can therefore only be planted on certain fields. Mariam Dembele, who participated in the rice trial, says, "I chose rice because we women only have access to irrigated land given to us by men. Also, rice is the 2nd most important staple food in the village."

The harvest is not yet over, but there are interesting preliminary results. One trial aimed to test the efficiency of planting with fertilizer briquettes as opposed to granules. The hypothesis was that briquettes could reduce urea loss and the amount used, while increasing yield. In the end, 1/16 of a hectare yielded 8.5 bags of harvest - an increase of over 50% more food.
Welcome to the team
Say hello to the awesome people who recently joined myAgro or were promoted.

RECENT PROMOTIONS

ABDOULAYE KONE
TRAINING COORDINATOR, SENEGAL

KATALINA SZEWczyk
PROGRAM MANAGER, SENEGAL

DAWKIN’S KAMARA
MOBILE APPLICATION DEVELOPER

NEW HIRES

myAgro is hiring for its country programs, Development, Product, and Finance. Feel free to share our current openings with your network!

Fundraising
myAgro is excited to announce two new partnerships with Fondation Chanel and Cartier Philanthropy, which will both support women farmers and expansion in Senegal.

This quarter, myAgro won the prestigious Drucker Prize, a $100,000 award given to the organization that best exemplifies

Peter Drucker’s definition of innovation as “change that creates a new dimension of performance”.

myAgro’s CEO Anushka gave a TED talk at “We the Future,” a day of talks presented in collaboration with the Skoll Foundation and the United Nations Foundation.

Finance
Of the FY19 $11.6 MM budget, here is the expected revenue breakdown.

CFO Jane Choi gave a speech & accepted the Drucker Prize on behalf of myAgro’s team in LA last month.
Sata Camara is a myAgro farmer and a mother of eight living in the Bancoumana district of Mali. She has been farming with myAgro for three years and has seen many changes in her life.

“In the past, things were very difficult because I didn’t have much money,” she explains, “I always struggled to pay my children’s school fees because my harvests were never great.”

After planting with myAgro, Sata has experienced much larger peanut harvests, and even has extra peanuts that she can sell for profit. “Before myAgro, I would get seven 100kg sacks of peanuts from my harvests, and now I get fifteen,” she says, “I used to sell just two sacks, but now I can sell five. For each sack sold, I earn 12,500CFA (~22 USD). This has really helped me pay school fees, because for each child the fee is 10,000 CFA (~18 USD).”

Her first two years with myAgro, Sata planted 1/8 hectare of peanuts, but then increased to ¼ hectare. “I never used fertilizer before because I couldn’t afford to buy it in the market,” she explains. “Now I really see the importance of using it. When you enter my myAgro field, you’ll see the plants aren’t the same as the non-myAgro fields. The plants are bigger and greener.”

“My dream is to increase my land size to three hectares,” she says with a smile.

myAgro is proud to partner with farmers like Sata, who use myAgro’s program to catalyze change for themselves and their families.