Caption: A farmer holding peanut plants from her myAgro field (left) and her non-myAgro field (right).
Q2 Summary

Q2 focused on building the systems and teams we need to ensure a strong enrollment this year and in future years. This included codifying an enrollment manual, developing a process for recruitment, selection and training of Village Entrepreneurs (pg 6) and improving the database architecture to support the large volume of client data and payments flowing through myAgro’s system. For example, enrollment data that used to take 2.5 full time staff to clean, upload and monitor now automatically syncs within 30 minutes of receipt from the field. These are all important behind-the-scenes improvements to set up a replicable set of processes the team can rely on in 2020 and beyond.

In the meantime, what I’m most proud of is myAgro’s commitment to embedding organizational values in our work. Even as we move faster, we continuously refer back to our farmers, village entrepreneurs and team for input, feedback and guidance. As Peter Drucker said, “Culture eats strategy for breakfast,” and it’s clear that we’re not losing track of what got us to this stage. A focus on collaboration, working in teams, self-reflecting to learn and being innovative helps all teams at myAgro drive an impressive amount of change and efficiency. At the end of the day, this means greater impact as we track towards serving more farmers at a lower unit cost this year and next. And it means we get to be part of people’s lives, like Daba’s, a farmer featured at the end of this report. She used her additional harvest to build a house for her family of six. As we go through this important but challenging growth stage, it’s been so helpful to get your advice, connections and support. Thank you as always, and feel free to shoot us an email if something in this report catches your eye.

Let’s go!

Anushka

Key performance indicators

- 60% of myAgro farmers are women
- myAgro farmers grew enough food to feed 200,000 people for a year
- Additional net farm income per farmer: $110
- Financial sustainability: 40%
A myAgro farmer demonstrates the growth and vitality of his myAgro peanut field, (right) which was planted using myAgro’s quality fertilizer, compared to the neighboring peanut field which was planted without myAgro inputs (left).

The myAgro difference

In terms of climate change, the West African Sahel is considered one of the world’s most vulnerable regions, with temperature increases are projected to be 1.5 times higher than in the rest of the world. Farmers in Mali and Senegal are already seeing the effects of climate change, in the form of unpredictable rains.

myAgro helps farmers deal with this new reality by increasing access to climate-smart seed varieties and quality fertilizer. These improved inputs can mean the difference between growing enough food to feed and support a farmer's family and going hungry.

Adama Faye, a myAgro farmer in Senegal noted, “This season rain was scarce, and only the plot with fertilizer produced enough to keep the family from pulling kids from school and skipping meals.”
All about impact

As a data-driven and impact-oriented organization, myAgro prioritizes analyzing program impact and measuring results.

Therefore, each harvest season myAgro assesses the impact that its operations have on the most essential outcomes: post-planting farmer yields and incomes.

A major challenge for Senegal farmers this year was a difficult rainy season. Rain patterns in the Sahel have become unpredictable due to climate change, and 2018 was particularly bad. According to Senegal’s Agence Nationale de l’Aviation Civile et de la Météorologie, many of the areas where myAgro operates suffered a rainfall shortage of < 80% of normal, including some severe shortage areas.

Despite these challenges, myAgro farmers grew >100% more food than they would have without myAgro. In total, 46,000 myAgro farmers grew 16,000 metric tons of food, which is enough to feed 200,000 people for a year. These increases in harvest resulted in an average net income increase of $104 per farmer.

In Mali, hybrid maize farmers grew 68% more than control farmers, and generated $321 in net income. Peanut farmers also had a good year. In Mali, peanut farmers generated $181 of net income. In Senegal, the rains effected harvests and overall yields were lower. However, myAgro farms still performed significantly better. In areas where rains were deficient, myAgro peanut farmers grew 73% more and generated 113% more income than control farmers.

Taking these results into account, myAgro made several changes to product offerings for 2019, which are detailed in this report (see page five).

<table>
<thead>
<tr>
<th>Team Stats</th>
<th>Harvest increase by crop</th>
</tr>
</thead>
<tbody>
<tr>
<td>Village entrepreneurs: 856</td>
<td>Hybrid Maize: 68%</td>
</tr>
<tr>
<td>Youth village entrepreneurs: 55%</td>
<td></td>
</tr>
</tbody>
</table>
Monitoring & Evaluation Methodology

myAgro values impact for the farmer above all else. To find out which products or methods effectively increase farmers’ harvests, myAgro conducts thorough monitoring & evaluation.

In every country in which it operates, myAgro has dedicated monitoring and evaluation teams that gather harvest data from both myAgro farmers and control farmers. In 2018, myAgro’s 70 M&E surveyors surveyed nearly 2000 farmers who planted with and without myAgro. myAgro clients were randomly selected to have their harvests measured in order to ensure a representative sample for each crop. Control farmers are selected from villages in geographic areas where myAgro plans to expand, thereby ensuring a level of consistency with the traits of myAgro farmers. Surveyors collected data using a specially-designed smartphone app.

myAgro’s impact measurement methodology improves every year. This year for the first time, myAgro included the economic impact of peanut fodder (stems and leaves) in its impact calculations. 70% of myAgro farmers plant peanuts, and, in Senegal especially, farmers use the fodder to feed their animals. Planting with fertilizer produces bigger plants with more leaves, meaning farmers can spend less money on animal feed and have more cash for other important family expenses.

Areas for improvement next season include ensuring a more randomized and therefore representative control group, which myAgro will accomplish by investing more in surveyor training.

myAgro’s rigorous and transparent impact measurement ensures that the organization has the right information to make informed decisions to best serve its farmer clients.

For most crops, myAgro installs "harvest boxes" in farmers' fields and measures the harvest in those boxes to then extrapolates and generate an estimate for the full yield. Here a surveyor counts the peanut seeds on a farmer’s plant.
Designing packages for impact

Every year, myAgro reevaluates its product offerings to determine what combination of products will be most attractive to farmers and have the highest ROI.

myAgro’s program and agricultural team made some changes to myAgro’s product offerings. The goal was to balance affordability and farmer demand with myAgro’s revenue goals (which are important for financial sustainability), all while creating the most impact and highest ROI for farmers. Some of the changes were made to simplify logistics as the program scales and others focused on lowering farmer risk and increasing farmer income by bundling inputs together.

Here are some of the key changes to this year’s packages:

- **Dropping the 1/8 hectare package**: myAgro increased the size of the smallest package to ¼ across Mali and Senegal.
- **More hybrid varieties**: myAgro switched out old seed varieties of millet and maize for newer, higher yielding varieties. Though they require a larger initial investment, these new varieties yield 30% more and are more climate resilient.
- **More vegetables**: Planting vegetables and fruits is one of the best farm investments a farmer can make which generates a high ROI. Just a $7 package can produce a $75 return. This season, all myAgro staple crop packages in 2019 will have a vegetable or fruit bundled in to maximize impact. At the suggestion of the field team, myAgro Senegal has also added a stand-alone vegetable/fruit-only package for farmers who might want to plant larger plots of okra, watermelon or hibiscus.

- **Ensuring protection against pests**: Fall armyworm continues to spread throughout West Africa, and myAgro expects to see more frequent infestations in Senegal in 2019 and beyond. To protect farmers, myAgro will expand its insecticide usage and training program from Mali to maize farmers in Senegal to ensure that Senegalese farmers will be prepared for this new reality.

myAgro is confident that these new package combinations will create impact for farmers, and move us closer to the ultimate goal of increasing farmers' income by $1.50 per farmer per day.
2019 Enrollment Kickoff

In December 2018, the Mali and Senegal teams launched enrollment for the 2019 season.

![Image of two women smiling and looking at a tablet.](image1.png)

Though there are many teams involved in the enrollment process, the real faces of myAgro to farmers are the village entrepreneurs (VEs), community members who market the program and help farmers select which input package is right for them, and field agents, who coach and manage the VEs to be successful.

To support VEs, myAgro’s product & tech team made the enrollment app as intuitive as possible. With an app that’s quick and easy to use, VEs can focus on engaging the farmer in a conversation around the farmer’s needs, rather than focusing on the mechanics of the enrollment app. myAgro has also improved integrations between the enrollment app and the Salesforce database. Now, the HQ team can see new enrollments in the database with only a minute or two delay. This allows for real-time monitoring of field activities, which helps to spot problems early.

myAgro chose to increase the minimum initial payment from $1 to $2 for individual farmers in Senegal to encourage only those farmers who were truly motivated to enroll. So far in Senegal, almost 40% of clients are paying more than the minimum at enrollment, an exciting trend!

Across Mali and Senegal, there are 3 million farmers without access to financial services and improved agricultural inputs. By engaging with village leaders and savings groups to get them excited about myAgro and supporting VEs to reach their enrollment targets, myAgro hopes to reach 60,000 of these farmers in 2019.

![Image of a woman with a tablet.](image2.png)

myAgro requires that farmers make a small initial payment at enrollment to ensure commitment. In Senegal, the minimum first payment is $2 for individual farmers. In Mali and in Senegal’s group zones, minimum initial payment is $1 per farmer.
Hiring for the FY19 Season

myAgro added six new operational districts for 2019, three in Senegal and three in Mali. To staff these new districts, 16 team members were promoted to field leadership positions, 30% of whom were women. myAgro also made 70 new hires, 36% of whom were women. By hiring and promoting more worthy women, myAgro contributes to the overall goal of empowering women in West Africa.

For the first time in Mali, myAgro hired several new field coordinators externally. This is an important step because, while myAgro still intends to invest in the professional development and career trajectories of its existing team, it will also need to start bringing in more external talent to meet its intended rate of organizational scale and growth.

Culture code

A core value at myAgro is, "We are collaborative and work as a team."
Throughout the enrollment period, myAgro field agents and village entrepreneurs embody this value as they work together to reach marketing and sales goals.

“I’ve received a ton of support from my field agent,” explains Village Entrepreneur Fatou (right). “If I ever have a problem or need help, I tell Mamadou (left) and he helps me, even if he is in a different village. While mobilizing farmers, for example, I struggled with how to best present the hybrid maize option. I called him up and he talked me through it. Now I can present it efficiently on my own,” she adds.

“Working in a team is better than working on your own,” says Mamadou. “Fatou is one of the seven village entrepreneurs whom I oversee, and we all work together to reach our objectives,” he adds.
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:

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.

As myAgro expands to its third country, Tanzania, the agriculture team is setting up a local test field to find the most effective inputs for this new climate. The first crops tested will be maize, peanuts and sunflower. Potential crops to test in the future are cowpeas, sesame and okra.
Welcome to the team
Say hello to the awesome people who recently joined myAgro or were promoted.

**Recent Promotions**

**Michelle Kirby**  
Chief Program Officer  
(formerly Country Director, Senegal)

**Naftisatou Cisse**  
Data Quality & Analysis Associate, Senegal

**Marieme Diallo**  
Program Associate, Senegal

myAgro is hiring both senior and entry-level positions for its country programs, Development, Product, and Finance. Feel free to share our [current openings](#) with your network!

**Finance**

This quarter, myAgro secured its second working capital loan from a consortium of trusted funders. These funds will be used to finance the cost of purchasing agricultural inputs and repay with farmers' layaway payments.

myAgro aims to grow its working capital facility over time, not only to support input purchasing, but also to establish a credit history which will open up other potential financing in the future.

**Fundraising**

Of the FY19 $11.6 MM budget, here is the current fundraising status.

- **Funding Gap**  
  10%

- **Grants Raised**  
  90%

- **$11.6M**  
  FY19

**Noteworthy Press**

In October, myAgro was featured by Bill Gates in his personal blog, Gates Notes. He writes, "The thing that impresses me most about myAgro is their ability to develop trust with their customers...I’m inspired by the innovative ideas coming out of companies like myAgro." Read more and check out the video [here](#).
**Bright Spots**

Meet Daba, one of the hardworking farmers in myAgro’s community.

Daba Ndiaye is a mother of six and a myAgro peanut farmer in Senegal. Before joining myAgro, Daba and her family shared a house with her extended family. Though she dreamed of a home of her own, she lacked the necessary inputs and tools to increase her harvest and make enough income to afford to be independent.

As is typical for many Senegalese women, only the men in Daba’s family access to quality fertilizer, leaving Daba to make due with whatever was leftover after the men were finished planting.

After working with myAgro for two years, Daba has consistently seen her harvest and income increase. She uses her increased peanut harvest to help her family in many ways, from making and selling peanut oil to feeding her livestock with the plant foliage which prevents her from having to purchase animal feed.

With regards to the myAgro program, Daba appreciates the little by little payment model, noting, "It’s very easy. You hardly feel it [the payments]."

With her additional income and savings, Daba built a new house for herself and her children. "Before myAgro I lived with another family. Now I can live independently and run my own household."

Daba is even continuing to save and invest in her home. "I am slowly building a wall around the house, and I paid for it myself," she says smiling.

myAgro is proud to partner with farmers like Daba and help them access the tools they need to effect change for themselves and their families.