Welcome to your Lean Data Results

What this report contains

1. **Headlines:**
   Summary of top actionable insights, benchmarking to peers, and suggested actions.

2. **Data & Insights:**
   Detailed insights from your customers, organized by stages in your customer journey from respondent profile to retention.

3. **Fun with data:**
   Staff quiz results: how well do you know your customers? Where were the biggest surprises? Plus some of your most memorable quotes.

4. **Appendix:**
   Details on methodology.

We enjoyed hearing your customers’ voices and gathered lots of information we believe will help you manage our business and improve your impact.

This deck is structured as follows:

Sponsored by:

[Logo] ceniarth
TOP ACTIONABLE INSIGHTS FROM INTERVIEWS WITH 250 myAGRO FARMERS (1/2)
CLICK ON PAGE NUMBER TO EXPLORE & THE HOME BUTTON TO RETURN

<table>
<thead>
<tr>
<th>HEADLINE</th>
<th>DETAIL</th>
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</thead>
<tbody>
<tr>
<td><strong>Access</strong> indicators are myAgro’s best performing measures. The company is providing a unique service to farmers who had no access to similar services before myAgro, and is particularly reaching poorer farmers.</td>
<td>Only 3% of myAgro customers say they had prior access to a similar service, and 98% said they could not easily find a good alternative. Most customers are within 16km of myAgro services. These data suggest myAgro has a very strong market position, and potential for market growth. Critically, myAgro is reaching a significant fraction of low-income farmers compared to the national poverty rate in Mali; 87% of myAgro farmers live under $3.20 a day relative to the Mali average of 69%.</td>
</tr>
<tr>
<td><strong>Impact results</strong> are mixed. myAgro is outperforming in 2/7 core Lean Data metrics. Primary indicators for growth are: NPS and Quality of Life.</td>
<td>35% of farmers report their quality of life has ‘very much improved’; 49% say their crop productivity has ‘very much improved’; and the share of household income attributed to myAgro is 43%. 56% of farmers attribute at least some of these positive changes to myAgro. While positive overall, these results – particularly when compared to the Lean Data benchmark – indicate potential for growth.</td>
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</tbody>
</table>
**TOP ACTIONABLE INSIGHTS FROM INTERVIEWS WITH 250 myAGRO FARMERS (2/2)**

CLICK ON PAGE NUMBER TO EXPLORE & THE HOME BUTTON TO RETURN

<table>
<thead>
<tr>
<th>HEADLINE</th>
<th>DETAIL</th>
<th>EXPLORE</th>
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</thead>
<tbody>
<tr>
<td>Overall satisfaction appears low, but we identified potential leverage points and customers offered several suggestions for improvement.</td>
<td>myAgro has a Net Promoter Score of 7; customer satisfaction appears low compared to Lean Data benchmark companies. An important caveat is that this Lean is Data’s first deployment in Mali, and cultural context may influence the score. We found statistical relationships between NPS and quality of life changes, tenure with company, and acquisition channel – these may offer leverage points to increase this score. Key customer suggestions include: price adjustments, increased training or product guidance, and widening of product offering. That said, 84% of farmers say they see themselves working with myAgro next season.</td>
<td>15 16 17 18 20 31</td>
</tr>
<tr>
<td>Engagement with myAgro agents drives acquisition, as well as word of mouth referrals.</td>
<td>53% of farmers’ first engagement with the company was through myAgro agents or staff, 35% through personal recommendations, and 11% through Agro-dealers. There is significant opportunity to grow customer acquisition by optimizing these channels, particularly word of mouth referrals.</td>
<td>11 12</td>
</tr>
</tbody>
</table>
BENCHMARKING RELATIVE TO OTHER AGRICULTURE COMPANIES
myAGRO IS OUTPERFORMING IN 2/7 CORE LEAN DATA METRICS, PERFORMING STRONGEST ON UNIQUE ACCESS AND RETENTION INDICATORS

myAgro is outperforming particularly on Unique Access and Retention metrics.

Compared to the Lean Data Agriculture benchmark, myAgro is currently underperforming on NPS and Quality of Life indicators. It is very close to the benchmark on improved productivity and perceived value for money.

### myAgro Agriculture vs. Lean Data Agriculture benchmark, core metrics

| Metric                          | myAgro % | Lean Data % | Benchmark
|---------------------------------|----------|-------------|------------
| Quality of life improvements    | 35%      | 53%         |            |
| Net Promoter Score              | 7        | 32          |            |
| Unique access (perceived scarcity) | 94%     | 70%         |            |
| Perceived value for money       | 28%      | 33%         |            |
| % experiencing improved productivity | 49%    | 50%         |            |
| Money earned 'very much improved' | 13%    | 45%         |            |
| % expecting to work with myAgro in 1 year (next season) | 84% | 83% | 84% |

- **Cross-cutting impact metrics:**
  - Outperforming in 1/4
- **Ag-specific impact metrics:**
  - Outperforming in 1/3

* a minority benchmarks have fewer companies in there as question was not relevant. Min number of companies in a single benchmark = 7.
<table>
<thead>
<tr>
<th>What</th>
<th>Short term</th>
<th>Medium-Long term</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Share results with staff &amp; partners/investors</td>
<td>Repeat Lean Data project to measure progress over time</td>
</tr>
<tr>
<td>2</td>
<td>Review usage guidance material and training offerings</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Explore ways to deepen and articulate product value for customers</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Consider suggestions for improvement, particularly around new products</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Repeat Lean Data project to measure progress over time</td>
<td></td>
</tr>
</tbody>
</table>

| Why | | |
|-----|-----------------|
| 1   | Review focus areas flagged to identify key leverage points for widening and deepening impact for customers | Responding to existing demand increases chance of sales; also demonstrates you’re responsive to customer needs |
| 2   | Bridge key capacity gaps identified by your customers and potentially drive increases in your Net Promoter Score | Responding to existing demand increases chance of sales; also demonstrates you’re responsive to customer needs |
| 3   | Creative wrap-around services or rewards paired with a strong brand message that resonate could grow satisfaction | Responding to existing demand increases chance of sales; also demonstrates you’re responsive to customer needs |
| 4   |  | Responding to existing demand increases chance of sales; also demonstrates you’re responsive to customer needs |
| 5   |  | Responding to existing demand increases chance of sales; also demonstrates you’re responsive to customer needs |

| Who | | |
|-----|-----------------|
| 1   | All teams | Senior mgt team |
| 2   | Distribution/ sales team | Senior mgt team |
| 3   | All teams | Product team |
| 4   |  | Product team |
| 5   |  | Product team |
"I am very pleased to work with myAgro. The fertilizer quality is good and I very much appreciate the payment methods."

DEEP DIVE: INSIGHTS ALONG YOUR CUSTOMER JOURNEY

CUSTOMER PROFILE
- What are the characteristics of a typical myAgro farmer?
- What is the income profile of myAgro farmers compared to the Mali average?

ACQUISITION

EXPERIENCE

IMPACT

RETENTION
WHAT ARE THE CHARACTERISTICS OF A TYPICAL myAGRO FARMER?
PREDOMINANTLY LAND-OWNERS FARMING GRAIN, AVERAGE AGE IS 44

myAgro customer base appears to correspond to the average farmer profile in Lean Data’s benchmark.

Only 1% farm on land that is not individually or family owned, and the household size runs larger than the country standard—perhaps reflective of the rural, Islamic nature of myAgro households. Most customers are within 16km of myAgro services.

There is a slight skew towards female farmers; note that this gender reach is higher than other agriculture companies in our benchmark (26%).

About the myAgro Farmer we spoke with
Data relating to customer characteristics (n=250)

The farmer
- 55% female
- Average age 44; ranging from 22 to 85
- Average tenure 2 years; 84% between 1–3 years

Their farm
- 62% own their farm; 37% family owned; 1% rent
- Average total farm acreage: 10ha
- Average distance from myAgro services: 25 minutes; 16 km

Their home
- 23 average household size; Median: 19
- Farming is top 3 income generating activity, followed by breeding (less than 10%), and trading. Grain is top source of income; others include peanuts, cotton.
IS myAGRO SUCCESSFULLY REACHING LOW-INCOME FARMERS?
87% LIVE BELOW $3.20/DAY COMPARED TO THE NATIONAL RATE OF 69% AND RURAL AVERAGE OF 79%

Using the Poverty Probability Index we can reliably estimate the income profile of your customers and compare it to the Mali average. This reveals whether you are under- or over-penetrating a certain income segment.

97% of myAgro farmers live below $5.50 / day relative to the Mali average of 91% and the rural average of 95%. This suggests that myAgro is serving slightly more low-income farmers than the rest of the population.
CUSTOMER PROFILE

ACQUISITION

- How did farmers hear about myAgro?
- What was their motivation to sign up for myAgro?
- Are their alternatives in the market that farmers are considering? How does myAgro compare?

EXPERIENCE

IMPACT

RETENTION

“I witnessed the quality of myAgro’s fertilizers with a family member; that is what motivated me to start working with myAgro.”
HOW DO FARMERS FIRST HEAR ABOUT myAGRO?
PERSONAL RECOMMENDATIONS ARE THE TOP ACQUISITION DRIVER

myAgro’s direct engagement efforts appear to be paying off as 53% of customers first heard of the company through company staff or agents.

Reflecting the strength of word of mouth referrals, recommendations from friends or family account for 35% of customer acquisition.

Idea for discussion
How can referrals be rewarded and/or incentivized?

<table>
<thead>
<tr>
<th>Acquisition channel</th>
<th>Q: How did you hear about myAgro? (n=250)</th>
</tr>
</thead>
<tbody>
<tr>
<td>myAgro staff or agent</td>
<td>53%</td>
</tr>
<tr>
<td>Friend or family</td>
<td>35%</td>
</tr>
<tr>
<td>Agro dealer</td>
<td>11%</td>
</tr>
<tr>
<td>Radio/TV</td>
<td>0%</td>
</tr>
</tbody>
</table>
WHY DO FARMERS SIGN UP FOR myAGRO?
ENGAGEMENT WITH myAGRO AGENTS, PAYMENT SCHEME AND PRODUCT QUALITY ARE TOP MOTIVATIONS

30% of customers were driven to sign up by engagement with myAgro agents, including training sessions. The scheme allowing farmers to pay little by little as well as the high quality of products are also key acquisition drivers.

Recommendations from friends or family also prove significant in converting customers, as we saw in the previous slide.

Motivation to sign up
Q: What motivated you to sign up for myAgro? (n=250) Open-ended, coded by Lean Data

- Engagement with myAgro agents: 30%
- Ability to pay little by little: 27%
- Quality of products: 26%
- Personal recommendation: 16%
- Access to training: 1%
- Potential profit: 1%

“Why do farmers sign up for myAgro? Engagement with myAgro agents, payment scheme and product quality are top motivations.”

“Question to ponder
Are there opportunities to further incentivize referrals?”

““I just love their packages and payment system.”

“The agent was very persuasive. He was able to show me the benefit of engaging with myAgro.”
ARE THERE AVAILABLE ALTERNATIVES IN THE MARKET?
ONLY 3% SAY THEY HAD PRIOR ACCESS TO SIMILAR SERVICES; 98% SAY THEY COULD NOT EASILY FIND A GOOD ALTERNATIVE

The availability of alternatives provides insight into the competitive landscape and the degree to which myAgro is providing a scarce product/service.

The fact that only 3% of customers said they had prior access to a similar service, and 98% (yes or maybe) said they could not easily find a good alternative suggests myAgro has a very strong market position, and potential for market growth.

### Access to alternatives
Q: Could you easily find a good alternative to myAgro? (n=250)

- **94%** No
- **6%** Maybe

### Prior Access
Q: Before working with myAgro, did you have access to similar services? (n=250)

- **91%** No
- **6%** Not sure
- **3%** Yes
"Since I started working with myAgro I have witnessed their quality of fertilizers first hand so I would recommend it to other farmers."

**DEEP DIVE: INSIGHTS ALONG YOUR CUSTOMER JOURNEY**

**CUSTOMER PROFILE**

**ACQUISITION**

**EXPERIENCE**
- How satisfied are farmers and how likely are they to recommend? What are the drivers of satisfaction?
- How do farmers rate the convenience of myAgro relative to competition?
- What are the top challenges that farmers are experiencing?
- All things considered, do farmers believe myAgro provides good value for money?

**IMPACT**

**RETENTION**
**HOW SATISFIED ARE myAGRO FARMERS?**

myAGRO has a Net Promoter Score of 7; Customer Satisfaction appears on the low side compared to Lean Data benchmark companies, but could be driven by contextual factors.

The Net Promoter Score is a gauge of satisfaction and loyalty. Anything above 50 is considered excellent. A negative score is considered poor. myAgro’s score of 7 suggests room for improvement. Note: this is the first deployment of Lean Data in Mali, and the cultural context may be influencing these data.

Asking respondents to explain their score highlights the main value drivers and dissatisfaction drivers; these are explored next.

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**Recommendation**

Track NPS over time; share with staff

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**Net Promoter Score**

On a scale of 0-10, how likely are you to recommend myAgro to a friend or colleague? (n=250)

- 0-5: Likely to detract
- 6-7: Neutral
- 8-9: Likely to promote
- 10: Extremely likely to recommend

**myAgro**

**NET PROMOTER SCORE (NPS)**

NPS = % promoters - % detractors

- 9-10 likely to recommend
- 0-6 likely to recommend

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**NPS Benchmarks**

Selected Lean Data benchmarks (n=150+ companies, 70,000+ respondents)

- **Lean Data Global Average:**
  - 42
  - 150+ companies

- **East Africa Average:**
  - 49
  - 35+ companies

- **Agriculture Average:**
  - 32
  - 21 companies

- **Ceniarth Average:**
  - TBC*
  - 7 companies
WHAT REASONS DO CUSTOMERS GIVE FOR THEIR NPS?
DIGGING INTO THE QUALITATIVE DATA REVEALS WHAT CUSTOMERS VALUE MOST ABOUT YOUR SERVICE

Customers who are 9-10 likely to recommend love:
• Access to quality fertilizers (46%)
• General benefits to farm & household (33%)
• Payment scheme (13%)

“I find that everything that myAgro offers is of good quality.”
“I have been working with myAgro; I’m satisfied and I trust them.”

Customers who are 7-8 likely to recommend like:
• Access to quality fertilizers
• Improved harvest and productivity
• Payment scheme

“Very good fertilizer and my production is increasing.”
But...
“I would have scored 10 if the prices were lower.”

Customers who are 0-6 likely to recommend complain about:
• No improvements in quality of life
• High product costs

“I have seen no change in my life because of myAgro. I am not sure if I would recommend it.”
“There are other companies like myAgro around.”

Promoters 28%

Passives 55%

Detractors 21%

Actions to consider

VALUE DRIVERS
This value proposition resonates most with customers. Highlight in your marketing & sales pitch

CONVERSION OPPORTUNITIES
With a bit of effort, passives can turn into promoters. Brainstorm what would it take to convert passives to promoters?

DISSATISFACTION DRIVERS
Negative word of mouth is very costly to a brand. What’s fixable here? Engage with dissatisfied customers.
WHAT PATTERNS DO WE SEE IN myAGRO’S NPS?
WE LOOKED FOR RELATIONSHIPS BETWEEN NPS AND OTHER QUESTIONS: TENURE, RETENTION, ACQUISITION CHANNELS WERE ALL CORRELATED WITH NPS SCORES

The factors on the right share a high degree of correlation to the NPS score.

It was particularly interesting to observe that farmers who worked with myAgro longer, with smaller farmers and acquired through myAgro agents were more likely to be ‘promoters.’

Survey questions most correlated to Net Promoter Score results (ranked from strongest correlation)
Exploring potential drivers of the NPS (n=250)

1. **Retention & Alternatives:** Unsurprisingly, we saw a strong statistical correlation between NPS score & farmers reporting they would be customers next season as well as in 2 and 5 years. This shows how important farmer satisfaction is in increasing farmer loyalty or “stickiness.” We also saw that ‘detractors’ tended to be farmers who said they might easily be able to find alternatives to myAgro.

2. **Tenure:** Interestingly, we found that for farmers who have worked with the company for only 2 seasons and slightly for 3 seasons, are significantly more likely to be ‘detractors.’ Customers with the company for longer tend to be ‘promoters’; this might suggest that if farmers are incentivized to ‘stick’ and feel the impact of myAgro, these scores might improve.

3. **Acquisition channel:** We also observed a subtle but significant relationship between NPS and how customers first engaged with the company. It appears that farmers whose first interaction with myAgro was through company staff or agents may be more likely to be ‘promoters’; one explanation might be that these customers had less difficulty accessing training or guidance on product usage (see slide 19 for more on challenges).

4. **Region & land size:** Subtle relationship between NPS and customer region; farmers from Segou appear more likely to be ‘promoters.’ We also found that farmers with larger farm sizes were more likely to be ‘detractors’; farmers with an average land size of 3ha (much smaller than overall average) appeared most willing to recommend myAgro.

Food for thought
Are these relationships surprising? Could they be used to target farmers most likely to be highly satisfied with myAgro?
HOW DO FARMERS RATE myAGRO’S CONVENIENCE RELATIVE TO COMPETITION?

48% OF CUSTOMERS FOUND NO COMPETITION; AN EQUAL FRACTION FOUND myAGRO MORE CONVENIENT

Nearly half of customers said they could not find a company to compare myAgro to; of the other half, only 1% found myAgro less convenient than competitors.

We also found a significant relationship between convenience and intended loyalty: farmers who find the company more convenient report higher likelihood of staying loyal to myAgro up to five years in the future.

Question to ponder
Is it surprising that similar companies are rare?

Relative convenience of myAgro vs. competition
Q: All things considered, is it more, less or just as convenient to work with myAgro compared to other companies? (n=242)

Comparison to alternatives
Q: What makes myAgro more/less convenient? (n=117)

58% of farmers saying “more” said the quality of the fertilizers was a key factor
“Compared to other companies, myAgro is the best in terms of quality.”

“[Because of] the health of the production due to the quality of fertilizers.”

22% of farmers saying “more” found myAgro’s payment facilities significant
“The payment system makes it easier to work with myAgro.”

17% of farmers saying “more” also cited myAgro’s ease of use from information providing
“myAgro explanations are good and simple to understand.”
WHAT ARE THE TOP CHALLENGES THAT FARMERS EXPERIENCE?

5% REPORT CHALLENGES WITH myAGRO; THE MOST COMMON ONE IS INADEQUATE TRAINING/GUIDANCE ON PRODUCT USAGE

95% of customers did not experience challenges; this is significantly higher than the Lean Data benchmark of 60%. Of the 5% that had challenges, 33% said that their issue had not been resolved (2% of total customers). Unresolved challenges can encourage negative word of mouth.

We did not observe significant differences in these results when nuanced by farmer region, or tenure.

Proportion of customers reporting challenges
Have you experienced any challenges working with myAgro? (n=250)

- Yes
- No

Top challenges reported
Please explain the challenge you’ve faced (n=9)

- 78% experienced inadequate skills or product guidance
  - “The first year was challenging for me I didn’t really know the fertilizer dosage.”
  - “It wasn’t easy using the products the first year even after the training with myAgro agent.”

- 22% experienced a problem with prices and timely delivery
  - “The fertilizer price is too high.”
  - “We need the products on time before the farming season.”

Recommendation
Consider reaching out to farmers who have not had their issue resolved.
ALL IN, DO FARMERS THINK myAGRO IS GOOD VALUE FOR MONEY?
78% OF FARMERS CONSIDER myAGRO ‘VERY GOOD’ OR ‘GOOD’ VALUE FOR MONEY

28% of customers believe myAgro is “very good” value for money, with half of all respondents saying it is “good” value for money.

We observed a strong statistical relationship between NPS and customers’ perceived value for money. We also found a significant relationship between perception of value for money and farmers’ reported income change; customers reporting significant improvements in income are more likely to consider myAgro ‘very good’ value for money.

Perceived value for money by Net Promoter Score category
Q: How do you rate the value for money of myAgro? (n=250)

<table>
<thead>
<tr>
<th>Category</th>
<th>Promoter</th>
<th>Passive</th>
<th>Detractor</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Promoter</td>
<td>32%</td>
<td>30%</td>
<td>15%</td>
<td>27%</td>
</tr>
<tr>
<td>Passive</td>
<td>59%</td>
<td>52%</td>
<td>43%</td>
<td>50%</td>
</tr>
<tr>
<td>Detractor</td>
<td>9%</td>
<td>2%</td>
<td>6%</td>
<td>2%</td>
</tr>
<tr>
<td>Total</td>
<td>69</td>
<td>128</td>
<td>52</td>
<td>250</td>
</tr>
</tbody>
</table>

Very poor: 2%
Poor: 52%
Fair: 32%
Good: 43%
Very good: 20%
“Thanks to the profit I make out of my production I now engage in trade, which is another significant income so I can say that my quality of life has significantly improved.”

DEEP DIVE: INSIGHTS ALONG YOUR CUSTOMER JOURNEY

CUSTOMER PROFILE

ACQUISITION

EXPERIENCE

IMPACT

• To what extent is myAgro improving quality of life? What are the top outcomes being reported?
• What are the positive and negative effects myAgro is having on farmer productivity and output?
• Has myAgro had any impact on income stability?

RETENTION
We explored the impact of myAgro by looking at the access it was providing, the changes farmers reported realizing and the importance of these changes to the farmers family.

This section explores some of these changes in more detail.

### Impact Snapshot

**myAGRO FARMERS ARE EXPERIENCING A WIDE RANGE OF POSITIVE OUTCOMES**

<table>
<thead>
<tr>
<th>Impact theme</th>
<th>% of farmers reporting</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ACCESS</strong></td>
<td>First-time access to services like myAgro</td>
</tr>
<tr>
<td><strong>CHANGE</strong></td>
<td>Quality of life ‘very much improved’</td>
</tr>
<tr>
<td></td>
<td>Money earned ‘slightly increased’</td>
</tr>
<tr>
<td></td>
<td>Productivity ‘very much improved’</td>
</tr>
<tr>
<td></td>
<td>Confidence ‘very much improved’</td>
</tr>
<tr>
<td></td>
<td>Income stability ‘very much improved’</td>
</tr>
<tr>
<td><strong>IMPORTANCE</strong></td>
<td>myAgro-related share of household income</td>
</tr>
<tr>
<td><strong>ATTRIBUTION</strong></td>
<td>Perceived attribution of at least some of positive changes to myAgro</td>
</tr>
</tbody>
</table>
HAS FARMER QUALITY OF LIFE CHANGED BECAUSE OF myAgro?
90% OF CUSTOMERS’ QUALITY OF LIFE WAS “VERY MUCH IMPROVED” OR “SLIGHTLY IMPROVED”

To gauge depth of impact, customers were asked to reflect on whether their quality of life has improved because of myAgro.

55% report experiencing slight improvements. 35% of respondents said their quality of life was ‘very much improved’ because of myAgro compared to the Lean Data Agriculture benchmark of 53%.

The positive outcomes cited by farmers are explored on the next slide.

Perceived Quality of Life change
Q: Has your quality of life changed because of myAgro? (n=250)

- Very much improved: 35%
  - “If I look back, I realized that my production has improved in both quality and quantity.”
  - “My production is increasing and I can better feed my family.”
  - “I love farming and myAgro helped me improve my work.”

- Slightly improved: 55%
  - “The family’s financial stability has increased. We now have side activities such as gardening that help a lot at the end of the day.”

- No change: 9%

- Got slightly worse: 0%

- Got much worse: 0%
**HOW HAS myAGRO IMPACTED QUALITY OF LIFE?**

**INCREASED CROP PRODUCTION AND IMPROVED EARNINGS WERE THE MAIN REASONS MENTIONED**

Customers were asked to describe - in their own words - the positive changes they were experiencing because of myAgro.

The top outcomes are shown on the right. Others included:

- Increased confidence or status (6%)
- Access to more food/improve nutrition (4%)

56% of customers attributed at least some of these benefits to myAgro.

| Top three self-reported outcomes for 90% of customers who say quality of life improved |
| Q: Please explain how your quality of life has improved. (n=226) |
| Open-ended, coded by Lean Data, with example quotes provided |

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>37% experienced higher crop production</td>
<td>“My productivity has significantly increased. I went from 2 hectares to 4. That makes me very happy!”</td>
</tr>
<tr>
<td>28% experienced improved earnings</td>
<td>“I make a bit of profit from my production that I can use for other lucrative side activities, which has increased my financial stability.”</td>
</tr>
<tr>
<td>25% experienced the improved productivity and crop quality</td>
<td>“We now have a better quality production. We were used to homemade organic fertilizers but myAgro is much better and accessible.”</td>
</tr>
</tbody>
</table>
WHAT’S BEHIND QUALITY OF LIFE CHANGES?
WE LOOKED FOR RELATIONSHIPS BETWEEN QoL AND OTHER QUESTIONS: INCOME STABILITY, MONEY EARNED AND PRODUCTIVITY WERE ALL POSITIVELY CORRELATED WITH QoL IMPROVEMENTS

The factors on the right, share a high degree of statistical correlation to positive Quality of Life responses.

It is interesting to compare these findings to the open-ended responses on the previous slide. There appears to be close alignment between the quantitative data and the qualitative responses farmers were giving.

Survey questions most correlated to Quality of Life improvements (ranked from strongest correlation)
Exploring potential drivers of Quality of Life Improvements (n=226)

1. **Improved confidence**: Strong statistical correlation between Quality of Life “very much improved” & confidence “very much improved”.

2. **Increased crop productivity**: Strong statistical correlation between Quality of Life “very much improved” & productivity “very much increased”.
   This closely aligns with the 25% of farmers reporting increased harvest as a significant quality of life improvement

3. **Increased money earned & improved Income stability**: Strong statistical correlation between Quality of Life “very much improved” & money earned from crops “very much improved”.
   This closely aligns with the 23% of farmers that report the ability pay for household and family expenses, like food and school fees, when needed
HAS myAGRO IMPROVED PRODUCTIVITY & OTHER FARMING OUTCOMES?
STRONG MAJORITY REPORT INCREASED CROP PRODUCTIVITY AND CONFIDENCE

We found that farmers felt most significant increases in productivity and confidence. 61% of farmers experienced slight benefits in the money they earn; 26% say they still have not felt any change in earnings. Note that 22% of farmers reported they do not grow their crops for sale.

This is worth reviewing, as we found small but significant links between farmers’ willingness to recommend myAgro and changes they experienced in money earned and crop productivity.

Potentially positive changes experienced by farmer
Q: Since you started working with myAgro, has [...] changed? (n=250)

<table>
<thead>
<tr>
<th>Productivity</th>
<th>Confidence</th>
<th>Money earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very much decreased</td>
<td>Slightly decreased</td>
<td>No change</td>
</tr>
<tr>
<td>Slightly increased</td>
<td>Very much increased</td>
<td></td>
</tr>
</tbody>
</table>

- Productivity: 42% very much decreased, 31% slightly decreased, 63% no change, 49% slightly increased, 26% very much increased.
- Confidence: 61% very much increased, 31% no change, 13% slightly increased, 63% slightly decreased.
- Money earned: 26% very much increased, 61% no change, 13% slightly increased, 42% very much decreased.
HOW HAS myAGRO-RELATED INCOME GROWN & HOW IMPORTANT IS IT TO HOUSEHOLDS?

32% of farmers say that their income has increased by more than half since working with myAgro.

Among the 74% of farmers reporting an increase in income, 32% say that their income has increased by more than half or up to the 75-100% range. The increased income is typically spent on household or family expenses (23%). Gender does not appear to influence these results.

myAgro related income appears to contribute 35% on average to total household income; however, this varies across farmers. Note: this is higher than the Lean Data Agriculture benchmark of 21%.

Reported increase in income among 74% of farmers reporting increase
Q: Can you tell me roughly how much higher your current income from crop is compared to before working with myAgro? (n=196)

Almost all (75-100%) 13%
More than half (50-75%) 19%
Less than half (25-50%) 40%
A little bit (0-25%) 29%

myAgro share of household income
Q: Think about your total family income in the last 12 months. How much of this income came from a crop(s) that used myAgro? (n=227)

Approximate average = 43% of HH income comes from myAgro-related crops
HAS myAGRO HAD AN EFFECT ON HOUSEHOLD INCOME STABILITY?
36% OF FARMERS REPORT THEIR INCOME IS NOTABLY MORE STABLE THAN BEFORE

This was a question that was highly correlated with quality of life: farmers who reported improved income stability, also tended to report strong improvements in quality of life.

This is a survey question we are continuing to test and refine, as it is unclear the degree to which respondents can accurately comment on changes in income stability.

<table>
<thead>
<tr>
<th>Impact of myAgro on Income Stability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q: How has the stability of your income changed because you started working with myAgro?</td>
</tr>
<tr>
<td>(n=250)</td>
</tr>
</tbody>
</table>

- 36% Very much improved
- 50% Slightly improved
- 14% No change

Question to ponder
Are these results supported by anecdotal feedback from the field team?
DEEP DIVE: INSIGHTS ALONG YOUR CUSTOMER JOURNEY

CUSTOMER PROFILE

ACQUISITION

EXPERIENCE

IMPACT

RETENTION

- How likely are myAgro farmers to continue working with myAgro in the future?
- What are farmers’ top suggestions for improvement?

“The quality of myAgro’s fertilizer is incomparable, many people would benefit from it.”
**HOW LIKELY ARE myAGRO FARMERS TO STAY LOYAL IN THE FUTURE?**

myAgro CUSTOMERS HAVE A HIGH LEVEL OF INTENDED LOYALTY

Across all three time periods, more than half of farmers see themselves working with my Agro in the future, with certainty decreasing from most immediate to most distant. **84% definitely see themselves working with myAgro next season;** this confirms myAgro’s value to its customer base.

Farmers who said, “Yes, definitely” were more likely to report:

- Increases in money earned
- Highest willingness to recommend myAgro

<table>
<thead>
<tr>
<th>Intended customer loyalty</th>
<th>5 years from survey date</th>
<th>2 years from survey date</th>
<th>Next season</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>57%</td>
<td>60%</td>
<td>84%</td>
</tr>
<tr>
<td>Yes, definitely</td>
<td>42%</td>
<td>38%</td>
<td>12%</td>
</tr>
<tr>
<td>Yes, maybe</td>
<td>2%</td>
<td>2%</td>
<td>4%</td>
</tr>
<tr>
<td>No</td>
<td>2%</td>
<td>2%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Q: Do you see yourself working with myAgro next season/ 2 years/ 5 years from now? (n=250)
Overall, farmers wanted the product prices lowered. 26% of farmers asked for access to new products including, more fertilizers and farming equipment.

5% said improved repayment – both in terms of cost and, would enhance myAgro’s service.

11% sought increased access to finance from myAgro for things such as, building materials, and school fees.

**Suggested improvements**

Q: What else can myAgro do to serve you better? (n=227)

- **Lower product prices**: 42%
- **Offer training**: 14%
- **Increase fertilizer servings**: 12%
- **Expand product range**: 8%
- **No suggestions**: 6%
- **Offer credit**: 5%
- **Other**: 5%
- **Improve product delivery**: 1%

"Sometimes it’s difficult to pay on time; if they could borrow[sic]…"

"[myAgro can support] by explaining clearly how the inputs are used."

"If myAgro could provide fertilizer for rice production specifically that would be great."

**Idea for discussion**

Which of these can be easily tackled first?
NOW FOR A BIT OF FUN: WHAT WERE SOME OF OUR FAVOURITE QUOTES?

WE LOVE HEARING HONEST VOICES. HERE ARE SOME THAT STOOD OUT

<table>
<thead>
<tr>
<th>Positive feedback</th>
<th>Opportunities for improvement</th>
<th>Constructive criticism</th>
</tr>
</thead>
<tbody>
<tr>
<td>“The fertilizers are better quality than the ones I have seen before—even the home made fertilizers!”</td>
<td>“Yes. We farmers would love if myAgro prices were lower than they currently are now.”</td>
<td>“They have good products but the prices are too high.”</td>
</tr>
<tr>
<td>“The productivity of my maize and peanut crops has increased.”</td>
<td>“At mid-term of our payment, I’d be interested if they can make the products accessible for usage.”</td>
<td>“We need products on time and we need myAgro to reduce the cost of their products.”</td>
</tr>
<tr>
<td>“I started with 5 bags, and with myAgro [products] I got 9 bags of crops.”</td>
<td>“I do appreciate working with myAgro once again. The quality is incomparable but the pricing can be readjusted.”</td>
<td>“They provide us with less fertilizer than what I need with my package.”</td>
</tr>
<tr>
<td>“The total land that I used the first year was 0.25 hectares. The second year it increased to 0.5 hectares.”</td>
<td>“We need myAgro workers more often in the field to see what is happening.”</td>
<td>“[We require] counselling services to help us in order to have a better and higher production.”</td>
</tr>
<tr>
<td>“I planted on time and I am getting training too.”</td>
<td>“If they can provide different [payment] alternatives such as direct purchase…”</td>
<td>“We had issues paying for the services so we are now scared.”</td>
</tr>
<tr>
<td>“I can now benefit from increased sales.”</td>
<td>“Providing agricultural equipment, for example, would be great.”</td>
<td>“Another training session would be beneficial for me as I had no clue about the first one.”</td>
</tr>
<tr>
<td>“myAgro is a very good company and it’s helping me a lot.”</td>
<td></td>
<td>“I think that recommending or not is based on how easy it is to use myAgro products.”</td>
</tr>
</tbody>
</table>
**LEAN DATA STAFF QUIZ: HOW WELL DOES myAGRO KNOW ITS CUSTOMERS?**

**TESTING HYPOTHESES: myAGRO TEAM RESULTS**

**FIRESTARTER QUESTIONS; WHAT WAS YOUR GUESS?**

<table>
<thead>
<tr>
<th>% women</th>
<th><strong>GUESS:</strong> 61-80%</th>
<th><strong>ACTUAL:</strong> 55%</th>
</tr>
</thead>
<tbody>
<tr>
<td>% living below $3.20 a day</td>
<td><strong>GUESS:</strong> 61-80%</td>
<td><strong>ACTUAL:</strong> 87%</td>
</tr>
<tr>
<td>% experienced challenges working with myAgro</td>
<td><strong>GUESS:</strong> 41-60%</td>
<td><strong>ACTUAL:</strong> 5%</td>
</tr>
<tr>
<td>% could find an alternative to myAgro</td>
<td><strong>GUESS:</strong> 21-40%, 41-60%</td>
<td><strong>ACTUAL:</strong> 2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>% experiencing improved productivity</th>
<th><strong>GUESS:</strong> 61-80%</th>
<th><strong>ACTUAL:</strong> 91%</th>
</tr>
</thead>
<tbody>
<tr>
<td>% quality of life 'very much improved'</td>
<td><strong>GUESS:</strong> 61-80%</td>
<td><strong>ACTUAL:</strong> 35%</td>
</tr>
<tr>
<td>% of promoters</td>
<td><strong>GUESS:</strong> 61-80%</td>
<td><strong>ACTUAL:</strong> 28%</td>
</tr>
</tbody>
</table>

**myAgro Team Avg.**

**Guesses**

12 responses
APPENDIX: SUMMARY OF DATA COLLECTED
THANK YOU FOR WORKING WITH US

Methodology:
Survey Mode: Phone / SMS
Country: Mali
Language: French
Survey dates: February - March 2019
Survey length (mins): 15
Sampling method: Random sample of 800 farmers provided by myAgro team
Response rate: 45%

Total responses collected
Customers: 250
Staff quiz: 13
Total: 263

About Lean Data

Lean Data is solving the challenge of customer-centric impact measurement in impact investing. It offers a low-cost, high speed, end-to-end data collection and customer insights service.

Since 2014, Lean Data has completed more than 300 projects, gathering feedback and social outcomes data from more than 75,000 low-income customers across 33 countries. As of April 1st, 2019, Lean Data has spun out of Acumen, and has launched as a new standalone entity under the name 60 Decibels.

Acknowledgements

Thank you to Jorre Vleminckx for his support throughout the project.

This work was generously sponsored by Ceniarth.
QUESTIONS?

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TAKE 5 MINS TO HELP US IMPROVE
Please fill out this feedback form, we love hearing what we did well and where we can do better: bit.ly/leandata-feedback