

A smiling man with a goatee, wearing a grey t-shirt and a red rubber glove, holds a large green bucket filled with okra. He is pointing upwards with his other hand. The background shows a rural setting with a mud-brick wall and lush greenery.

myAgro Quarterly Report

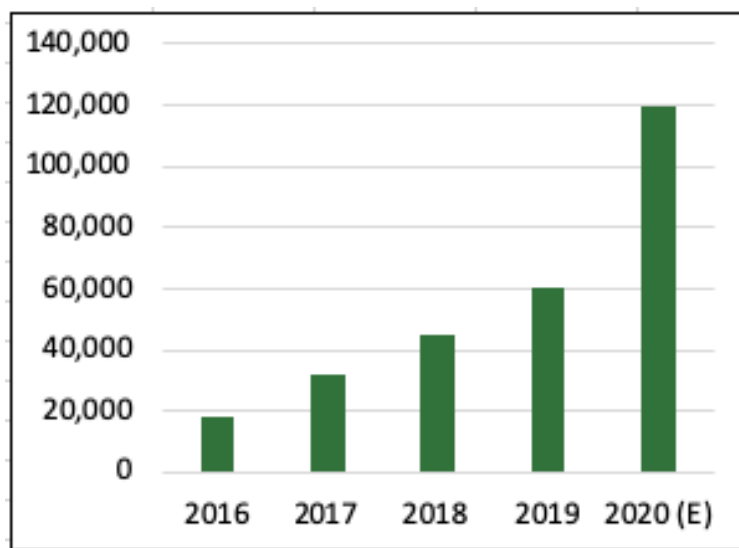


FY2020 Q1

July - September 2019

At a Glance

Key performance indicators



Total farmers served per year



60,000 farmers served
across three countries



60%
of myAgro farmers
are women



\$110

Additional net farm
income per farmer



40%

Financial sustainability



Planting in West Africa

myAgro accompanies its farmers from delivery to planting. After deliveries are complete, we train our farmers on how to plant effectively and increase the return on their investment.



myAgro's three-pronged model not only enables mobile layaway and ensures input delivery, but also provides thorough, regular and well-researched agricultural trainings. Training farmers on the most effective use of the inputs they buy from myAgro helps ensure that they get a good harvest, particularly for female farmers who often have never planted with fertilizer before.

To reinforce the trainings, **myAgro hired and trained 653 temporary interns to assist** farmers with planting and provide in-field follow up. In 2019, there were three significant innovations in the agricultural training and planting support program:

- **Introducing videos**– myAgro piloted using videos to communicate planting recommendations and reinforce trainings. Videos are an exciting innovation, because they scale well, allowing for rapid dissemination, standardized trainings and cost reductions. Furthermore, they can be

replayed multiple times to ensure clarity. In both Mali and Senegal, myAgro produced basic videos and distributed them to field agents and village entrepreneurs (VEs) on their myAgro-issued smartphones. VEs and field agents could then either show the videos to farmers in person or send them via WhatsApp if the farmer had their own smartphone.

An agriculture training video during which a myAgro team member explains to a farmer how much fertilizer to add to his maize field.





myAgro planting interns being trained on myAgro's agricultural recommendations, which they shared with farmers through in-person visits to farmers' fields.

- **SMS tracking system for planting intern activities** – This year, myAgro used SMS systems to help interns both track and plan their work. Interns had a list of four key activities with which to help farmers. Each time they performed one of these activities with a farmer, they would send an SMS to myAgro. We compiled this data and used it to send each intern a daily SMS informing him/her of how many farmers he/she had visited and how many were left.

This process helped interns track their work, and the real-time data on interns' activities helped myAgro manage this large workforce remotely.

- **Farmer-level feedback loop-** Using the real-time SMS data on the day-to-day activities of planting interns, the field operations team performed targeted customer-satisfaction interviews. myAgro audited the work of planting interns both by visiting farmers in person and making thousands of phone calls directly to farmers to verify that field interns had actually completed the reported activities. During these visits and phone calls, we also gathered feedback on the interns' work and the agricultural trainings in general. **Not only does this type of auditing boost farmer trust in myAgro, but it ensures that farmers receive quality agricultural training.**

Continuing to improve the training services that myAgro provides to our farmers is critically important to making sure that farmers benefit from their investment with myAgro. Additionally, leveraging digital technology helps myAgro train more farmers at a lower cost per farmer, which pushes us towards our goal of 100% field sustainability by 2023. **Digital trainings are 30% more effective and 40% less expensive!**

2019 Planting interns by the numbers

653

**Total interns
hired and trained**

90,000+

**total SMSs sent by
interns to log a planting
activity**

30%

of interns were women

Transition to the Sales Leader Model

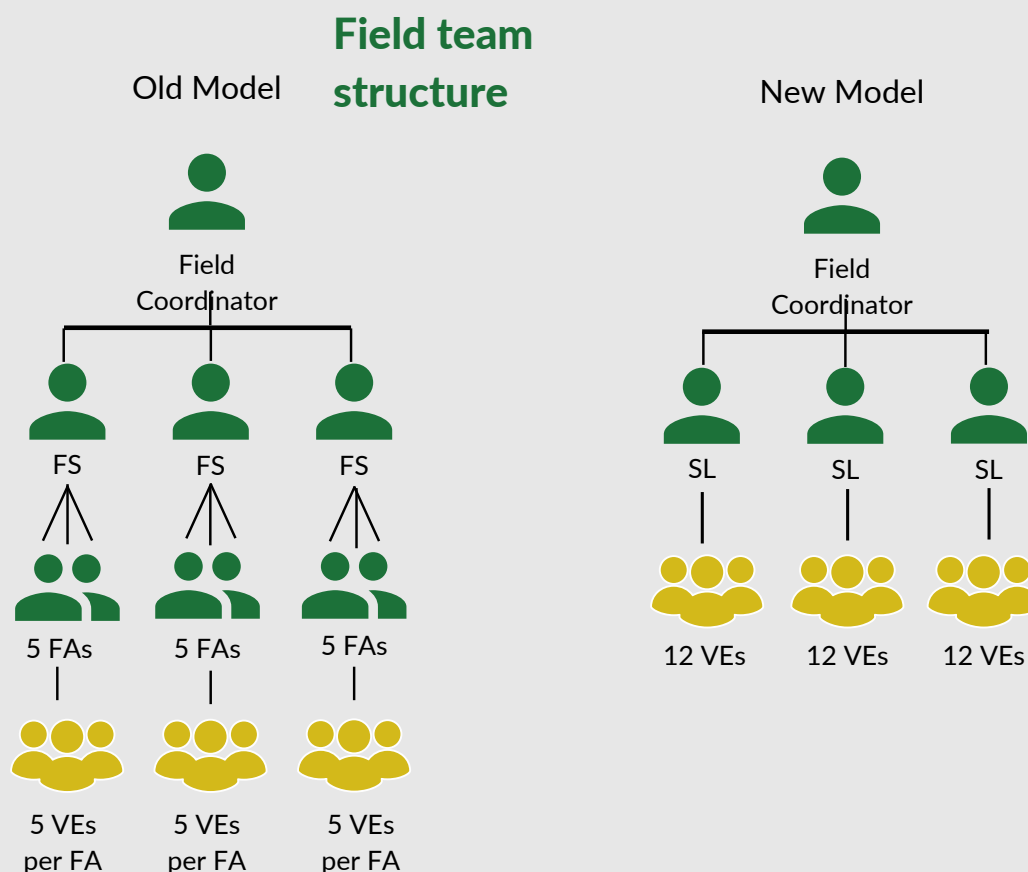
Faced with the question of how to better serve our farmers while keeping costs down, myAgro came up with a novel idea. In 2019, myAgro ran a pilot to test the efficacy of a modified field hierarchy that gives more responsibility to the VE and materially reduces field staff costs. This model has now been rolled out across all districts in Mali and Senegal.

myAgro's service delivery cost is a key driver of scale. Increasing the number of farmers our team can serve in a season lowers expenses, allowing myAgro to reach more farmers and expand to new regions and countries in a cost-effective manner. With the goal of reducing costs while maintaining high-quality services, myAgro piloted a new organizational structure in the Gossas district of Senegal.

In a standard myAgro district, each zone team is made up of three layers of management: one field coordinator, several field supervisors and a team of field agents who work directly with the VEs. In Gossas, myAgro tested a modified field hierarchy that collapses the field agent (FA) and field supervisor (FS) roles into one position: sales leader (SL).

The hypothesis of the pilot was that well-trained VEs could take on more of the administrative tasks previously done by field agents, leaving the SLs to focus exclusively on coaching VEs for success. Specifically, the new model involves three changes:

- **Audits & cash collect** - VEs audit farmers' myAgro accounts to ensure that the correct payments are recorded in the database. They are also responsible for transferring farmer payments to myAgro via mobile money. Both of these are tasks formerly managed by field agents.



- **Modified VE commission structure** - VEs are paid higher commissions to incentivize them to get more farmers and deliver high-quality customer service. With "skin in the game", they are more effective salespeople.
- **Sales leaders manage more VEs** - SLs manage an average of twelve VEs, compared to a field agent who would only manage four to six VEs. This 100%+ increase in direct reports is possible because sales leaders are specifically hired and trained to be effective managers, rather than splitting their focus between management and administrative tasks, as was the case with field agents.

The results of the pilot were impressive. On almost all key performance indicators, Gossas performed as well as or better than myAgro's 13 other districts. Gossas farmers even had the second highest average package size of all 14 districts.

Given the success of the Gossas pilot, **myAgro decided to roll out this model in all districts in Mali and Senegal in FY20.** Pushing the sales leader model forward represents a significant step towards meeting myAgro's financial sustainability goals. With this model, myAgro will be able to reach more farmers with fewer full-time staff.



A village entrepreneur explains myAgro's product offerings to a potential client



By consolidating the field agent and field supervisor positions into one sales leader role, myAgro is able to cut costs while continuing to scale. In 2019, myAgro Senegal employed 110 field agents to manage 32,000 farmer clients. In 2020, the Senegal program will employ 98 sales leaders to manage 68,000 farmer clients. **We are essentially doubling the number of farmers each mid-level field employee covers!** Though we will have more VEs making higher commissions, because their earnings are based on success, myAgro will be paying for results.

In order to effectively scale back full-time staff while maintaining quality service for farmers, myAgro is taking the following steps to ensure a smooth transition:

- **myAgro Connect** - Building on the tech tools that myAgro implemented with VEs in FY19, the Product team developed a more sophisticated app for VEs and the field team that allows them to directly access relevant information like amount paid and which package was selected by their farmers through myAgro's database. The uptake of this new tool has been impressive. In just six weeks, VEs and field staff in Mali used the site 12,000 times!
- **Activity dashboards** - Sales leaders will also have access to digital dashboards detailing key indicators for the VEs whom they manage, such as how many days a week a VE is actively collecting payments from farmers. Useful dashboards like this will be key to the SL's ability to manage higher numbers of VEs.
- **Improved sales strategy and revamped sales tools** - After working with a top sales consultancy firm, myAgro has developed a new set of sales practices for VEs which will help farmers better understand the myAgro value proposition. These practices include a "problems-led" sales conversation to help farmers identify the current problems in their farm and how myAgro can help, as well as a visual tool called a "sight seller" which helps to facilitate the sales conversation.

Though transitioning the Mali and Senegal programs to the Sales Leader model was a significant undertaking, in the long-term, this shift will help myAgro grow faster and more sustainability.

Executive Week

A lot of our attention has been going towards building out a strong senior team: recruiting and keeping talent as well as fostering cross-collaboration amongst teams. In preparation for FY20, myAgro's executive leadership team came together at an off-site retreat in Senegal to get to know each other and plan for the upcoming year. With team members spread over multiple time zones and several new executive team members to onboard and welcome, taking a few days away from the hectic day-to-day to build trust was important to ensuring that this group leads the organization effectively.

Director of Agriculture, Jorre Vleminckx explained, "Since we're based in several different places, the Executive team doesn't always get the chance to interact face to face. Retreats like this help us get to know each

other, which in turn makes it easier for us to effectively communicate when we're back in our home countries."



Culture code

Organizing and executing the planting intern program every year is a significant undertaking for myAgro. In a period of just a few weeks, myAgro must hire and train over 600 new interns who will then stay in the villages for the duration of planting to assist farmers in following myAgro's agricultural recommendations.

Modeling one of myAgro's core values, "We self-reflect to learn", the agriculture teams in Mali and Senegal came together in September to do a "post mortem" review of how the program went and what could be improved next year.

Dido Ambali, myAgro's Agriculture Manager, noted, "There are so many aspects to take into account when we design our agriculture recommendations and manage the planting interns. Reflecting as a team on what went well

and what could be improved sets us up for success next year and in the future."



R+D update

myAgro's agriculture 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:



Desk Research



Trial Station



Farmer Trials
(Level 1)



Farmer Trials
(Level 2)



Scale Up

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 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.

Trialing crop insurance

This past quarter, myAgro partnered with [Pula](#) to provide crop insurance to more than 60,000 farmers in Mali and Senegal. Insuring smallholder farmers against crop losses is a key strategy for building resilience in rural communities across Africa as climate change warms the continent. It is particularly important in West Africa—where temperatures will increase 1.5 degrees Celsius more than the global average—because poor rains, pests, and catastrophic weather events, which negatively impact crop yields, become harder to predict and prepare for in a warmer climate.

After years of in-field and desk research, myAgro's R&D team determined that Area Yield Index insurance was a cost effective coverage solution for the smallholders we serve. The insurance process is simple: myAgro leverages our robust M&E database to determine whether farmers have suffered statistically significant crop losses, and if so, Pula triggers a payout that farmers receive in-kind the coming planting season.

Welcome to the team

Say hello to the awesome people who recently joined myAgro.

NEW HIRES



KERVIN BWEMELO
COUNTRY DIRECTOR,
TANZANIA



AMINATA BA
REGIONAL MONITORING &
EVALUATION MANAGER



OUESSEYNOU DIOME
OPERATIONS MANAGER, 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!

Board of Directors Visit to Senegal



In September, three members of myAgro's board of directors, Evan Marwell (Board Chair), Rich Leimsider and Dido Harding came to Senegal for a short but intensive visit. They visited farmers and field team members in their villages and fields, and met with myAgro's leadership team for several strategic

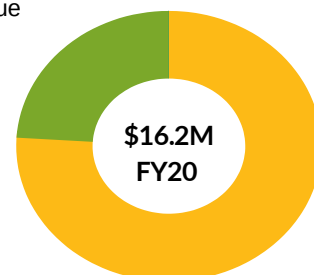
Fundraising

myAgro's budget for FY20 is \$16.2 million. Of that total, \$4 million will come from farmer revenue and \$12.2 million will be grant funding. So far, myAgro is well on our way to reaching the fundraising goal, having already raised \$8.1 million in philanthropic funding from new and existing donors.



planning meetings. In addition, they met with Mr. Oumar Tamboura, Mali's National Director for Agriculture, and discussed how myAgro and the government of Mali can work together towards the shared goal of improving harvests and incomes for farmers.

Earned Revenue
24%



\$16.2M
FY20

Philanthropic Funding
76%

Bright Spots

Meet Amy, a committed and community-oriented planting intern in Senegal.



Amy is a 28-year-old myAgro planting intern, who worked with farmers in Thiadiaye, Senegal during the 2019 planting period. Amy first worked for myAgro as a planting intern in 2018. She was so enthusiastic about her work, that she went above and beyond her duties in supporting farmers and even helped her community's village entrepreneur mobilize farmers and encourage them to make payments towards their myAgro packages in early 2019.

"I am very curious for new experiences...With myAgro, I was able to learn new things like good farming practices, personal development and self-confidence," says Amy.

Amy also notes that her work as a planting intern has helped her build up her relationships with members of her community. She was so invested in the success of her farmers' fields, that even after the end of her contract with myAgro, she continued to work with farmers to help ensure that they got a good harvest.

Working with myAgro has also had economic benefits for Amy and her family. With the income Amy earned as a planting intern, she was able to buy food for herself and her two children and even purchase a new armoire for her home.

myAgro is proud to work with young people like Amy, and support them to learn, grow and help their communities.

Thank you! Questions?
Email noelle.miller@myagro.org