



**2022 Q3 REPORT**

July 1, 2022 - September 30, 2022



# About myAgro

myAgro works to help farmers overcome poverty and food insecurity by enabling them to save up to purchase packages of high-quality seeds and fertilizer, climate insurance, and agricultural training.





# LETTER FROM THE CHIEF OF STAFF



Dear friends,

I am glad to have the opportunity to connect with you as myAgro's Chief of Staff. I have been with myAgro since November 2021, and have worked closely with our development and communications teams.

The third quarter has been an exciting and busy time at myAgro. In June, we delivered our high-quality seeds and fertilizer to nearly 88,000 farmers in Mali and Senegal. We prepared for and launched our pilot for year-round sales, selling products in the off-season (dry season) to help diversify our farmers' income and provide additional food security. Off-season products include tomatoes, poultry, and moringa trees and will be delivered to farmers before the end of the year. You can learn more about the benefits of these products on the next page. We are on track to deliver to 100,000 farmers before the end of 2022.

This year, we also started sales in August, two months earlier than usual. We began enrollment in the off-season products and 2023 packages simultaneously to provide farmers with even more time to save for 2023 packages. During the third quarter, we met 30% of our enrollment goal for 2023; 60% of those enrolled are women farmers.

As we shared in the second quarter report, West Africa is experiencing its worst food insecurity in 10 years. We need to meet this moment in a big way.

myAgro's main focus for 2023 is to help the greatest number of farmers be food secure during this period of severe food insecurity. As a result of lean testing with 1,000 farmers in Mali and Senegal, we are offering simpler packages at price points farmers can afford; some packages cost as little as \$11-20.

We are also raising \$3 million to subsidize the cost of fertilizer in our 2023 packages to help more farmers, especially women farmers, afford packages. Fertilizer has increased in price by about 250% in the last two years and is the most expensive item in our packages. Given the quality of the soil, fertilizer is critical in helping farmers produce a larger harvest to feed their families or sell for additional income. Farmers are finding that they need increased income to be able to afford necessities like food and fuel. If you or an organization you know can help us with this \$3 million fundraising goal, please reach out to me directly.

We are doing everything we can to reach more farmers, strengthen their food security, and build their resilience to climate change. In this report, we share more details about our Board of Directors' visit to Senegal for the first time since COVID-19 and other updates from Senegal, Mali, and Tanzania.

ERIN B. MOORE  
CHIEF OF STAFF



# OFF-SEASON PACKAGES

This season we introduced off-season packages in Senegal and Mali that will be delivered before the end of 2022. These are products that are not reliant on the rainy season; therefore, they help diversify our farmers' income and provide additional food security. In Mali, we are delivering tomatoes and moringa trees, and in Senegal we are delivering tomatoes and poultry. We plan to deliver to at least 9,500 farmers, and we are already at 80% of that goal. As well, we are seeing that 83% of enrolled farmers are women. These products appeal to women farmers, in particular, because they do not require a large plot of land, as land can be difficult for women to access.

## Tomatoes

Tomatoes are a high value crop that can be grown outside of the rainy season and watered by hand. This product is an effective entry point to help us enroll more women farmers because the packages are affordable—under \$20—and tomatoes are nutritious and easy to grow.

## Poultry (Pilot)

Our poultry pilot began in February 2022, and we have enrolled more than 5,000 farmers to date, 95% of whom are women. myAgro's poultry package consists of five chicks that farmers can raise over the course of three months to eat or sell, offering farmers another income-generating opportunity. Women can go through three cycles each year where they invest in a poultry package. Packages cost roughly \$12 and generate \$30 of additional net income for each cycle. In this period of high food insecurity, poultry helps farmers get extra protein, earn more income, or both if they choose to eat and sell the eggs.

## Moringa Trees (Pilot)

During this last quarter, we ran a moringa tree pilot. Moringa trees have been delivered to 1,000 farmers who planted 15,000 trees. We estimate that our women farmers can plant 20-25 trees in their gardens. Moringa—a fast-growing, drought-resistant tree—is a superfood, and the leaves and stems can be harvested from the young plants 60 days after being planted and then another seven times throughout the year. Our farmers can sell the leaves and stems to gain an immediate benefit as the trees continue to grow. Trees also offer a carbon offset. We focused this year on how to get farmers to invest in trees and plan to scale up this pilot in 2023. This will enable us to focus on the right distribution model for the trees.





# COUNTRY UPDATE:

# Senegal

## BOARD MEMBERS VISIT SENEGAL

In September, myAgro board members gathered in Senegal for the first time since the COVID-19 pandemic began. During the visit, board members were able to see the growth and talent of our team and experience our work with farmers firsthand.

Dido Harding, Board Member, said, "It was so striking how much the myAgro team had developed since my last visit in 2019. What three years ago was a relatively small team of passionate entrepreneurs is now an organization of real scale, with a diverse leadership team blending locally grown talent with leaders from many different countries and sectors, all with deep expertise in their areas. I came away excited to see what this talented team will achieve together."

Board members also met with farmers and field team members.

"It was great to meet with the team and visit with myAgro's farmers in person," said Board Chair Evan Marwell. "I especially enjoyed our visit with Gninane Faye, who showed us her field compared to her neighbor's field so we could see her harvest would be double that of her neighbor. It was moving to hear that with her increased yield, for the first time, she could afford to send one of her children to university."

While in Thies, the board joined team members for an informative question-and-answer session focused on goal-setting. Having myAgro board members and supporters come to the field is a priority for the organization. This face-to-face interaction provides context and understanding and transforms visitors into active members of the organization because they have seen this work for themselves.

"They are chairing this organization, and much of what they hear and see comes from reports," said Vanessa Tamo, Interim West Africa Director. "So by coming to the field, they can see what is beyond the reports and truly see the impact and our work in action."



Pictured left to right: Rich Leimsider (Board), Yacine Ndiaye (Village Entrepreneur), Gninane Faye (myAgro farmer), Ousmane Ba (Field Coordinator), Abdoulaye Kone (Sales Ops Manager), and Evan Marwell (Board Chair).

## myAgro Board Members

- **Evan Marwell**, CEO and Founder, EducationSuperHighway
- **Farrah Barrios**, Director for Global Food Security and Development Planning, National Security Council, The White House
- **Mamadou Biteye**, Executive Secretary, African Capacity Building Foundation's (ACBF)
- **Baroness Dido Harding**, Chair of the UK's National Health Service Improvement and a Conservative Member of the House of Lords, and a non-Executive Director of the Bank of England
- **Rich Leimsider**, Consultant and Advisor, multiple social enterprises and philanthropic foundations, previously Executive Director, Safe Passage Project
- **Anushka Ratnayake**, Founder and CEO of myAgro



# COUNTRY UPDATE: MALI

## EARLY MOMENTUM FOR THE 2023 SEASON

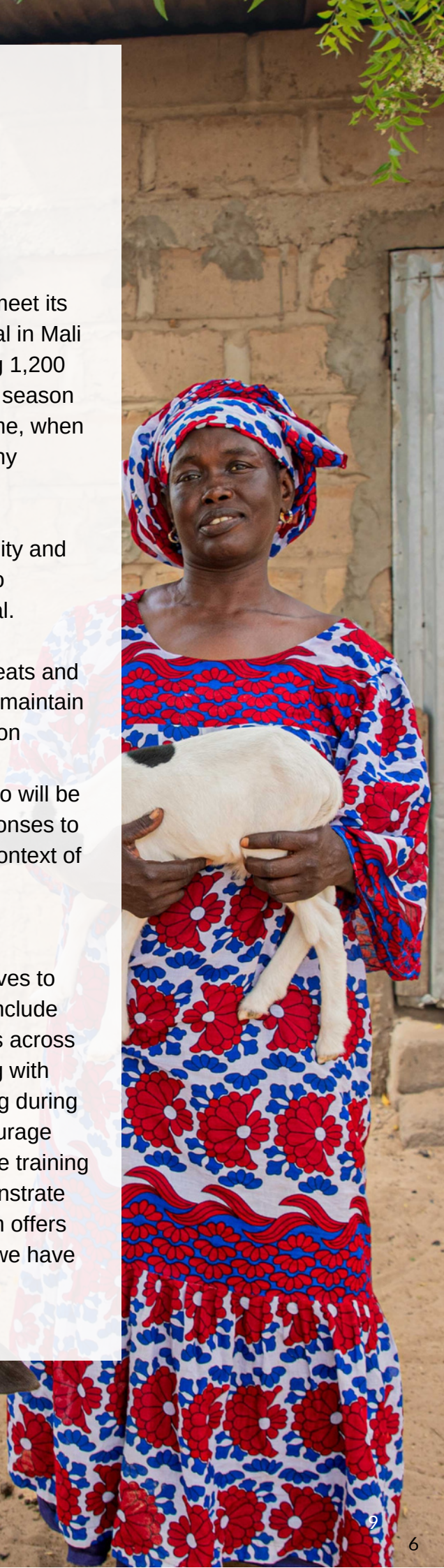
Despite political unrest in the country, Mali is on track to meet its goals for the 2023 season. In terms of enrollment, our goal in Mali was to enroll 1,000 farmers per day and we are averaging 1,200 per day. We believe enrolling farmers earlier for the 2023 season has helped because we started sales closer to harvest time, when farmers are the happiest. Our farmers had a good rainy season producing great harvests.

The staff has also remained resilient in the face of instability and security challenges. Our field team experienced little to no disruptions, and operations were able to continue as usual.

The safety of our team is our top priority, and even as threats and unrest have dialed down, we are continuing our efforts to maintain a safe environment. With that in mind, we held an in-person security training in November to support team members. Additionally, we have hired a security manager in Mali who will be putting together additional policies to strengthen our responses to security challenges as we are learning how to work in a context of uncertainty.

## STRATEGIES TO ENROLL NEW FARMERS

In Mali, we are implementing a number of strategic initiatives to support the enrollment of new farmers. These initiatives include producing a monthly radio campaign that reaches farmers across the regions we work in, and timing our agricultural training with enrollment season. In previous years, we provided training during the payment period to support enrolled farmers and encourage payments on packages. However, we now hold agriculture training at the beginning of the season during enrollment to demonstrate our team's expertise and encourage enrollment. Our team offers one training each month in all of our villages, and so far, we have completed 1,300 trainings.





# COUNTRY UPDATE: TANZANIA

## DIGITAL PAYMENTS

Tanzania is the digital frontier and has been spearheading innovation through a number of experiments, including one on digital payments. Our Tanzania team is currently working on one experiment focused on changing payment behavior and digital infrastructure to offer digital payments as the sole way for farmers to enroll in myAgro.

**Our hypothesis:** If myAgro offers a digital payment only solution to Tanzanian farmers, then our cost per farmer will be 10 times lower than the cost per farmer in Mali and Senegal.

To test this hypothesis, we worked with Appleseed Impact, a behavioral change organization, to foster behavioral changes aimed at increasing the percentage of farmers paying digitally via mobile money each month. The research conducted by our team and Appleseed found that most myAgro farmers in Tanzania are not currently paying digitally. In fact, 84% of the farmers who took part in research interviews were paying in-person by handing cash to their Village Entrepreneur (VE), most often in group meetings or during mobilization visits. With these findings, we began conducting three lean experiments to track and tackle the barriers to digital adoption by farmers to increase digital payments. The lean experiments are currently testing to see:

- If VEs can easily pivot away from accepting in-person payments from farmers and instead focus on their core role of introducing packages, enrolling farmers, and organizing farmers to pay directly for their packages.
- If partnerships with mobile money agents are possible to help facilitate a smooth digital payment experience for farmers so they would want to use this option.
- If we can get farmers to respond to remote messages via SMS and phone, so farmers are less reliant on in-person touch points.

We are currently analyzing the results from these experiments and will share our learnings in upcoming reports.

## REACHING MORE FARMERS WITH CARE INTERNATIONAL

myAgro has partnered with CARE International, an international humanitarian agency delivering emergency relief and long-term international development projects to help address three key challenges that smallholder farmers in Tanzania face: access to inputs, linkage to markets, and access to agronomic training to improve the productivity and resilience of smallholder farmers. Through this partnership, myAgro will provide access to quality inputs and training to CARE's 26,000+ members who are already organized in Village Savings and Loans Associations (VSLAs), as well as farmers participating in Farmer Field Business Schools (FFBS).

myAgro's 4,000 farmers will have access to CARE's training and market linkages delivered through FFBS, as well as technical support to organize myAgro farmers in VSLAs thus empowering them economically. CARE and myAgro are working together to run a nine-month pilot with at least 1,000 farmers in the Ludewa area of Tanzania's Southern Agricultural Growth Corridor of Tanzania (SAGCOT) regions. As part of this pilot, myAgro will test ways to access VSLAs to reach more farmers and increase our customer density.

We will also explore working directly with CARE's Community Based Trainers (CBTs)—who are deeply trusted within the community and already have a network of smallholder farmers—as part of the wider myAgro Village Entrepreneur (VE) network to deepen their reach and increase farmer enrollment. For CARE, this partnership will enable their CBTs to earn commission-based income by enrolling and collecting payments from farmers who are working with myAgro.



# MYAGRO RECENTLY RECOGNIZED BY CLINTON GLOBAL INITIATIVE, UN SECRETARY-GENERAL'S SPECIAL ADVOCATE, AND OTHER GLOBAL LEADERS

In October, myAgro became a Clinton Global Initiative (CGI) Commitment to Action partner. [The Clinton Global Initiative](#) is an initiative of President Bill Clinton and Secretary Hillary Rodham Clinton that supports partners in developing Commitments to Action—new, specific and measurable projects—while also providing support in turning goals into meaningful and measurable results and catalyzing partnerships.

During our time at the event, we heard from global leaders at the UN Global Food Security Summit, including President Macky Sall of Senegal, who spoke on the current climate crisis facing West Africa. myAgro's Managing Director of Strategy sat down for [an interview with We Don't Have Time](#) President, Sweta Chakraborty, to discuss the steps we are taking to address the challenges created by climate change. You can read more about myAgro's experience at CGI and UNGA events in [our recent piece on Forbes](#).

In addition to our CGI Commitment to Action, our CEO and Founder, Anushka, was invited to the Vatican to be part of the [Laudato Si Challenge](#) (along with changemakers like AirBNB and the Duchess of York).



Her Majesty, Queen Máxima of the Netherlands (left) shakes hands with myAgro Founder and CEO, Anushka Ratnayake during a meeting in Senegal.

In June, we had the honor of welcoming Her Majesty, Queen Máxima of the Netherlands to our program in Senegal in her capacity as the United Nations Secretary-General's Special Advocate (UNSGSA) for Inclusive Finance for Development. She met with myAgro farmers and team members to learn about our work. Her Majesty was so impacted by her visit that [she recently shared her experience on CNN](#) during a discussion about financial inclusion.

“These women can just invest savings through their mobile phone, and they can invest in better seeds...therefore their yield goes up, the income goes up, and if there is a drought or too much rain, they know how to deal with it,” Her Majesty shared with CNN reporter Julia Chatterley.

In addition to her reflection on CNN, UNSGSA also featured myAgro in their most recent [Annual Report](#).





## FARMER SPOTLIGHT: **SOKHNA**

Life can be unpredictable for many rural farmers and their families in West Africa—a major change or shock could mean food insecurity or a loss of income. Sokhna, a mother of seven from Senegal, almost experienced just that after her husband suddenly passed away six months ago. However, Sokhna's husband had been a myAgro farmer for five years before his passing, and so when the responsibility of providing for the household fell solely onto her, she reflected on her husband's time with myAgro and took action to ensure she could continue to provide for her family.

"The quality of [agricultural] inputs was very good, and we had a good harvest every year," Sokhna told our team.

With that experience in mind, Sokhna continued her late husband's partnership with myAgro and has been able to maintain her family's access to food and income.

This past season, she invested in a 1/3-hectare millet package and after planting, she was able to harvest about seven bags. This large harvest means that Sokhna and her family can eat what they grow and save their money.

"It increases income, because instead of having to buy millet, you can harvest it. So, you can use the money for other family needs."

In the short time that Sokhna has worked with myAgro on her own, she has already seen the impact.

"Life has been better, because instead of buying you are growing it yourself," Sokhna says. "In the past we wanted to buy food we could not afford, but since we joined, we are not complaining. The myAgro millet package is a good investment, because you save money, you pay little by little and the fertilizers make the soil fertile," she says. "The fertilizer makes the field greener, and the millet seed is bigger."





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