



*my*AGRO

2023
October-December

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On the cover: Khady Diouf,
Thiadiaye, Senegal

GLOSSARY OF TERMS

Core Season: Refers to packages (see package below) delivered in May and June. The inputs in these packages are planted during the “core” rainy season in West Africa in late June/early July and harvested in October.

Crops: myAgro sells the following crops.

- **Mali:** Gombo (Okra), Maize, Peanut, Rice, Sorghum
- **Senegal:** Bissap (Hibiscus), Gombo (Okra), Maize, Millet, Peanut, Rice, Watermelon

Enrolled Farmer: Farmers are considered enrolled once they have signed up to receive a package and made the minimum threshold payment for that package. Minimum payment thresholds vary according to package type, but are very low across the board (e.g., US\$ 3.00).

Finishers: Farmers who have enrolled in a myAgro package and “finished” paying for their package. myAgro only delivers packages to farmers who are finishers.

Package: myAgro sells packages to farmers that consist of inputs (seeds, fertilizer, chicks, tree seedlings), agricultural training, and delivery within 8-10 km of their village. For the packages of seeds and fertilizer, farmers select the crop they want to purchase based on the hectare size they want to plant. Poultry packages include 5 chicks and agroforestry packages include 10 tree seedlings.

Registered Farmer: Farmers are considered registered once they have completed the Farmer Awareness Survey with their local VE and received a survey verification call from our Call Center, which ensures their information is entered into our database correctly.

VE: Village Entrepreneurs - VEs are myAgro's sales ambassadors within villages. They are trained on the myAgro model, and use our custom-designed Connect mobile app to help farmers enroll and make payments.

CHIEF DEVELOPMENT OFFICER LETTER

October through December 2023

Dear friends,

Here at myAgro, the fourth quarter—when we begin to get a better picture of how farmer enrollment is going—has been really productive. As you will see on page 7, enrollment in Mali is off to a great start. In Senegal, we delayed the start of enrollment to October so Village Entrepreneurs (VEs) could conduct a customer density exercise called Farmer Awareness.



Erin Moore

Chief Development
Officer

In this exercise, VEs used myAgro's custom mobile app, Connect, to complete door-to-door surveys of all households in their village – developing a pipeline of potential clients. Our teams are now using this data to create efficient, GPS-informed work plans for VEs, providing them with weekly guidance about which farmers to visit for enrollment or payment. VEs identified more than 225,000 potential farmers, and as of December 2023, nearly 50% of all Senegalese farmers who enrolled for 2024 did so after receiving a home visit resulting from the survey. We will share more about farmer awareness and its impact on enrollment in Senegal in our Q1 2024 report. Please remember: even though you are receiving this report in February 2024, the data it features was collected and measured up through December 31, 2023.

The fourth quarter is also when we finalize and receive approval for our 2024 budget. myAgro's philanthropic need for 2024, is \$31.8 million, and we have raised about 70% so far. Beginning this year, the development team also intends to raise more philanthropic funds than are needed for operations – a way of building our cash reserves to have the level of reserves needed to reduce risk for lenders as we will continue to increase the amount

of working capital as we serve an even greater number of farmers.

You may know that myAgro leverages a working capital facility to purchase seeds and fertilizers at the best prices, which are typically found in Q3 and Q4 of the year before each planting season. For example, we purchased inputs for the 2024 season in Q4 2023. We then pay back the relevant loans using the layaway revenue we receive from farmers in June. As we get closer to reaching 1 million farmers served by 2026, we will need to continue increasing our working capital facility, and lenders will expect to see a greater amount of cash in our reserve as reassurance that we can pay back our loans. Thank you to Jasmine Social Investments, Ceniarth, Netri Foundation, and A to Z Impact for their generosity and partnership in this year's working capital facility.

As a way of identifying net promoter scores (NPS) in each country, during Q4 we also worked with the social impact firm 60 Decibels to conduct farmer satisfaction surveys. We added a new element to the survey this year to learn how farmers view myAgro's support in building their resilience to climate change. We were happy to receive overwhelmingly positive results: we received an overall NPS score of 50 in Senegal and 43 in Mali, both of which are considered "excellent," and exceed 60 Decibel's African agriculture sector benchmark. In addition, we learned that farmers believe myAgro supports and enhances their resilience to climate shocks. You can read a summary of the survey's findings on page 9.

In this report, we are excited to welcome three new board members to our Board

ABOUT myAgro

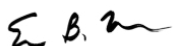
Who We Are

of Directors. The board's Governance Committee worked with an experienced management consulting firm to identify, recruit, elect, and onboard additional members. One of the search's main goals was recruiting board members with a deep understanding of the unique nature of working in Africa, ideally identifying new members of African origin. After analyzing our existing board's skills and backgrounds, we also sought to find new members with competencies and traits that would complement and expand the existing board's dynamic. You can read more information about our new board members on page 12.

We love to have our donors visit us in the field, but know this is not always possible. In this report, we're bringing a bit of the field to you by having Nogaye Guèye, a myAgro Field Coordinator in Senegal, share about her role and day-to-day experience as a critical part of the myAgro team (page 14). And as always, you'll hear from our farmers throughout the report.

Thank you once more for following along and supporting myAgro's mission throughout this 2023 agricultural season – moving one step closer to our North Star goal of serving 1 million farmers by 2026.

Warmly,



Erin B. Moore

Chief Development Officer

myAgro equips smallholder farmers in West Africa with the tools they need to improve their food security and move out of poverty. With the myAgro mobile layaway platform, farmers can save money in small amounts and purchase climate-smart agricultural packages. Our packages include a variety of inputs and comprehensive agricultural training, which help farmers improve soil health, boost yields, and diversify income—ensuring their farms and families are resilient amid the worst impacts of climate change. Farmers can choose to invest in:*

- A variety of rainy season crops with drought-resistant seeds and the correct type and amount of high-quality fertilizer.
- Tree seedlings, which help to diversify income through high-value byproducts that can be sold multiple times per year, and through carbon sequestration as they mature.
- Poultry packages that include five Kuroiler breed chicks, known for being high producers of meat and eggs while requiring few resources.

The myAgro model generates powerful impacts. On average, farmers who partnered with us in Mali and Senegal last year grew 156% more food and earned US\$252 more than control farmers. Our North Star is reaching one million farmers, 70% of them women, by 2026.

* According to The World Bank, climate-smart agriculture (CSA) “addresses the interlinked challenges of food security and accelerating climate change. CSA aims to simultaneously achieve three outcomes: 1) Increased productivity: Produce more and better food to improve nutrition security and boost incomes, especially of 75 percent of the world's poor who live in rural areas and mainly rely on agriculture for their livelihoods. 2) Enhanced resilience: Reduce vulnerability to drought, pests, diseases and other climate-related risks and shocks; and improve capacity to adapt and grow in the face of longer-term stresses like shortened seasons and erratic weather patterns. 3) Reduced emissions: Pursue lower emissions for each calorie or kilo of food produced, avoid deforestation from agriculture and identify ways to absorb carbon out of the atmosphere.”

BY THE NUMBERS

2023 Actuals

\$22

Average Layaway
Revenue Per Farmer

TARGET: \$26

\$35M

Philanthropic Need
(USD, millions)

TARGET: \$35M

200,000

Number of Farmers

TARGET: 175,000

65%

Female

TARGET: 60%

4,000

Village Entrepreneurs

TARGET: 4,000

Coming Soon in Q1 2024



**Additional
Income
Per Farmer**

TARGET: \$130



Yield Increase

TARGET: 100%



Nogaye Ngom

2024 Targets

280,000

Number of Farmers

>65%

Female

4,400

Village Entrepreneurs



\$130

Additional Income
Per Farmer



100%

Yield Increase

\$27

Average Layaway
Revenue Per Farmer

\$7.8M

Total Layaway Revenue

\$31.8 M

Philanthropic Need



Nogaye Sall, VE

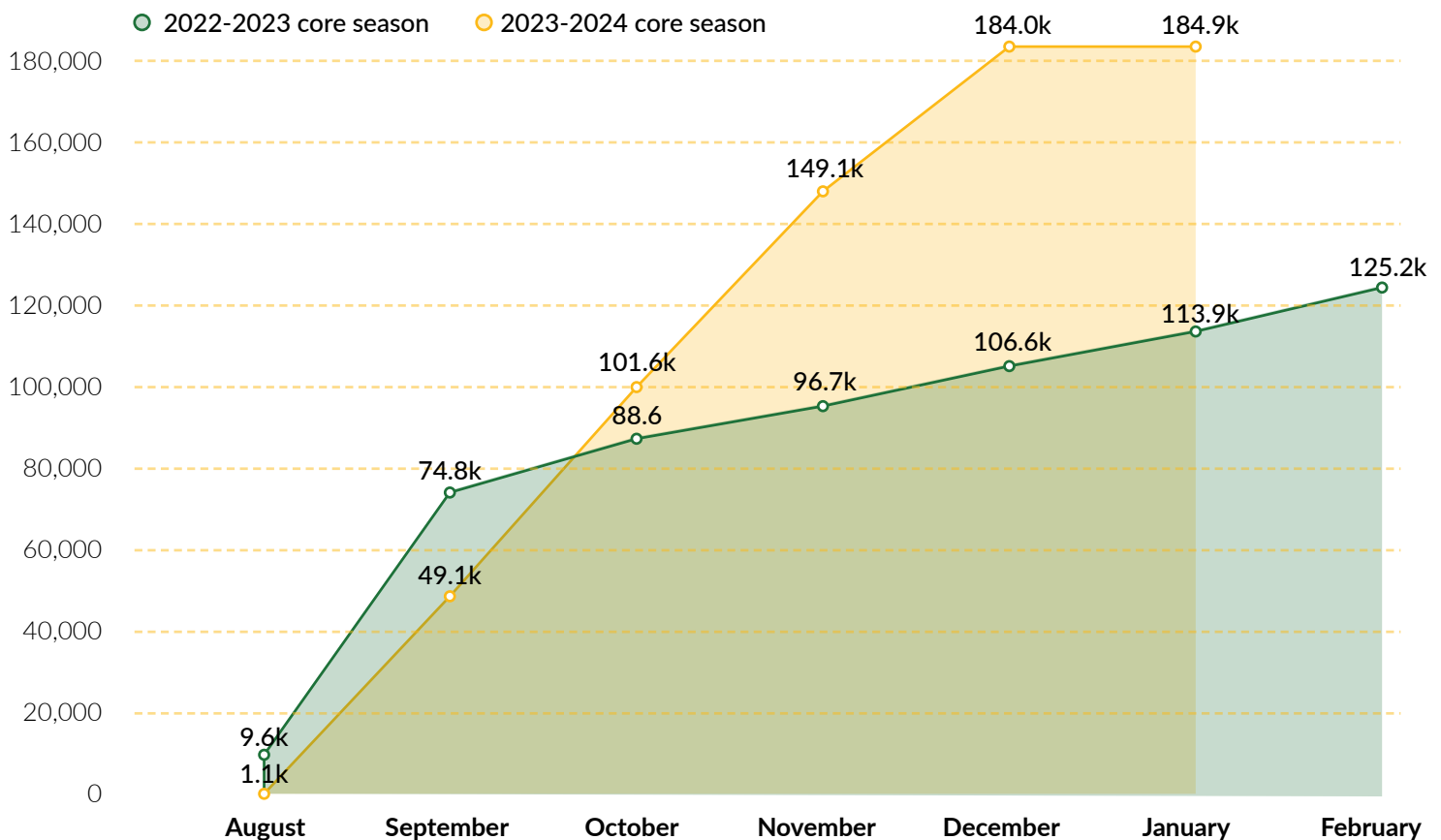
Paying It Forward: 2024 Enrollment in Mali

This year, 2024 enrollment in Mali is off to a strong start, thanks to emergency aid that myAgro provided to farmers during a difficult year. Communities in Mali continued to experience high inflation rates in 2023. Fuel, food, and fertilizer were difficult to purchase for smallholders and their families, and the World Food Programme declared that West and Central Africa faced their worst hunger crisis of the last ten years.

myAgro recognized it was essential to support Malian farmers' ability to invest in their farms and strengthen food security for their families. We developed an emergency relief program, co-financed by the Federal Republic of Germany through KfW, that leveraged our digital platform to distribute emergency aid to 115,000 Malian farmers. This "bonus" in farmer layaway accounts enabled them to purchase 25 additional kilos of fertilizer. Recipients used the fertilizer to plant an extra quarter-hectare of land, in addition to the packages of peanut, sorghum, maize, or vegetables that they had already purchased from myAgro. Because farmers were equipped to plant more hectares using high-quality fertilizer, their farm's overall productivity

Core Season Cumulative Enrollments by Month

2023 (green) vs. 2024 (yellow)



COUNTRY HIGHLIGHT

would increase to improve yield and income in a season of high uncertainty.

Six months later, farmers are seeing the benefits of the bonus. Having earned additional income from their 2023 harvests, farmers in Mali were ready to enroll with myAgro early on for the 2024 season. In fact by December 31st, 2023, myAgro VEs had enrolled more than 184,000 farmers (77% women), a 72% increase over the same point in time last season (see Figure 1). Farmers also appear willing and able to invest more in their farms: last year, the average layaway payment among farmers who purchased a package was just under 14,000 CFA (about US\$23). So far, the average value of enrolled packages this season is 19,000 CFA (about \$32).

We also hoped that the bonus in Mali would make it possible for farmers to continue investing with



myAgro farmer Kadidiatou Keita (center), pictured in her peanut field with neighboring women farmers.

myAgro for multiple consecutive years, despite financial hardship. As of December 31, 43% of farmers who planted with myAgro in 2023 had also enrolled for the 2024 season. We have learned through conversations with our farmers that this year-after-year partnership with myAgro has a positive compounding effect for farmers and their families, an outcome highlighted by Kadidiatou's story.



**KADIDIATOU
KEITA**

Kita, Mali

Kadi's Story

Kadidiatou (Kadi for short) is a farmer in Kita district, Mali. Due to years' worth of intensive farming, her village is challenged by poor soil fertility. Although her family struggled in the past to obtain a good annual peanut yield, in her first season of farming with myAgro, Kadi's peanut harvest increased tenfold. She told us that the farming practices she learned from myAgro helped to improve the quality of her soil, which allowed her to boost crop yields and diversify her income by growing multiple crop types. During the next season, Kadi decided to invest in both millet and peanuts. After working with myAgro four years in a row, Kadi and her family's lives have been transformed. They have quadrupled the size of their farm area; benefit from better nutrition; and are able to store surplus harvest for the lean season, resulting in food security throughout the year. As Kadi's husband Findima shares, "Our financial situation has become stable. When we need some quick cash, I simply open my [crop storage] and pack some peanuts for sale. My family is self-sufficient thanks to myAgro."

myAgro is thrilled to have been able to leverage our mobile layaway platform to efficiently and effectively distribute emergency aid to thousands of farmers in Mali during a period of acute hardship. As the season continues, we look forward to learning more from farmers about the benefits they've experienced.



"Our financial situation has become stable. When we need some quick cash, I simply open my [crop storage] and pack some peanuts for sale. My family is self-sufficient thanks to myAgro."



For Khady Ndour, myAgro's layaway platform opened doors for her to invest in her farm. "The program allowed me to pay in installments, easing the financial burden," she recalls.

myAgro's Latest Net Promoter Score

One of myAgro's core principles as a social enterprise is treating our beneficiaries as customers: providing joyous customer service to deliver high-quality products that help farmers increase their yields and income. We continually center the voices of our customers in our work, learning from farmers to inform program design and improvement.

Although we do this in a number of ways, one key method involves net promoter score (NPS) studies. These studies gather farmers' experiences with myAgro, recording their likelihood of recommending myAgro to others, as well as the value-adds and shortcomings they perceive in myAgro's programs. Over the last several years, we have partnered with the impact measurement firm **60 Decibels** to conduct multiple third-party NPS studies. Based on their diverse portfolio of clients, 60 Decibels is able to benchmark myAgro against other

social impact actors in both the agriculture space and in Sub-Saharan Africa.

In December 2023, we received the results from our most recent NPS study. Surveys were conducted with a random sample of more than 800 farmers: 403 in Mali (63% women) and 406 in Senegal (41% women). On the whole, myAgro's NPS has increased significantly over the past several years. In October 2019, our overall NPS was 7 in Mali, and a 2022 study in Senegal returned an NPS of 8¹. Although both scores fell within the range of "good," they indicated room for improvement compared to other organizations with similar business models. In contrast, this year's report indicates an **overall NPS score of 50 in Senegal and 43 in Mali**, both of which are considered "excellent," exceeding the firm's African agriculture sector benchmark.

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60 Decibels noted that while the study aims to exclude external variables, worldwide increases in input prices in 2022 (especially fertilizer) could have influenced these results.

Survey Results

SENEGAL MALI

Improved method(s) of farming

4 in 5 farmers, with half reporting "significant improvements"

9 in 10 farmers, with more than half reporting "significant improvements"

Crop production increased

7 in 10 of those working with myAgro for more than 2 years reporting "very increased production"

9 in 10 of those working with myAgro, with over half reporting "very increased production"

Crop earning increased

3 in 5 farmers

4 in 5 farmers

Quality of life improved

2 in 3 farmers of those working with myAgro for more than 2 years reporting "deeper impact"

9 in 10 farmers of those working with myAgro for more than 2 years reporting "deeper impact"

HIGHLIGHTS OF THE REPORT

- **myAgro is reaching farmers in rural areas living below the poverty line of \$3.20 per day.** In Senegal, 95% of our farmers live in rural areas, and 65% live below the poverty line. In Mali, 92% of farmers live in rural areas, and 77% live below the poverty line.
- **myAgro provides a unique solution and is reaching farmers who have not had access to similar services.** In Senegal, 91% of farmers had no prior access to a service like myAgro, and 75% could not think of good alternatives. In Mali, 83% of farmers had no prior access to a service like myAgro, and 62% could not think of alternatives.
- **myAgro farmers say that their farming methods have improved, their crop production and crop earnings have increased, and their quality of life has improved.**

CHALLENGES IDENTIFIED

Only 3% of farmers in Mali and 5% in Senegal reported experiencing challenges with myAgro. But since the main goal of this NPS study is to learn what we can do better, we appreciate receiving this input, which will allow us to continue developing solutions for farmers.

In both Mali and Senegal, farmers' three main challenges were the costs, quantity, and quality of myAgro inputs.

- **Costs.** For the 2022 and 2023 seasons, fertilizer prices increased between 50% and 300%, depending on type of fertilizer. This increase was due to COVID-19's long-term supply chain effects and to the war in Ukraine. myAgro responded with a range of strategies, including (1) subsidizing the cost of fertilizer in our packages and offering smaller package sizes to remove barriers to entry; (2) offering off-season products like poultry, which are affordable and can be sold year-round; and (3) providing direct aid to farmers in Mali where inflation was especially bad, thanks to the support of one of our donors. We continue, though, to be sensitive to prices and to generate long-term solutions to cost-based challenges. For example, myAgro began researching in 2022 how to reduce the amount of chemical fertilizer in our packages (reducing package cost while maintaining yield increases), with a goal to offer at least one reduced chemical fertilizer package by 2025.
- **Quantity.** In the report, some farmers expressed the belief that they are not provided with enough fertilizer in their packages. Since many new myAgro farmers are unfamiliar with the practice of fertilizer microdosing, they may assume that they don't have enough fertilizer based on their past application methods. This feedback indicates that we need to ensure farmers attend our microdosing fertilizer training session, and that they apply the technique in their fields. Alongside this, we will continue to solicit farmers' input about fertilizer quantity.
- **Quality.** With the exception of imported hybrid seeds (maize, okra, and watermelon), all seeds in myAgro packages are procured in-country. We

buy locally-produced seeds from a number of small-scale organizations and cooperatives that are government-certified or -authorized for seed multiplication. Many of these companies and co-ops are actually made up of smallholder farmers, just like myAgro customers. We conduct quality assurance visits to our local seed producers to ensure that seed quality meets myAgro's high standards. We also germinate seeds from each batch as a means of additional quality assurance. Even with these practices in place, we plan to connect with our farmers to learn whether particular seeds or fertilizers did not perform, and to address any issues in our procurement and/or training.

While not noted as a challenge, we did learn about the need to increase awareness of our call centers in Senegal and Mali. In Mali, 68% of farmers were unaware that myAgro had a call center; 64% were unaware in Senegal. Since call centers provide a key means of reaching farmers and supporting them throughout the agricultural season, we will seek to increase awareness about the centers.

MYAGRO PROGRAMS IMPACTING THE CLIMATE RESILIENCE OF FARMERS

In addition to core NPS components, this year's study included a particular investigation of how myAgro programs impact farmers' climate resilience. Farmers in both Mali and Senegal reported that they had experienced a climate shock over the past two years; the two most commonly reported were irregular rainfall and pest or disease. In general, we learned that farmers believe myAgro has supported and increased their resilience to climate shocks. Key insights include the following:

- **65% of farmers in Senegal and 80% of farmers in Mali reported that working with myAgro reduced the severity with which their household experienced a climate shock.** In Mali, farmers ranked the severity of their shock at 5 out of 10, compared to an estimated 7 out of 10 without myAgro. In Senegal, farmers ranked their experienced severity at 4 out of 10, compared to an estimated 6 out of 10 without myAgro.
- **86% of farmers in Mali and 84% of farmers in Senegal reported that they have fully recovered**



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myAgro farmer Coumba Faye, left, winnows grain after her harvest in Ndingler, Senegal.

or improved from the climate shock that they experienced over the past two years. During that recovery period, 83% of farmers in Mali and 71% of farmers in Senegal reported that myAgro's involvement made a positive contribution. Specifically, about 40% of farmers in Mali and 70% of farmers in Senegal shared that myAgro helped them to recover from shocks more quickly.

- **Farmers reported that myAgro training has helped them increase their use of climate-resilient practices.** myAgro teaches climate-resilient practices in the agriculture training included with all of our packages. In both Mali and Senegal, the three practices implemented most frequently were composting, saving a portion of earnings, and intercropping.

These findings about myAgro's impact on farmer climate resilience are encouraging—but also identified areas for improvement. For instance, only 34% of farmers in Mali and 19% of farmers in Senegal reported that myAgro has helped them implement additional practices that would lessen their vulnerability to weather risks. This indicates that while our training may encourage farmers to continue implementing practices they already know about, we must tailor our trainings to make a more compelling case that farmers adopt new practices (such as weather forecast monitoring).

Welcome New Board Members

As part of myAgro's unwavering dedication to improve livelihoods in farming communities of West Africa, we recognize the importance of devoted and experienced leadership. Providing oversight, guidance, and support, our Board of Directors has been instrumental in shaping our organization over the past thirteen years. Embodying a wide range of expertise, they have made invaluable contributions to myAgro's government relations, strategy for scaling, fundraising, financial management, and more.

To further diversify the knowledge base of our board, we set out—with the help of an experienced management consulting firm—to identify, recruit, elect, and onboard additional board members. One of our goals was to include board members with a deep understanding of the dynamics of working in Africa; hence, the team sought to engage new members of African origin. We also completed an analysis of current board members' skills and experiences, to determine the competencies that would best complement and strengthen the group. We identified that myAgro would benefit from new members with experience in finance and compliance (audits), and in working with large nonprofit boards.

With an initial pool of nearly 100 candidates, the field was narrowed through extensive research, outreach, and interviews to ten finalists. From this outstanding group of individuals, three new members were elected to myAgro's board: Ramatoulaye Adama Diallo, Randi Hedin, and Ousseynou Nakoulima.

"Ramatoulaye, Ousseynou, and Randi bring with them a wealth of expertise and a diverse set of skills," said Dido Harding, Chair of myAgro's Board. "Thanks to their deep understanding of working in Africa, of scaling organizations, and of working in the public, private and not-for-profit sectors, they are ideally placed to support myAgro in our mission to serve 1 million farmers and beyond."

Anushka Ratnayake, myAgro's Founder and Chief Executive Officer and a member of myAgro's Board went on to say, "Rama, Ousseynou, and Randi each bring a wealth of experience and fresh perspectives of scaling organizations in Africa that are invaluable to our mission and North Star. I'm looking forward to working with them and welcoming them to the field later this year." Please join us in welcoming the newest members of the myAgro Board of Directors!



Ramatoulaye Adama Diallo

Ramatoulaye Adama Diallo is a visionary leader and award-winning CEO. During her tenure with Orange Money Senegal—a leading digital wallet solution in Africa—she led the organization to market dominance, achieving a fourfold surge in revenue. Even amid COVID-related challenges, she facilitated the transition of over 1 million people to contactless payments. An entrepreneur, investor, and strategic governance advocate, Rama's dynamic career spans global industries and many countries. She currently leads sales and operations for Google's French market.



"I am thrilled to join MyAgro's board. I hope to bring my skills and experience to contribute to our impactful mission of serving and empowering African farmers. My dedication to digital transformation, economic growth via entrepreneurship, and women's financial empowerment aligns with MyAgro's vision, and I'm eager to collaborate in advancing our cause for the benefit of communities across West Africa."



Ousseynou Nakoulima

Ousseynou Nakoulima currently serves as CPM director with the International Finance Corporation (IFC)—a member of the World Bank Group and the largest global development institution focused exclusively on the private sector in developing countries. In this role, he is building on current systems and processes to help manage IFC debt and equity clients and to strengthen reporting and analytics. He also provides leadership in helping IFC maintain a portfolio that balances profitability, risk, and development impact. He works closely with the Risk and Economics Vice Presidential Units to proactively manage the portfolio; capture lessons from experience; and support IFC's business objectives of expanding efforts in the areas of international association/fragile and conflict-affected situations, climate, and gender. Ousseynou holds an MBA from Harvard Business School and is a graduate of France's École Polytechnique.



"I am humbled to join myAgro board and contribute to improving the lives of smallholder farmers and their families."



Randi Hedin

Randi Hedin is currently chief operating officer of GMP Proprietary Trading LLC, a Seattle-based bond-trading firm. Hedin began her career as a corporate and securities lawyer and served as a partner with Kelley Drye & Warren LLP. In 2014, she completed the sustainable international development law LL.M. program at the University of Washington School of Law, and in 2021 she received her MA in international studies from UW's Henry M. Jackson School of International Studies, where she focused on international development policy and management. Over the years, Randi has supported smallholder farmers, including women entrepreneurs and community leaders, in achieving a living income. She serves as chair of the Board of Directors of Heifer International and is a member of buildOn's National Board of Directors. Hedin is also an active member of Global Washington and of the World Affairs Council. She and her husband reside in the greater Seattle area and have two sons and two dogs. Hedin loves traveling, hiking, reading, spending time with her family, and maintaining her five-plus-year French streak on Duolingo!



"I am excited to be part of myAgro because rural agricultural communities are an area near and dear to my heart. Through my work at Heifer International and buildOn, I have spent over a decade devoting my time supporting smallholder farmers, particularly women farmers, and children, parents, and grandparents to receive an education in West Africa, among other places. I am excited to bring my full-on support, experience, and enthusiasm to myAgro and the Board as it continues to grow and serve rural communities in West Africa."

Field Coordinator Spotlight

myAgro often spotlights the work not only of our farmers, but also of our Village Entrepreneurs (VEs)— commission-based sales ambassadors who help farmers enroll for packages and make payments. Since VEs are our first point of contact with existing and new customers, their success is central to our mission especially as myAgro serves a growing number of farmers per village.

Behind the scenes, VEs are supported by a dedicated team of field staff who help them achieve their sales goals and deliver joyous customer service. This includes the newly introduced Training Agents (TAs), who deliver monthly farmer agriculture training and VE training. All field team members come together under the leadership of their regional Field Coordinator (FC). FCs ensure the smooth operation of all activities within their assigned sales zone: they set sales targets, facilitate weekly team meetings, and liaise with other myAgro departments on behalf of their zone.

This quarter, to get a behind-the-scenes look at the FC role and its contribution to myAgro's success, we spent a day in the field with Nogaye Guèye, one of myAgro's FCs in western Senegal.

Nogaye begins each day at sunrise by comparing the previous day's farmer enrollment numbers with daily sales targets. "I make sure to push every VE in my zone daily to have at least 15 enrollments," she explained. With the ambitious team goal of enrolling 771 farmers each month, these daily check-ins enable Nogaye to monitor progress in real time and adapt team strategy accordingly.

Since joining myAgro in January 2023, Nogaye has already witnessed significant improvements in her team's ability to reach and support more farmers. "The TAs have made huge strides in improving our



**NOGAYE
GUÈYE**
myAgro Field
Coordinator

team's performance in comparison to last season," she said. myAgro's recent Farmer Awareness Initiative helped compound that success. First piloted in 2022, the Farmer Awareness Initiative trained VEs to use the Connect app to survey and register all farmers in their village. A GPS-based weekly work plan is then generated for each VE, allowing them to systematically and efficiently visit potential farmers and more easily manage their growing client portfolios. "Through the Farmer Awareness initiative, VEs have seen increased enrollments. Anna, one of our VEs in Louga, attributed 41 enrollments to this initiative," Nogaye told us.

Nogaye enjoys spending time with the VEs in her zone and joining them for farmer visits. When talking

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Nogaye Guèye enjoys spending time with the VEs in her zone and joining them for farmer visits.

with potential clients, Nogaye's finds it helpful to share myAgro's history of success in the region. As she noted, "Since 2012, myAgro has been active and organized in different regions and villages throughout Senegal and Mali." It's this commitment, along with farmer testimonials, that Nogaye finds most compelling to the farmers she meets. "One farmer in my village managed to harvest 800 kg of millet with myAgro's half-hectare millet package, and this attracted praise from the whole village," she told us. She likes to highlight the opportunities this kind of agricultural success can create. Farmers in her zone have used their increased income to make important investments, whether in items such as refrigerators or motorcycles, or in their other family businesses, that benefit themselves and their families.

But enrollment isn't the only priority on Nogaye's mind. "I am actively involved in supporting my team in the field, ensuring effective operations, and promoting teamwork," she said. With a team of two TAs, one Administrative Agent, and 33 VEs, one of Nogaye's most important responsibilities is providing leadership and coaching. Nogaye previously studied agricultural entrepreneurship at Institut Supérieur d'Enseignement Professionnel in Thiès and founded her own agribusiness. "My scientific background and entrepreneurial training gave me the ability to integrate into the FC role easily," she said. At the same time, Nogaye has seen noticeable improvement in her problem-solving and team leadership skills since joining myAgro. "I learned how to deal with difficulties patiently. Working at myAgro is equal to loving challenges, especially in the field," she said.

In reflecting on her work with myAgro overall, Nogaye told us, "What resonates with me the most is the family spirit at myAgro. The support and camaraderie among the team are priceless." Thanks to the leadership and dedication of FCs like Nogaye, our field teams are bringing myAgro's innovative layaway model to record numbers of farmers this year, helping them increase their harvests, income, and livelihoods.



FARMER STORY

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Clockwise from left: Waraba stands in her peanut field; Waraba with goats she purchased with revenues from her myAgro harvests; Waraba and her husband show off their harvest.





HIGHLIGHTS FROM THE FIELD

Waraba Mariko uses new farming techniques to double yield

Waraba Mariko lives in Fana village with her husband and six children. Five years ago, Waraba had an eighth of an acre to grow peanuts, which she turned into peanut butter for use in sauces. She was unfamiliar with basic agricultural practices and the application of fertilizer, and her efforts often resulted in poor harvests. After Waraba learned new farming techniques through myAgro's training, her next harvest yielded nearly 2X more than in the past, which she was able to sell.



“With the income I earned, I increased the land size I used. I now cultivate on one-quarter of an acre of land. This upgrade has guaranteed me a higher yield than before.”





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“The erratic rainfall over the years has been difficult, but using the right amount of fertilizer and taking the time to follow the farm closely is an effort that will probably result in a good yield.”

Before joining myAgro, Waraba's family's diet, consisting mostly of pounded yam, was low in protein. But after her second myAgro harvest, she was not only able to enhance her family's nutritional intake, but even helped feed her husband's livestock using the greens from her peanut plants. Now, five years into partnering with myAgro, Waraba has added sheep, goats, and chickens to her small farm. She has also managed to become less financially dependent on her husband, is able to attend to her own health needs, and gives her children pocket money or small gifts to encourage them in their schoolwork. “I contribute to buying school uniforms for the children, which makes me proud [...and] I plan to treat my teeth thoroughly and smile without being ashamed of my cavities. I never thought that one day I would be able to earn money to plan for serious treatment of my teeth.”

Amidst these gains, climate shock still remains a foreboding factor in rural Mali. Last year, heavy rains washed away a good part of Waraba's farm, resulting in the loss of some of her groundnuts. However, this year's crop looks promising, and she's been able to help build a cement house after the rains destroyed her mud-brick home. “The erratic rainfall over the years has been difficult,” she said, “but using the right amount of fertilizer and taking the time to follow the farm closely is an effort that will probably result in a good yield. As for me, I'm happy with the number of bags of peanuts I collect each season...which gives me enough income to live a decent life.” She also leveraged myAgro's 2023 emergency aid to purchase 25 kg of additional fertilizer, planting a larger plot of land with beans and rice, which further enhanced her income. Waraba's inspiring journey has taken her from subsistence farming to leadership in her village. When she tells women during enrollment season how she's achieved a stable income and higher quality of life through better farming practices and investments, they're determined to follow her example by partnering with myAgro.

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