

The Need

In West Africa, there are more than 60 million smallholder farmers – many of whom live on less than \$2 per day. These farmers face a number of challenges that keep them in a cycle of poverty. First, they lack access to secure places to save money. This means at planting time, they are unable to purchase high-quality seeds, fertilizers, and other farm inputs. Because many smallholders in West Africa are dependent on one rainy season per year, their yields and income are vulnerable to climate change as rains become less predictable and temperatures rise. Lastly, many smallholders lack access to the information and training they need to improve soil fertility and increase their yields.

Since 2012, myAgro has provided farmers with a savings tool, high-quality inputs, and the training and support they need to increase farm productivity. myAgro farmers are equipped to improve their yields and income, ensuring their family's food security and livelihood. The myAgro model includes:



Mobile Layaway Technology: Farmers save money little by little to purchase myAgro packages. They make payments using mobile money or scratch cards (similar to buying mobile phone credit).



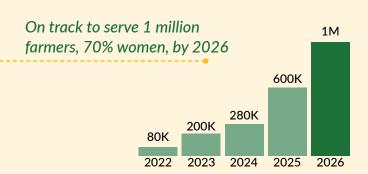
High-Quality Farm Inputs: Farmers select from rainy and off-season packages of high-quality seeds and fertilizer, tree seedlings, or poultry – which are delivered within or very near villages.



Climate-Smart Agricultural Training: Farmers receive in-person agriculture training on microdosing fertilizer, organic composting, intercropping, and more – leading to increased soil fertility and higher yields.



Year-Round Call Center Support: myAgro Call Centers provide farmers with real-time mobile support to answer questions, including calls made to every farmer to support them during planting season.



myAgro serves those most in need: 77% of myAgro farmers in Mali and 65% in Senegal live below the poverty line.



Target \$50-150.

The myAgro model creates a powerful impact. In 2023, on average, our farmers across Mali and Senegal grew 179% more food and earned \$164 more income per year than control farmers.

For a farmer making \$2/day, this represents a 22% increase in annual income

Because farmers are able to reinvest this income in their farms for the next season, myAgro's market-based approach to improved food security creates an impact that is sustainable. And because our model is built on mobile technology, it is scalable and replicable.

Importantly, myAgro provides a pathway for women farmers to overcome gender barriers and increase household income. We design our model, packages, and training with women's needs at the center. This year, 65% of all myAgro farmers are women.



myAgro Farmers Increase Income Year-Over-Year

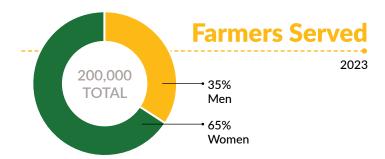


2023



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myAgro Farmers Grow -179% More Food





"The [myAgro] payment system impressed me the most. It provided me with the flexibility to invest in my farm without financial pressure. My harvests have consistently been of high quality and quantity since joining myAgro... My family is now stable and our needs are met thanks to my farm. I am optimistic about the future, and remain committed to empowering other women to achieve financial independence through agriculture."

ELIZABETH DIONE

myAgro farmer in Ndiayendiaye, Senegal



^{*} In 2022, farmers were able to benefit from inflation commodity prices when selling their crops, resulting in an anomaly year with exceptionally high income per farmer.