



myAGRO

2024
January - March



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On the cover: Through sustainable farming techniques and premium fertilizers, Diouma's success not only improves her family's financial stability but also inspires other women farmers to embrace independence and resilience.

Read more on page 16

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

January through March 2024

Dear friends,

The first quarter at myAgro has two primary activities. From January through mid-March, we are focused on enrollment, and then in mid-March, we switch our primary focus to collecting payments. Both enrollment and payment collection have been enhanced this year through the rollout of target lists for our village entrepreneurs (VEs). The target list presents VEs with AI-generated lists containing weekly guidance about which farmers to visit for enrollment, payment collection, and more. We launched target lists in Senegal in Q4 2023, but in this first quarter, we have made them available to VEs in Mali to support them in payment collection. You can read more about this on page 18.



Erin Moore

Chief Development
Officer

One critical role that supports our field team members and VEs in reaching the enrollment and payment goals is that of a Regional Coordinator (RC). In this report, we were able to shadow Oumar Traoré, one of our RCs in Mali. Oumar has been with myAgro since 2012. He started as an intern and has been promoted multiple times to reach the RC role. On pages 13-15, he shares the challenges and successes he has had as an RC.

As you will see in our “By the Numbers,” we have enrolled more than our target of 280,000 farmers. We typically enroll more farmers than our target since the target is for the number of farmers who finish paying for a package and receive delivery. Our goal is to support farmers in finishing, so if farmers struggle to pay for the package they initially enrolled in, they can select a smaller package or a completely different package, like another crop or poultry (if available in their village). In addition, we are also on track to serve more than 65% women farmers and have an average layaway revenue of \$28/farmer.

The first quarter is also when we share our harvest evaluation results. In 2023, on average, farmers working with myAgro yielded 179% more food and earned \$164 more than control farmers. This means our farmers had more than 2.5X more food than control farmers. The additional \$164 they earned with myAgro represents a 14% minimum increase in income relative to control farmers in the same income bracket. You can read more about how we conduct our harvest evaluation and the results on pages 7-9.

In March, I visited Senegal and spent a day in the field doing a deeper dive into poultry. My visit was led by Linda Mayou, myAgro Innovation Program Associate for Special Projects, who is overseeing the poultry project. Linda shared that when the Innovation team tested customer satisfaction with myAgro poultry farmers from 2023, nearly 97% said they were “very happy.” In addition, through the pilot in 2023, we were able to continue to double customer density in the villages where poultry was offered.

We met with Ami, who was the VE managing one of the poultry mother units (MU). Ami took great pride in her MU as she showed us the coop and walked us through her daily routine of caring for the chicks, which can include feeding, vaccinations, and treatment on any given day. Ami shared how she likes to care for the chicks and that even though she had prior education on caring for chickens from Farm Education and Development of Africa, she has learned even more from the training she has received from myAgro. The chicks in Ami’s coop were delivered to her in February, so delivery would be the week after we visited. Delivery for MUs means that farmers in her village and three surrounding villages come to the coop to pick up their package of five chicks. When we had a chance to sit with Ami,

ABOUT myAgro


Who We Are

she shared how her earnings as a VE have more than doubled by managing an MU. This is because she still operates as a VE in her village, enrolling farmers in crop and poultry packages, and receives additional commission as a MU manager. She shared with us how she used to need financial help from people in her village, primarily taking on loans from people in the community. Now, she has the money to contribute to family expenses. She spoke joyfully about using her earnings to purchase items to improve her home. Moreover, she was proud that she was now able to be a member of the women's savings group in her village to support others who needed loans.

We ended our field visit by going with Ami to visit several farmers in her village to see how she was using the work target list to determine which farmers to visit for enrollment or payment that week. One of the benefits that Ami shared was that she is able to use the list to call farmers ahead of time to ensure they are home for her visit or to schedule a time for her visit. She said that this saves her time and enables her to better plan her week. You can read more updates on our poultry package on pages 11-12.

Lastly, in this report, we are excited to share the results of our continued pilots on reducing the amount of fertilizer in our packages, which would make packages more affordable for farmers and reduce risk as fertilizer prices fluctuate. One of the largest barriers to having farmers enroll in a package with less fertilizer is the belief that they can have a similar yield with 50% less fertilizer and/or 50% less fertilizer plus a small amount of biofertilizer. To this end, we are launching a larger pilot in Mali this year to enable farmers to do their own A/B testing. You can read more about this pilot on pages 9-10.

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."

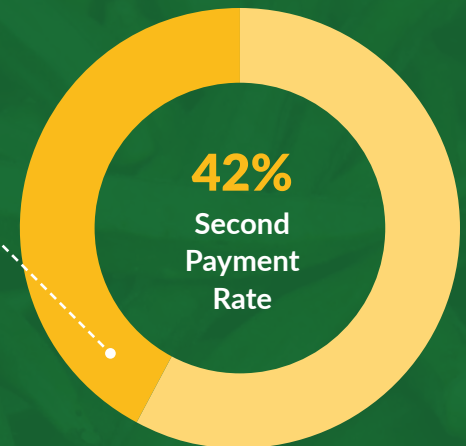
BY THE NUMBERS

As of March 31, 2024

Q1 2024 Enrollment Update

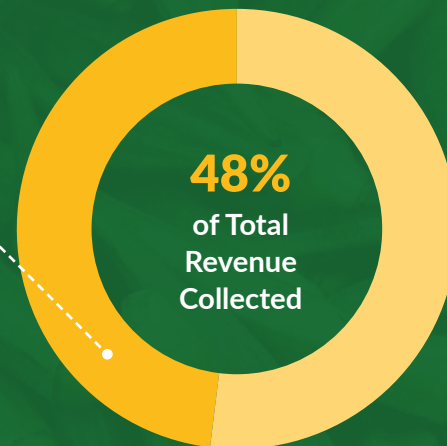
Clients who have made a second payment

Over the years we have learned that when farmers make a second payment towards their package, this is a strong indicator that they will complete payment and qualify for delivery.



Revenue Collected Toward 2024 Target

Farmers Tend to make a significant portion of their payments during the final months leading up to delivery (April and May).



2023 Harvest Measurement & Impact

GLOBAL AND LOCAL CONTEXT

2023 was a year marked by an economic volatility characteristic of the past three years. After rising exponentially in 2022, fertilizer prices declined slightly but remained higher than pre-pandemic rates. Meanwhile, local inflation in both Mali and Senegal reached as high as 14% during the second half of 2022. Entering 2023, the World Food Programme declared that West and Central Africa were facing the worst food crisis of the decade, with 49 million people experiencing hunger.

During a season of high uncertainty, myAgro recognized the importance of supporting food security for farmers and their families. We purposefully created smaller package sizes and de-bundled vegetables from our grain packages with the goal of ensuring that more farmers could purchase high-quality seeds and fertilizer. These small packages were very popular among farmers, who jumped at the opportunity to invest what they could. The five most popular packages delivered, which represent 45% of all packages, were all 0.13 hectares or smaller. As a result of farmers purchasing more inexpensive packages, the average layaway per farmer was lower than anticipated. In response, we revised our target from \$50 to \$26 in April 2023 and achieved an ultimate layaway per farmer of \$23.

In Mali specifically, we leveraged our layaway platform to distribute emergency relief, co-financed by the Federal Republic of Germany through KfW, directly to 115,000 farmers to offset inflation. This aid enabled recipients to purchase 25 kg of “bonus” fertilizer, which they used to plant an extra quarter-hectare of land. Because farmers in Mali were equipped to plant more land using high-quality fertilizer, their overall farm productivity and income increased despite this year’s financial stressors.



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myAgro programs contribute to significant yield increases for farmers like Mama Camara & Sira Danfa.

REACH

With these adaptations, myAgro was able to serve a record-breaking number of farmers in Mali and Senegal. In total, we reached 198,168 farmers with our layaway platform, training, and inputs – 65% of whom were women; this is the unique number of farmers who purchased one or more of our core season, agroforestry, and/or poultry packages. In Mali specifically, we reached 121,797 farmers (73% women), and in Senegal, 76,163 farmers (51% women). In Côte d'Ivoire, where we conducted a small pilot for expansion, we served an additional 208 farmers.

HARVEST MEASUREMENT

In order to understand the impact of our packages on farmer yields and income, myAgro conducts a harvest measurement study each year. The study focuses on farmers in Mali and Senegal who planted core season packages, which we delivered in May and June. In 2023, we served 185,546 farmers with core season packages of peanut, maize, sorghum, rice, millet, okra, hibiscus, cowpea, and watermelon.

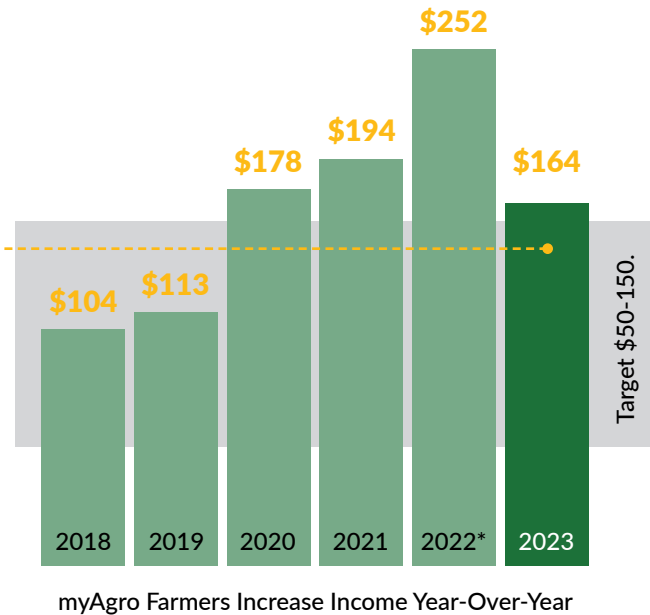
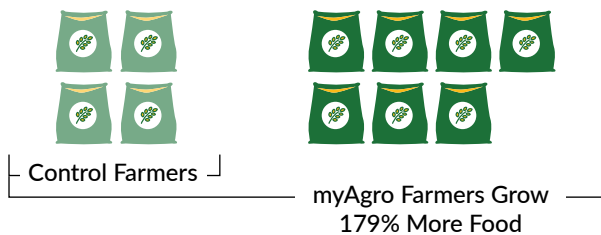
To complete the evaluation, our field team physically measured the harvests of a subset of more than 2,200 fields from both myAgro core season and control farmers during harvest, which takes place in Q4 each year. Farmers from each group were sampled from within the same agro-ecological zones, which helps to ensure that both myAgro and control farmers experienced similar environmental conditions during the growing season.

During harvest measurement, myAgro uses a number of methods to calculate yields depending on crop type.

Farmer Yield

2023

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



For peanuts, millet, sorghum, and rice, the method is known as crop cutting experiments (CCE). For maize, the method of the slide rule is used. For a number of packages and add-on crops, such as okra, the evaluation draws from previous years' consistent yield measurements. The research is designed to have a power of 80% and a confidence level of 95%.

Based on extensive market research completed each year, we determine the average price per metric ton for each crop type. We then leverage this data, farmer expense data, and the above yield data to calculate the net profit of each group. The delta between the two is considered myAgro's impact.

IMPACT RESULTS

Overall, myAgro programs contributed to significant yield increases for farmers in a year of high uncertainty. On average, myAgro farmers produced 179% more food than control farmers; in Mali specifically, myAgro farmer yields increased by 149%, while in Senegal, yields increased by 233% compared to control farmers. These yields were achieved with the support of myAgro's high-quality seeds and fertilizers, climate-smart agriculture training, and ongoing call center support.

Higher yields contributed to additional income earned: across both countries, myAgro farmers earned an average of \$164 more income than control farmers. In Mali, myAgro farmers earned \$175 more, while in Senegal, myAgro farmers earned \$144 more. You may notice that additional income earned by myAgro farmers in 2023 was lower than in 2022. This is due largely to the fact that farmers purchased smaller packages, meaning they cultivated a smaller area of land using myAgro inputs (about 1/10 hectare on average), resulting in lower impact per farmer. Based on a 2023 third-party study, 71% of myAgro farmers surveyed in Mali and Senegal live below the poverty line of \$3.20 per day; for those farmers, the additional \$164 they earned with myAgro represents a 14% minimum increase in income relative to control farmers in the same income bracket.

Considering these patterns, it is clear that farmers are continuing to navigate and recover from consecutive years of market volatility. In developing our 2024-2027 budget forecasts this year, we have revised our targets to account for these challenges.



Fertilizer Reduction Trials

The high-quality fertilizer provided in myAgro packages is an important factor in increasing farmer yields each year. However, as noted above, fertilizer contributes greatly to the cost of myAgro packages and is highly subject to global price fluctuations. myAgro's existing strategies and innovative research pilots launched this quarter aim to reduce reliance on chemical fertilizer while maintaining high yields.

Currently, myAgro provides microdosed quantities of fertilizer in our packages and delivers training to farmers on how to practice microdosing. Rather than applying large amounts of fertilizer liberally, microdosing applies a smaller amount in targeted locations close to the plant for improved uptake. With microdosing, farmers can achieve yields similar to traditional application methods at a lower cost.

In addition to microdosing, myAgro is piloting new innovations for reducing fertilizer use that can lower farmer input costs, reduce market vulnerability and strengthen long-term soil fertility. We recognize that trying new practices and changing behavior can be challenging, so we are using an "A-B testing" approach to co-create solutions with farmers themselves, who are the most important stakeholders of our work.



1. Coumba Faye is a resilient farmer from Ndingler, Senegal

2. Mai Faye is a myAgro farmer in Senegal.

3. Aïssatou Dieng, a determined 30-year-old farmer from Senegal.



In 2023, we conducted a lean trial with 300 peanut farmers in Mali to prepare for large-scale trials in 2024. During the trial, farmers planted a standard myAgro peanut package (method A in the “A-B test”) alongside a package with 50% less fertilizer (method B). We observed that these farmers achieved near-identical peanut yields using the half-dose method. After seeing their results, farmers were eager to recommend the alternative methods to others, encouraging behavior shifts in the wider community. In Senegal, we conducted a similar trial in which farmers tested a half-dose, as well as a half-dose combined with the use of a biofertilizer. The biofertilizer supports healthy plant growth by strengthening fungal networks in soil, which are essential for water and nutrient uptake. In a trial of 511 Senegalese peanut farmers, both the half-dose and half-dose + Mycosol methods produced yields nearly identical to the current myAgro package.

In 2024, myAgro will expand these farmer trials to Mali in an effort co-financed by the Federal Republic

of Germany through KfW. The trial will enable 42,000 farmers to conduct side-by-side testing of these two alternative fertilizer methods on peanuts, compared to myAgro’s standard microdose. We will have 12,000 farmers test the half-dose and Mycosol method, while 30,000 will test the half-dose method. Farmers will be trained on applying each technique and will be regularly visited by field agents during planting season. They will also have access to additional toll-free support from myAgro call centers.

Through this trial, farmers will be able to see firsthand that the yield from their existing package is the same as the two alternative methods. As such, we aim to establish a network of 42,000 farmers championing agroecological farming practices, who will share their success stories with other farmers – supporting behavior change and increasing the adoption of alternative, climate-smart fertilizer methods.



AMI DIALLO | Ndorna, Senegal

“During the pilot, the techniques I learned and supervision of my land provided by the my Agro pilot agent were great. I generally love how myAgro cares for its clients. Without the slightest doubt, I’m willing to reduce the amount of fertilizer I use on my other 1-hectare plot for peanuts upon myAgro’s recommendation, because I trust their service. For this specific project, I will advocate in front of other farmers that the half-dose fertilizer works the same magic as the full dose.”



MANDÉ DIAKITÉ | Bancoumana, Mali

“I’m happy to work with myAgro as the value innovation, and I embrace their vision for improvement. [At the start of the pilot] I was hesitant, thinking a half-dose of fertilizer wouldn’t be enough—but I have no regrets about the test. I’m satisfied with the pilot, and I will serve as a leader to follow for others to trust the project. I’m expecting a few neighbors to come observe my yield later today once I finish harvesting. The size of the peanut shells is looking good—because of this, it’s probably [my neighbors] will also be willing to invest in the half-dose package for their land. It’s almost guaranteed to triple your investment whenever you use myAgro products.”

Strengthening the Poultry Value Chain in Senegal

Where myAgro works, farmers face limited access to agricultural inputs, training, and financing, as well as growing climate risks that hinder farmer productivity and income growth. Poultry is a promising option for farmer income diversification, with nutrient-dense products that can be sold or consumed year-round.

At the same time, the poultry value chain in Senegal does not currently serve rural producers. There is a national ban on bird and egg imports, and the two main local companies that raise day-old chicks have distribution networks tailored to large, urban hatcheries. Even when rural distribution networks are set up, they can fail because farmers do not have a reliable way to save and pay for their chicks. This means there is currently no reliable or profitable value chain in Senegal for selling poultry to rural farmers. myAgro aims to close this gap for farmers by testing and scaling comprehensive, high-value poultry delivery at the village level.

MYAGRO'S POULTRY PACKAGE

In 2023, myAgro tested a new Mother Unit (MU) model that aims to create linkages that are reliable and profitable across the value chain. The first of its kind in Senegal, myAgro's MU model replaces direct-to-farmer delivery by nurturing 500 one-day-old chicks for four weeks within village-based MUs. The MUs then leverage local networks to provide last-mile delivery to several surrounding villages, reducing mortality risk and ensuring farmers receive healthy chicks. At the same time, MUs generate additional income for women Village Entrepreneurs (VEs). VEs are myAgro's community sales ambassadors who help farmers enroll and pay for packages, and we recruit and train interested VEs to manage the poultry MUs. With eight production cycles per year, VEs can earn income in addition to the commissions they make through regular myAgro package sales.



Mame Séne is a myAgro farmer in Mbellenghout, Senegal.

Q1 ACCOMPLISHMENTS

In 2023, myAgro successfully launched and trained 18 MUs who served more than 3,200 farmers over the course of the year, delivering 16,000+ chicks with just a 0.8% mortality rate (an incredible improvement over the 5% industry standard). In Q1 2024, MU production and delivery continued with great success to serve an additional 3,300 farmers in just three months, 91% of whom are women. Based on what we learned from this first cohort of MUs, we are excited to implement additional cycles throughout the year and replicate best practices to launch additional MUs in Senegal. Through these efforts, myAgro seeks to strengthen the poultry value chain in Senegal to the benefit of chick suppliers, VEs, and – most importantly – smallholder farmers.



What's in a myAgro Poultry Package?

myAgro's poultry package includes five vaccinated, dual-purpose chicks that are high producers of nutrient-dense meat and eggs, and forage for their own food. Because poultry products can be consumed or sold year-round, this package strengthens farmer climate resilience by stabilizing income and food security while reducing dependency on seasonal harvests. And because poultry requires no agricultural land, the package supports the success of women farmers who often face barriers to land access or control. Our pilots to date demonstrated the program's ability to diversify and increase farmer income, as well as nearly double myAgro customer density in pilot villages.



Oumar (center back) meets with myAgro farmers and field staff

Regional Coordinator Spotlight

As the seasons at myAgro progress through the cycles of enrollment, delivery, and harvest, so too do the responsibilities of our field team members. While the end of each calendar year is focused on a large-scale push to identify and enroll as many farmers as possible, the focus of the first few months of each year turns to follow-up activities. Village Entrepreneurs (VEs) are busy coordinating with the farmers in their village to ensure they are on track to complete payments on their packages prior to delivery in May, and the field team supporting them is focused on making that task as efficient as possible.



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**Introducing Oumar
Traoré (right), a
myAgro Regional
Coordinator in Mali**

Among the many field team members supporting the VEs is Oumar Traoré, one of myAgro's Regional Coordinators (RCs). RCs manage and plan the annual activities for a large team of field staff, including Field Coordinators, Training Agents, and VEs. They also play an important role in developing the strategies, field training materials, and schedules used by their field teams to achieve enrollment and delivery targets. To learn more about the work RCs do to support their teams and the characteristics one must possess to find success in this role, we spent a day shadowing Oumar in the office and on a field visit as he prepared his team for the final pre-delivery push.

Oumar has been working with myAgro since 2012 when he was hired as an intern shortly after our inception. Having completed his studies at the Agricultural Learning Center of Bamako in 2011, he was eager to put his agricultural knowledge to use. After excelling in his internship, Oumar was hired by myAgro as a Community Growth Agent. In this role, he organized village events aimed at increasing enrollment and payment completion, helping the VEs to reach their targets. In 2015, Oumar was promoted to the role of Zone Supervisor, where he supervised three agents, each in charge of 15 villages. It was this role, he told us, that taught him how to successfully manage a team: "One of my greatest challenges in my supervisory role at the beginning was to sit back and observe my agent work independently. I have been in their shoes, so I

was inclined to involve myself in doing the activities for them to win time on reaching our objectives of the number of clients to enroll. I learned later on and was told to let them work so they could make their own trials and errors. I would then oversee their technique and give them feedback during our check-ins on areas to improve. Those practices allowed my agents to excel at their duties."

Oumar assumed even more responsibility in 2016 when he took on the role of Zone Coordinator. He was now responsible for overseeing the activities of a full district, which came with administrative work in the office as well as the coordination of activities in the field, such as delivery, training Field Coordinators, and organizing village events. He felt prepared for this increase in responsibility, stating, "When I became a coordinator, I noticed the way my former coordinator worked; therefore, I coupled those experiences with my strategies to reach my quarterly objectives."

Now proudly serving as a Regional Coordinator, Oumar explained to us how important the months before delivery are as a catalyst for ensuring the field team can reach its goals. Large gatherings are held where there are raffles within all myAgro zones to incentivize farmers to finish their payments in time for delivery. Oumar explained his important strategic role in this initiative: "We have extensive meetings with FCs, VEs, and the call center to master a cohesive message to present to our clients, and we elaborate on strategies

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“Ten years later, working for myAgro, the beauty of fieldwork is that there is always room to learn with our rural farmers. As we progress closer to our north star, I’m confident we will face new scenarios and challenges, but together we’ll continue to make our farmers happy.”

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Oumar on a
village visit

to get farmers to finish their payments. Throughout our work discussions, I fine-tuned my agents' game plans so that they can reach their goals. For instance, spending the night in the villages on the eve of a finisher's day has been efficient for my agents and me. Although the VE informed our client beforehand about the event, the agent would go door to door for a reminder. That way, a big crowd is mobilized to attend the event in the morning. We work with 282 villages—we target clients who have a balance below 5,000 XOF and have the potential to finish their balance.” Every year, Oumar attends these gatherings in order to learn from their successes and struggles, ensuring he knows how to improve them season after season.

With over a decade of service to myAgro's farmers, Oumar's motivation still stems from the collaborative nature of his work. From the fruitful relationships he builds with his field to the positive feedback he receives from our farmers, Oumar enjoys experiencing firsthand the impact of his work on the lives of those he serves. He is also proud of the personal growth he's achieved throughout his decade at myAgro, citing successes such as overcoming shyness, improved public speaking, elevated listening skills, better management skills, and improved administrative skills. One of Oumar's proudest achievements is from last season, when he surpassed his objectives by 130%. Even after all his time with myAgro, Oumar still finds joy and learning opportunities in his work.





myAgro

FARMER STORY

Through sustainable farming techniques and premium fertilizers, Diouma's success not only improves her family's financial stability but also inspires other women farmers to embrace independence and resilience.

Diouma Diagne restored her farm and has become a source of inspiration for her community

Since joining myAgro, Diouma Diagne from Ndiambour, Senegal, has not only restored her farm but has become a source of inspiration for her community. Introduced to myAgro during a community gathering, Diouma was drawn to myAgro's commitment to sustainable farming techniques. When she enrolled in myAgro, she dedicated one hectare of land to cultivating peanuts, eager to improve her yields and uplift her family's standard of living.

"Since I enrolled in myAgro, I've witnessed a significant improvement in my family's wellbeing," Diouma shared, emphasizing the transformative impact of the program on her household's financial stability. Although this is her first year with myAgro, Diouma has already experienced significant benefits. "The agricultural training and high-quality seeds and fertilizers help me cultivate an excellent harvest," she explained. "In addition to the tangible benefits, myAgro's tools and resources have instilled a sense of optimism about the future of my agricultural operations," she added, confident in her capacity to run her farm sustainably.

During the most recent harvest season, Diouma achieved an abundant peanut harvest. This success translated not only into surplus food reserves but also into increased income, which she has been able to invest in the education of her five children. "As a woman farmer," she explained, "I've gained independence by being able to manage my agricultural activity." This success has garnered attention beyond the boundaries of her farm, inspiring other women farmers in her village.

myAgro's payment system and local delivery have also streamlined Diouma's access to seeds and fertilizers,



enabling her to focus more on her farming activities. "myAgro has made it significantly easier for me to balance being a mother and being a farmer," she shared. "myAgro has brought profits but has also sparked optimism about the future." Diouma's journey with myAgro is a testament to the transformative power of agricultural empowerment, financial security, and women's independence. Diouma continues encouraging fellow women farmers to embrace similar changes in their agricultural operations, creating a culture of resilience and self-sufficiency within her community.

Target List Rollout in Mali

As myAgro aims to reach a growing number of farmers, we recognize that it is important to equip our Village Entrepreneurs (VEs, myAgro's sales ambassadors within communities) with the tools they need to deliver high-quality services to more farmers in their village with autonomy and efficiency.

In 2023, VEs across Senegal used myAgro's mobile app, Connect, to conduct door-to-door surveys of all households in their village in order to develop a pipeline of potential clients. Utilizing this customer pipeline data, we can now present VEs with AI-generated target lists containing weekly guidance about which farmers to visit for enrollment, payment collection, and more. The algorithm considers farmers' geographic location, stage in the sales pipeline, and expectations (for instance, if the farmer requested a follow-up visit). Because the target lists can be tailored to the multiple stages of our sales cycle, the lists from September to December were focused on identifying farmers who were most likely to enroll. By the end of December, approximately 50% of all Senegalese farmers who enrolled for 2024 did so after receiving a home visit resulting from the survey.

Building upon the successful implementation in Senegal during the previous year, myAgro rolled out target lists across six districts in Mali throughout the first quarter of 2024. Because our goal from January to March is to prompt farmers to make their second payment, target lists in both Senegal and Mali were calibrated accordingly. Historically, farmers who complete a second payment have a high probability of payment completion prior to delivery. During this time, we introduced target list modeling that leveraged our transaction data to identify which farmers should be visited for a second payment. VEs in participating Malian villages were trained to use target lists, and by the end of March—8 weeks after rollout—approximately 65% of VEs were

using the plans to guide their farmer visits in any given week, with around 70% of those visits resulting in a farmer payment.

Looking ahead, we plan to continue training and encouraging VEs to utilize the target lists to make their work more efficient and effective. Leading up to delivery in May and June, as our goal shifts to ensuring farmers finish payment for their packages, we will introduce target list modeling focused on farmers who need to complete their final payment. As we introduce the payment-focused target lists, we also plan to roll out the target list function for all VEs in Mali.

TARGET LIST VE TESTIMONIAL

"In the past, I strategized my visits depending on the farmers on top of my mind and the familiarity I developed with particular ones. I targeted them first because I knew I could convince them to close our their payments.

The targets lists are a relief because it allows me to focus on my clients who balances are really low. To be efficient in my door-to-door visits, I classify farmers into a group proximity.

With this new technique, I'm better organized, and it saves me time and gas money. I've also reached an optimal number of package payment completions than in previous years."



Issouf Koné, VE in Bougouni, Mali plans his work before making farmer visits.



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