



*my*AGRO

**2024**  
July - Sept





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**On the cover:** Mossane Faye is a 54-year-old farmer and mother of seven in Thiadiaye, Senegal. She first learned about our programs at her local village savings group where a myAgro agent shared about our mobile layaway platform and climate-smart packages.

## GLOSSARY OF TERMS

**Connect:** myAgro's mobile layaway application used by Village Entrepreneurs to enroll and collect payments from farmers.

**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.

**MU:** Mother Unit - A unit created within a village that is easily accessible to multiple villages to enable farmers to pick up the product versus receiving delivery from a warehouse that is much further away. We are using MUs for poultry and agroforestry. The MU model lowers delivery costs.

**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 Entrepreneur - 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.



## LEADERSHIP LETTER

July through September 2024

Dear friends,

***The third quarter of the year at myAgro is truly an impressive balancing act. While our agriculture team provides diligent follow up support to each of our farmers as the growing season continues, our sales team dives head-first into the launch of farmer enrollment for 2025!***



**Anushka Ratnayake**

Board Director  
Founder and CEO

During the new season launch this year, we are proud to have recruited and trained a cohort of 4,200 Village Entrepreneurs (VEs) who will help farmers enroll for packages and make payments over the next nine months. In this issue, you'll read about tech innovations that we are creating with and for our VEs – most of whom are young rural women – to close the gender digital divide and serve a growing number of farmers.

A major highlight of this report for me is our poultry update. As of this release, we are thrilled to have scaled our innovative Mother Unit model to serve more than 13,000 farmers with high-quality chicks and training this year – and our plans for 2025 are even more

ambitious. We invite you to participate in our 2024 End of Year Campaign, which aims to raise \$100,000 and launch 150 mother units by the end of 2025. As you will hear from both our farmers (page 13) and Mother Unit managers (page 15), myAgro's poultry program is truly transformative for women, providing their families with better food and nutrition, stable income, and improved climate resilience.

You will also learn about exciting momentum towards systems change for smallholder farmers in Senegal, where myAgro is building a partnership with the Ministry of Agriculture as they seek to develop a direct-to-farmer digital subsidy distribution system that has potential to align very closely with our model. Lastly, we will share key team updates and an important data notification (page 18).

On a personal note, I will be taking time away from myAgro to start a family from November 2024 to March 2025! While I am on leave, Casey Cline has graciously accepted the role of acting





## ABOUT myAgro

### Who We Are

*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 179% more food and earned US\$164 more than control farmers. Our North Star is to reach 1 million farmers in West Africa, 70% of whom are women.

\* 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.”

CEO. Casey has been with myAgro since its early days in 2012 as Director of Operations and Senegal Country Director, and served as a board member for six years before returning as our VP of Investments in 2024. He is reachable at [casey.cline@myagro.org](mailto:casey.cline@myagro.org).

This exciting new chapter at myAgro has been made possible by the dedicated support of donors and partners like you. Thank you for partnering with us as we continue learning and growing to serve more farmers across West Africa.

Warmly,

**Anushka Ratnayake**

Board Director

Founder and CEO



## BY THE NUMBERS

As of September 2024

# 2024 HIGHLIGHTS



### Poultry

Dual-purpose birds that can be raised year-round, offered in Senegal



### Core Program

Staple grains and vegetables that grow during the rainy season each year



### Agroforestry

Moringa and baobab seedlings that grow year-round, offered in Mali

**71**  
**poultry mother units**  
recruited and trained

SENEGAL  
**75,600** farmers served | **57%** women

**500**  
**tree mother units**  
recruited and trained

**10,700**  
farmers reached\*  
\* additional farmers will be reached through Dec 2024 via year-round delivery

MALI  
**174,000** farmers served | **79%** women

**190,000+**  
farmers reached

**77%**  
women

TOTAL  
**260,000** farmers served | **73%** women

**990,705**  
seedlings planted



## Launching Enrollment for the 2025 Season

*The third quarter is an exciting time of year at myAgro, when we launch enrollment for the upcoming season. Nearly every myAgro team is involved in new season preparation, as we review lessons learned from the previous year and develop strategies to achieve our goals ahead. As we continue to move closer to our North Star of serving 1 million farmers, this year's season launch is an opportunity to test and scale initiatives that help us realize that vision.*

One of the defining activities of new season launch is recruiting and hiring our Village Entrepreneurs (VEs) – local sales ambassadors who help farmers enroll for packages and make payments. Each year, our Expansion Agents work with local community leaders in new villages to identify VE candidates. Interested candidates are invited to complete recruitment exercises, and top candidates are selected based on their performance. Over the years, we have learned that standout VEs are strong relationship builders, solutions-oriented, organized, and skilled financial planners; these are four key competencies that we look for during recruitment. In July and August, myAgro recruited more than 4,200 VEs, including 600 new VEs.

Both new and returning VEs complete onboarding training with the myAgro field team, which includes both classroom learning and hands-on training so that VEs feel practiced and confident in their sales pitch. VEs are paired with a Training Agent to practice sales activities with local farmers in their village, and new VEs have the opportunity to shadow an experienced VE for additional mentoring and support. All VEs are equipped with mobile phones and trained in how to use Connect, our custom-built sales app. In Senegal specifically, VEs spent the month of September completing the Farmer Awareness Survey before launching enrollment. While myAgro has a high customer density throughout our areas of



Village Entrepreneurs like Anta are a key link between farmers and myAgro programs; in Q3, our team invested in training and tools to prepare them for success this season.



During onboarding, VEs are paired with myAgro Training Agents to practice sales activities with local farmers in their village.





⌘⌘⌘  
In western Senegal, Field Coordinator Ousmane Ba (right) works with VE Rocky Thiaw to visit with community members and conduct this year's Farmer Awareness Survey.

operation in southern Mali, Senegal is an area where we have high potential to increase the number of farmers served per village. First tested in 2023, this survey helps VEs identify new farmers by moving door-to-door and registering potential customers in the Connect app – without the pressure of making an immediate sale. We can then leverage this data to help VEs engage with new farmers efficiently and effectively via the Connect app (more on this in our Tech + Innovations Update).

Last year, Farmer Awareness helped VEs identify 250,000 potential new customers and boost customer density. Based on this success, we replicated the survey for the 2025 season launch with a few improvements based on VE feedback: we simplified the registration form so that VEs can register new farmers in less time, and we

implemented a new commissions structure so that VEs could see the fruits of their labor more quickly. So far this year, we are thrilled that VEs have identified more than 500,000 potential customers in Senegal through the survey.

Overall, Farmer Awareness is a key example of an innovation that was developed alongside our VEs and farmers, and then brought to scale. It is now a core part of our seasonal activities in Senegal, helping VEs serve more farmers in their communities with ease. In the next section, we will share another innovation in the works that we are testing this season to help us achieve our ambitious North Star.



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The Farmer Awareness Survey helps VEs identify new farmers in their village and raise awareness. Below, myAgro VE Awa Dione meets with local farmer Assane Sarr together with members of our field team. At right, a VE in Toubatoul meets with farmer Maudu Saine to share about myAgro packages.



» » »

This year, myAgro has unlocked even more opportunity for VEs. In Senegal, Maimuna Dgom (above) manages a poultry mother unit, while VE Aminata Konaré (right) manages a tree mother unit in Mali — further boosting their income and connecting farmers in their regions with climate-smart products.







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myAgro farmer Bousso Diouf (left) meets with her local VE, Mame Diarra.

## Closing the Digital Divide for Women Entrepreneurs

*In addition to VE recruitment and training, this year's new season launch included new tech research to help close the digital divide for our women VEs.*

The myAgro Connect app is a custom-built sales tool that has already helped VEs shift from pen-and-paper approaches to digital customer management. At the same time, it can be challenging and intimidating for VEs to learn new app features and adopt new practices.

The majority of myAgro VEs are women living in rural areas, with limited educational experience or digital literacy. Despite a growing number of digital tools in the agriculture sector, the UN Food and Agriculture Organization notes that women are often last in line to access new information and communications technologies (ICT) – even though they stand to gain more than most. As a result, women can face



challenges using digital tools when they do get access, because the tools feel so unfamiliar. At myAgro, we have learned that many VEs are most active on the app when they have in-person support from a field team member; as we scale, it is important that VEs feel confident using the app on their own to boost sales.

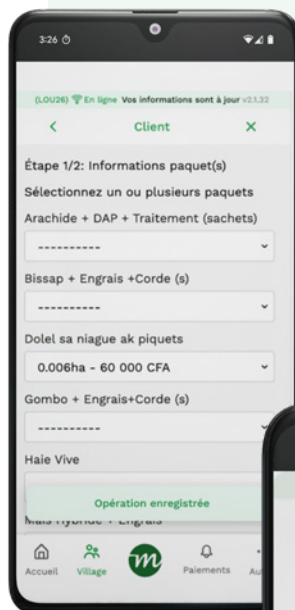
In Q3, myAgro launched research to close this digital divide and develop app innovations that help VEs manage their sales with confidence, independence, and efficiency. This new version of Connect will introduce design improvements and new features that boost inclusivity and accessibility, making it easier for VEs to serve more farmers. Using a human-centered design approach, our teams are working with VEs themselves to achieve the following goals:

1. **Illuminate the path:** Improve the app visual design by reducing text so that low-literacy VEs feel confident navigating tasks. This includes co-creating images and icons with VEs that represent key concepts, and introducing QR codes on farmer IDs and payment cards so that VEs can quickly scan and execute without typing long numerical codes.
2. **Reward and recognize:** Gamify the sales journey to provide fun and positive feedback after task completion, and incentives to reach the “next level”.
3. **Ignite ambition:** Develop a work planning feature that provides data-based guidance to assist VEs in organizing their work, and make it easy for VEs to check in on their commissions and sales performance metrics.

Through this process, we hope to identify best practices that can serve other actors in the field who are leveraging digital tools to reach underserved communities. Ultimately, these innovations will equip VEs to boost their entrepreneurial skills, increasing their sales commissions and income for their families. Meanwhile, they will connect more and more farmers with myAgro’s digital layaway platform where they can purchase climate-smart packages that strengthen yields and income – moving us closer to our North Star.

## myAgro Connect App Update

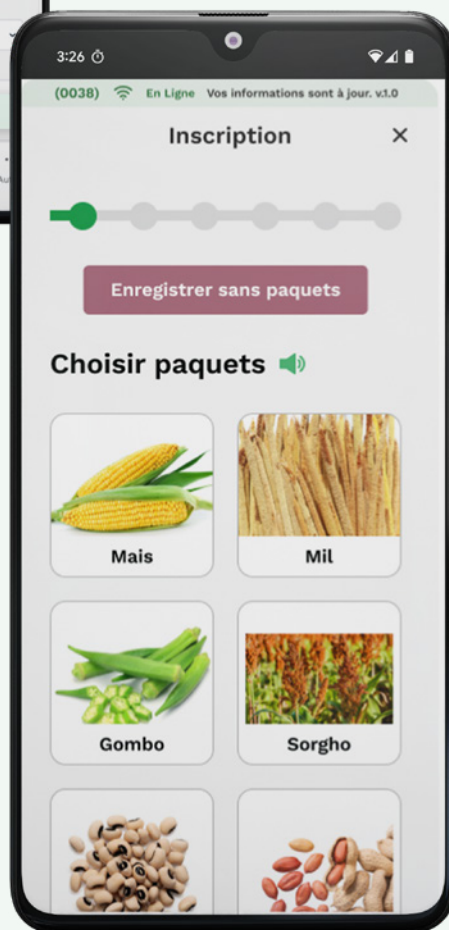
### BEFORE



« « «

Previously, VEs spent a lot of time finding the right package type and size when making a sale to a farmer.

### AFTER



» » »

With the new design, VEs can quickly select the right package type and size based on visuals, following a progress bar at the top which shows how many steps remain in the process.



# Advancing Momentum for Systems Change through Government Partnership in Senegal

*In addition to linking farmers with tools and training, myAgro is also focused on influencing systems change that benefits farmers for the long term – especially women. Even though women represent most of the agricultural workforce in Mali and Senegal, farm programs and policies are seldom designed with women in mind. As a result, male farmers tend to benefit most from these programs by default. myAgro works to make a data-driven case to governments that designing programs with women at the center will accelerate progress towards national food security goals.*

In April 2024 Senegal elected a new prime minister running on a platform to better the lives of Senegalese citizens, including rural communities. One of the prime minister's goals is to execute timely and transparent distribution of fertilizer subsidies directly to smallholders. However, improved systems are needed to execute this task successfully. Over the last two quarters, we've held three key meetings with the Ministry of Agriculture to see how myAgro's model might align with Ministry priorities.

Through these meetings, we learned that the Ministry aims to develop a digital subsidy distribution system



myAgro board and leadership with the Office of the Ministry of Agriculture in Senegal.

for transparency, performance tracking, and impact measurement; they were also interested in a mechanism that enables farmers to make small payments towards their farm inputs, ensuring they could take full advantage of the subsidy. We were excited to see how myAgro's digital layaway platform and field infrastructure are already poised to fulfill the Ministry's goals.

On October 14, myAgro signed a Memorandum of Understanding (MoU) with the Ministry of Agriculture, which will drive the next phase of our collaboration. Over the next three months, we will hold several follow-up meetings with key stakeholders to discuss implementation of joint initiatives. Internally, we have formed a government working group to develop pilot strategies, risk assessments, and mitigation plans so that we are well prepared if and when the government is ready to greenlight a pilot project.

Overall, this new partnership represents a key window of opportunity for myAgro to advance systems-level change that benefits smallholders across Senegal, increase our scale and sustainability, and contribute to Senegal's national food security goals. We are thrilled about this opportunity and look forward to sharing updates in the coming months.



*"I call on the Minister of Agriculture to ensure that inputs are made available in conditions of strict transparency to those actually entitled to them... through the process of digitizing the agricultural input distribution system."*

**OUSMANE SONKO** | Prime Minister of Senegal



## A Pathway to Progress: myAgro's poultry program unlocks new opportunities for women farmers and entrepreneurs

*Today in Senegal, there are two main companies that raise day-old chicks. They focus their distribution in urban areas, and do not have the capacity or willingness to set up a rural distribution network. Even when rural networks are set up, they risk failure because most rural farmers have neither immediate cash on hand, nor a reliable way to save up and purchase chicks. This means there is not a reliable or profitable value chain for selling poultry to rural farmers.*

At the same time, poultry can be a transformative endeavor especially for women, who often do not have enough land to meet their families' needs. Dual-

purpose chicks require no farmland and can be raised for nutrient-dense meat and eggs, which farmers are able to consume and sell year-round. This means more consistent income for families to pay for food, school, healthcare, and save towards their goals each month – regardless of climate shocks.

myAgro's Mother Unit (MU) poultry program is closing this gap for rural farmers. The first of its kind in Senegal, this program trains one female VE in each village to run a poultry "mother unit" where they nurture a flock of day-old chicks for one month before delivering them to local customers. Through their role, these VEs gain marketable skills and boost their income through chick sales. Meanwhile, farmers in surrounding villages gain access to high-quality, vaccinated birds to diversify their income and increase food security.

As of September 30, myAgro recruited and trained a total of 71 MUs who served 10,700 farmers, 77% of whom are women. We were thrilled to learn that 80% of poultry farmers were brand new to myAgro – increasing customer density and providing a new entry point for farmers who previously struggled to participate in our programs. As the year continues, we will focus on reaching our target of 20,000 poultry farmers for 2024 and measure the program's impact for both VEs and farmers.



**AMY FAYE** | Ndiassane, Senegal

Amy is a farmer in Senegal who shared about her decision to invest with myAgro this year. She says,

“

*"I decided to invest in poultry with myAgro because everything that myAgro provides is a source of development for us farmers – myAgro chickens are different from ordinary chickens due to their superior quality. It is also important to include poultry in our diet, as it enriches our food. Being able to care for myself and my family in this way gives me a sense of pride and freedom. It gives me the confidence to increase my agricultural investments."*



## HATCHING SOMETHING NEW

### A Sneak Peek at myAgro's 2024 End of Year Campaign!

*Looking ahead, myAgro has the ambitious goal to rapidly scale the poultry Mother Unit model in 2025 and strengthen the poultry value chain across Senegal.*

We are excited to announce the launch of our End of Year Campaign, Poultry for Progress: Equipping Women Farmers to Thrive. The campaign aims to raise at least \$100,000, which will enable myAgro to scale our program to 150 MUs by December 2025. The opportunity to manage an MU or begin poultry farming provides new pathways for farmers like Amy Faye (page 13) and VEs like Amy Ndoeye (page 15) to build new skills, improve their income, and strengthen resilience to climate shocks. We invite you to participate by visiting our [Campaign Page](#), sharing the link with your networks, and making a contribution. Please stay tuned in the coming weeks for the official campaign launch, and [follow along with myAgro on LinkedIn](#) for updates.





## A Day at the Coop with Mother Unit Manager Amy Ndoye

*In Pire Guoureye village in Senegal, myAgro VE Amy Ndoye is transforming her community – one small chick at a time. Amy began her journey as a myAgro VE two years ago, connecting farmers in her village to our core season packages and climate-smart agriculture training.*

Driven by a desire to uplift her family and community, she became a skilled VE and quickly exceeded her farmer enrollment goals. Her standout performance opened doors to an exciting new role as a myAgro poultry Mother Unit (MU) manager. Through this opportunity, Amy could learn new skills and earn additional income by raising and selling chicks to local farmers. All she needed was space for a coop – and the ambition to manage it.

When we visited Amy, she shared how myAgro equipped her with essential training and resources to establish a coop that can house 500 chicks, and launch her poultry enterprise. She also highlighted her relationships with myAgro's dedicated Training Agents, who provide invaluable guidance and mentorship. Amy has completed four sales cycles so far this year, selling a total of 2,000 chicks to 500 farmers. Her recipe for



myAgro VE Amy Ndoye operates a poultry Mother Unit, where she raises 500 chicks for the first month of their life until they are ready to be delivered to local farmers who have purchased a poultry package.

success lies in a passion for her work, driven by the impact she sees in her community.

“Caring for chickens is easy and rewarding,” she shares with a smile as she showed us her coop. “The return on investment is incredible: you can eat the eggs, enjoy the meat, and even sell them when unexpected expenses come up.”

In an area where many women lack access to farmland, poultry offers a practical and profitable alternative that can be managed close to home. Amy shares, “I tend to my chickens early in the morning and again in the evening. Working from home is advantageous for us women in Senegal,” she explains. “That’s why this project is so wonderful – it allows women to gain independence and make a living.”

In addition to the financial security she has achieved as an MU manager, Amy finds joy in her community’s excitement on delivery days, when farmers come to pick up their birds. With this new opportunity from myAgro, she has become a thriving entrepreneur who inspires and connects other women in her village to poultry farming as a pathway to resilience and financial independence.



Amy has completed four sales cycles so far this year, selling a total of 2,000 chicks to 500 farmers.



FARMER SPOTLIGHT

myAgro  
**FARMER  
STORY**





«««  
Mossane Faye  
in her field of  
millet.

## With myAgro, Mossane Faye's farm business – and confidence – grow to new heights

*Mossane Faye is a 54-year-old farmer and mother of seven in Thiadiaye, Senegal. She first learned about our programs at her local village savings group where a myAgro agent shared about our mobile layaway platform and climate-smart packages.*

Last year, Mossane enrolled for a  $\frac{2}{3}$  hectare package of millet and was able to double her harvest relative to previous years. This year, she decided to also invest in a myAgro poultry package. While she already had some local chickens of her own, she was excited to try myAgro poultry because of the high quality inputs and services she received from myAgro in the past. She found that myAgro's dual-purpose chickens grew faster and healthier than her local ones, improving her family's nutrition and income from egg and bird sales.

In her own words, Mossane shares, "Because of my involvement with myAgro, I can better care for

my family. The payment system was critical for me – I could pay for packages [little by little] without restrictions, which I couldn't do otherwise. Thanks to the agricultural practices I learned with myAgro, it has strengthened my confidence. I learned how to strategically apply fertilizer in my field, which made a substantial impact on my harvests. The quality of my harvest is outstanding, the millet grains have grown in size, and the overall quantity has increased. There's been a remarkable change in my relationships with fellow farmers since joining myAgro as we share ideas for mutual advantage. My partnership with myAgro makes me optimistic about the future of my agricultural activities."

With myAgro, Mossane has gained access to climate-smart seeds and training that has improved her family's quality of life – and then leveraged her earnings to further diversify her farm business with poultry. In the process, she has gained a newfound confidence in her skills as a female entrepreneur who is making a difference with other farmers in her community.



## TEAM NEWS



### Sonja Kotze, Chief Finance and Administration Officer

One of myAgro's key goals for team building this year was to hire a permanent CFO with experience growing and scaling enterprises in the African context. This quarter, we are pleased to share that Sonja Kotze will join myAgro as Chief Finance and Administration Officer in January 2025. Sonja brings 25 years of global experience in the private and non-profit sectors, most recently serving as CFO of Living Goods. In previous roles she has managed multi- and bilateral funding portfolios of more than \$100 million. She holds a postgraduate degree in Financial Management, Strategy and Corporate Governance from the University of South Africa, and an MBA from the Graduate School of Business at the University of Cape Town. Originally from Namibia, Sonja's international experience includes work in the U.S., United Kingdom, and various African countries. At myAgro, she'll oversee our accounting, procurement, risk, compliance, grant management and internal audit functions in addition to our people function. Welcome, Sonja!

### Data Security and Privacy Update

At myAgro, the privacy and security of farmer data is of utmost importance to our team. We do not sell farmer data, and we have implemented a number of policies heavily focused on data protection from major risks. It is equally important to us that we are transparent with our partners and donors about risks to our programs, incidents, and action plans for remedy and future mitigation.

Kiamo is the software platform that myAgro uses to manage our call center activities – enabling

our agents to provide real-time mobile support to VEs and farmers throughout the year. This includes help with package enrollment, payment, planting follow up, agriculture Q&A, and more. In mid-July myAgro's call center database – essentially a list of call logs – was hacked and deleted. The breach accessed 200 rows of data that included information about customer names, package orders, phone numbers, and account balances. Our team was able to clearly identify and recover these 200 rows, so we know exactly what data was obtained. The call log database is not our core customer database, so we did not lose valuable farmer information.

We immediately began taking clear measures to remedy the breach and improve network security. We rebuilt the Kiamo server and blocked it to outside vulnerabilities; it is now only accessible from internal networks within our offices. We also completed an internal IT audit to ensure that similar vulnerabilities were not present for other databases. In the new year, with the guidance and experience of our new CFAO, we plan to launch a larger internal compliance review and audit to further bolster our data security. If you have any questions or concerns, please message us at [development@myagro.org](mailto:development@myagro.org).

## IN CLOSING

### Looking ahead, we are excited for the harvest season when farmers get to celebrate the fruits of their labor.

As of the end of September 30, our agriculture agents are seeing significant plant growth compared to the same point in time last year, and farmers have expressed high satisfaction with their seed performance and the growth stages of their crops. As we enter Q4, we will partner with farmers to measure their harvests, and evaluate how myAgro's programs have

made a difference for farmer yields and income. Our seasonal achievements year after year – and exciting new developments in government partnership and products like poultry – are made possible in part through your support. Thank you for your commitment to myAgro as we equip smallholder farmers in West Africa to thrive.



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