



myAGRO

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2025
July - Sept



TABLE OF CONTENTS

03	<i>Glossary of Terms</i>
04	<i>Leadership Letter</i>
05	<i>About myAgro</i>
06	<i>By the Numbers</i>
07	<i>Feature: Launching Enrollment for the 2026 Season</i>
09	<i>Innovations Update: Introducing a Farmer Direct Model</i>
10	<i>Field Update</i>
12	<i>Farmer Spotlight: Yacine Diouf Champions Collective Strength in Gagnick Mack</i>
14	<i>In the News: myAgro Engages in Regional and National Dialogues on Food Systems and Women's Empowerment</i>
16	<i>Team News</i>
17	<i>Staff & Leadership</i>

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 month-old dual-purpose chicks, and agroforestry packages include tree seeds and 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.



On the cover: Awa Camara is a producer in Dianki. She has been working with myAgro for four years, and this year she chose the Bissap package.



LEADERSHIP LETTER

July through September 2025



Dear friends,

The third quarter is always an exciting moment here at myAgro. In fields across Senegal and Mali, farmers tend to their crops during the rains and prepare for harvest. Meanwhile in the villages, communities are abuzz as we launch package enrollment for the coming year's growing season.



Anushka Ratnayake
Board Director
Founder and CEO

This season, we are building on strong momentum in Senegal – expanding our poultry program and introducing new package options at steady prices so that more families can have nutritious food, cover their expenses, and plan for their futures with confidence. Overall, we are on track to increase our reach in Senegal this year by 50% – a major contribution to food security and livelihoods for rural families.

Meanwhile in Mali, we are walking through a period of careful transition. In recent months, local political shifts created risks to operating at our large scale. myAgro made the decision to reduce our footprint to help manage these risks. This transition is deeply community-centered—supporting

farmers, VEs, and staff with close communication and support. Even as our direct presence scales back, we are proud of myAgro's impact on these communities, including a strengthened agricultural ecosystem and empowered local leaders.

In addition to managing transition in Mali, we are focusing our energy on building exciting new tech capabilities called Farmer Direct. This new suite of tools will enable farmers to engage with myAgro from their own mobile phones – increasing farmer independence and providing an on-demand customer experience, while lowering costs. Our vision is that this approach will position myAgro to scale more rapidly and efficiently through partnerships – contributing to broader systems change for smallholders in West Africa by becoming widely accessible alongside public subsidy and extension programs. You can find more detail on Farmer Direct on page 9.

In this report, you'll also hear directly from Elisabeth Demba, a myAgro Call Center agent working in Thies, Senegal. Our Call Centers currently act as a bridge between the experience of rural farmers in their fields, and myAgro's digital tools



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 month-old Kuroiler breed chicks, known for being high producers of meat and eggs while requiring few resources.

The myAgro model generates powerful impact. On average, farmers who partner with myAgro produce 130% more food and earn US\$165 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.”

and resources – and they will continue to play a key role as we develop Farmer Direct tools.

As the third quarter comes to a close, our team is truly buzzing with energy – deeply motivated to adapt and test new strategies that will equip farmers and their families to thrive amidst an increasingly unpredictable landscape. This new work would not be possible without the support of you, our partners, who help to fuel every milestone we reach. Together, we are proving that when we listen to farmers and equip them with the tools and technology they need to grow, they can transform their families and communities.

With gratitude,

Anushka Ratnayake

Board Director, Founder and CEO

BY THE NUMBERS

As of September 30, 2025

223,270

Total number of farmers delivered

64%
WOMEN

SENEGAL

110,633
farmers

MALI

112,124
farmers

CÔTE D'IVOIRE

513
farmers



Awa Camara



AGROFORESTRY DELIVERY

110,555

Moringa seed packages
+ 4 new tree varieties tested



POULTRY DELIVERY

160
Mother Units

23,688

poultry farmers delivered to date

FEATURE

Launching Enrollment for the 2026 Season

Each year, the third quarter brings a familiar rhythm of renewal at myAgro – the start of enrollment season. Across villages and rural farming communities, there’s a fresh buzz in the air as farmers prepare for the year ahead. Village Entrepreneurs travel door to door, helping farmers choose their packages, make first payments, and plan for a successful season. It’s a time filled with optimism, energy, and momentum.

Senegal: Scaling Poultry and Expanding Package Offerings

Our targets for the 2026 season in Senegal build on the impressive growth of 2025: we aim to reach 172,500 farmers across 2,400 villages by continuing to scale our innovative poultry program and attracting new farmers with expanded package offerings, which include the following:

- a fertilizer-only package—called Special DAP—that allows farmers to improve crop yields without the higher cost of full input bundles, giving them flexibility to use their own seeds and match purchases to their budget;
- a millet package that includes a half-dose of fertilizer. This package was developed based on recent pilots that suggest farmers can achieve similar yields using just half of the standard microdose that we usually provide in our packages;
- and white bissap (hibiscus), a crop that has



Farmers can make either mobile money or cash payments to save toward their myAgro packages — a flexible, savings-led model that helps families invest in their farms at their own pace.

been heavily requested by Senegalese farmers in addition to our existing red bissap offering, which producers use to create value-added products like juices, teas, and preserves, allowing them to increase income and diversify their sales opportunities.

myAgro is proud to maintain stable package prices in 2026 despite global commodity price increases—and even lower the cost of our most popular packages—helping producers feed their families, strengthen economic resilience, and plan their year with confidence.

Mali: Staying Farmer- and Community-Centered Through Transition

In Mali, this year's New Season Launch comes during a period of thoughtful but necessary transition. Local political and fiscal uncertainties in Mali have created new risks for myAgro operating at a large scale. After careful consideration, we made the responsible decision to reduce our footprint in Mali to 10,000 farmers as we navigate this season. It is our intention to negotiate the bilateral agreements necessary with the government that would enable us to resume operating at a larger scale.

Throughout this process, our approach remains farmer- and community-centered. The Mali team has worked closely with farmers, Village Entrepreneurs, and myAgro staff to ensure clear communication and meaningful support. We've provided training materials, financial planning tools, and guidance for thousands of village savings groups to help them leverage pooled funds for input purchases. Farmers were also connected with local suppliers to ensure continued access to seeds and fertilizers for the 2026 season.

When meeting with local communities, Mali Country Director Mohamed Patrice Diallo shared that farmers expressed both sadness and deep appreciation for myAgro's transparency. One farmer said, "We have seen many programs come and go, but no one ever came back to explain, to reimburse, and to say goodbye."

We are also supporting our staff and VEs through a staged transition — going beyond local labor requirements to provide extended benefits, job placement assistance, and career counseling. Many of our 1,900 VEs, most of them women, are already applying their marketing, financial literacy, and digital skills to new opportunities within their communities.

Even as we scale back our direct program delivery, myAgro's presence in Mali has strengthened the agricultural ecosystem in ways that will continue to benefit farmers. We've helped strengthen more than 115 local agricultural enterprises — including seed cooperatives who have grown their production capacity through our partnership, increasing the local seed supply more broadly. We've also supported over 300,000 farmers last season alone with training in climate-smart techniques that they will continue to apply on their land, improving productivity and resilience.

Simultaneously, we are launching research in Senegal to directly engage customers through new digital pathways that will benefit farmers across all three countries of operation. These pilots build on our existing digital platforms and have the potential to reduce costs, expand avenues for engagement, and increase farmer independence — while charting a sustainable path to scale across West Africa. You can read more about this work in the next section.



During new season enrollment, Village Entrepreneur Nogaye Sall travels door to door helping farmers make their first payments and select packages — building trust, connection, and optimism for the year ahead.



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With the Farmer Direct approach, farmers in Senegal are helping test ways to manage enrollment, payments, and training through their phones—expanding access and putting more control in farmers' hands.

Support the Future of Farmer Direct

myAgro is reimagining how farmers access the tools and training they need – directly from their own phones. Your support helps us test and scale these digital innovations, empowering thousands of smallholder farmers to grow more, earn more, and plan their futures with confidence.

! [Donate](#) today to help bring Farmer Direct to life.



INNOVATIONS UPDATE

Introducing a Farmer Direct Model

This quarter, myAgro launched new work to grow our digital capabilities in transformative ways. We are building a new pathway for customer engagement called Farmer Direct, that enables farmers to access myAgro products and services from their own cell phones.

Our vision is that Farmer Direct will put decision-making power directly in the hands of farmers with on-demand tools that they can use to further their entrepreneurial journey – and at a significantly lower cost.

myAgro's current model engages farmers through our network of Village Entrepreneurs (VEs), who use the Connect sales app to help make enrollments and collect payments. This approach has been key to building trust in a region where most rural communities had low digital literacy and connectivity levels. Now, mobile access, mobile money usage, and data infrastructure are rapidly changing in our countries of operation – especially in Senegal. In order to adapt and continue to grow, especially in an increasingly unpredictable funding and political environment, we need to add on new ways of delivering the same impact to farmers at a lower cost.

For myAgro, the best way for us to achieve this is via Farmer Direct: a new suite of tools that enable farmers

to access key aspects of myAgro's customer journey from their own mobile device. With Farmer Direct, farmers will be able to use their phones to self-select and enroll for packages, send direct mobile money payments, leverage on-demand training and support, and access a peer community of practice – without needing to rely on a VE or training agent.

This year, we are launching a portfolio of high-potential experiments to test and validate new farmer-facing digital channels. Some examples include:

- WhatsApp-based payment flows that leverage AI-driven payment plans to simplify mobile money transactions and reduce friction in the enrollment-to-payment journey.
- On-demand agricultural training delivered via WhatsApp, IVR, and SMS in multiple formats with built-in AI feedback loops for personalization and continuous improvement.
- Self-enrollment capabilities that allow farmers to sign up independently through automated digital channels.

Our hypothesis is that Farmer Direct will transform both the farmer experience and myAgro's business model: farmers will gain greater independence and self-sufficiency in their entrepreneurial journey through these on-demand tools, while myAgro can significantly reduce cost per farmer and boost social return on investment over the next three years. Ultimately, our vision is that this lower-cost model will position myAgro to scale much more rapidly and efficiently through partnerships, and contribute to broader systems change for smallholders in West Africa by becoming widely accessible alongside public subsidy and extension programs.

FIELD UPDATE

From Questions to Confidence: Inside myAgro's Call Center in Thiés

For smallholder farmers who partner with myAgro, success is cultivated not just in the field or at monthly training sessions, but through consistent, trusted mobile support available all year round.

This is the mission of myAgro Call Centers, crucial hubs where our agents make the link between farmers, field teams, and our tech platforms to ensure every farmer has the information and guidance they need to succeed. For the 2025 season alone, Call Center agents in Senegal helped nearly 25,000 farmers enroll for packages, ensured over 30,000 farmers made their final payment to qualify for delivery, and supported more than 90,000 core season farmers with personal follow-up calls during planting.

In the bustling call center in Thiés, Senegal, one of the voices behind this work belongs to Elisabeth Demba, who has spent the past two years guiding farmers. Elisabeth first learned about myAgro through a friend and was drawn to the mission and the chance to speak directly with farmers every day. "What I like most is receiving calls from clients, listening to them, and helping them find solutions to their problems."



Elisabeth Demba | Thiés, Senegal

From her workstation in Thiés, myAgro call center agent Elisabeth Demba provides the clear, trusted communication farmers rely on throughout the year.



"I strive to keep good communication between myAgro and the farmers, ensuring they have all the information they need."

A Safety Net, an Information Source, and a Motivational Coach

For thousands of farmers, the call center is more than a helpline. It is a safety net, a reliable source of guidance, and a steady dose of motivation when progress feels out of reach. Elisabeth embodies all three roles, adjusting her approach to what each farmer needs most.

Each morning, she begins by connecting with myAgro agents in the field. "I start by calling the Village Entrepreneur, Field Coordinator, or Training Agent to ensure good coordination," she explains. These conversations help her anticipate challenges, share accurate updates, and guide farmers with confidence. "I strive to keep good communication between myAgro and the farmers, ensuring they have all the information they need."

From there, her day follows a rhythm of outreach and response. She reminds farmers to make payments, confirms mobile-money transactions, and provides practical guidance, including "sharing clear, reliable information with farmers about agricultural techniques to help them improve their harvests." When a challenge can't be solved remotely, she connects farmers directly to the Village Entrepreneur in their area.

Meeting Farmers at Moments of Real Need

Many of the calls Elisabeth receives come from farmers in moments of uncertainty—after a failed



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myAgro call center agents provide answers, encouragement, and real-time support in local languages to help every farmer stay on track and reach their goals.



mobile-money attempt due to network issues, or confusion while trying out a new planting configuration. One case remains vivid in her memory: a farmer who struggled to connect with his VE in person, but was eager to complete payment in time for delivery. Elisabeth talked him through alternative payment options and reassured him his season didn't have to stall. "At the end of the conversation, the farmer's gratitude touched me deeply and truly motivated me," she recalls. Moments like these show how human support and digital tools can work together to meet farmer needs in remote and rural settings.

Celebrating Farmers' Progress

While the call center often steps in during stressful moments, it's also a joyful role—especially during delivery season, Elisabeth's favorite time of year. "I finally get to call the farmers after all their hard work to schedule their deliveries and give them the information they need," she says. For many, these calls are the moment the fruits of their diligent saving become real. Months of saving and discipline turn into seeds, fertilizer, and tools that will shape their harvest ahead.

Building Skills That Strengthen myAgro's Impact

Over two years, Elisabeth has developed skills that help her better support farmers. "I've developed active listening... and the ability to adapt my communication style depending on the person on the other end of the line," she explains. For some Call Center agents, this includes speaking in local languages such as Wolof, ensuring farmers can ask questions and receive guidance in the language most comfortable for them. These abilities help her meet myAgro's customers where they are—whether they're experienced mobile-money users or navigating digital tools for the first time.

She sees the call center as key to myAgro's long-term impact. "It allows us to stay close to the farmers and support them throughout the entire season," she says. As myAgro continues to invest in new digital pathways for engaging farmers, she is excited to adopt these tools "so we can better support the farmers, respond more quickly, and thereby support more farmers." Elisabeth's role illustrates how digital innovation and human connection together create meaningful progress for farmers.

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Yacine Diouf and her women's group see the myAgro poultry package as a way to generate income, support household needs, and strengthen their savings contributions.



myAgro Farmer Story



FARMER SPOTLIGHT

Yacine Diouf Champions Collective Strength in Gagnick Mack

In the village of Gagnick Mack, Senegal, Yacine Diouf and the members of the Sope Mame Diarra Bousso women's savings group are working together with each other – and myAro – to achieve financial independence and resilience. For the past six years, Yacine has served as secretary of the group, helping guide collective decisions and inspire new initiatives.

Women's savings groups— called tontines in Senegal—are a trusted way for women across West Africa to pool resources, save regularly, and invest in opportunities they would not be able to access individually. These groups provide both a financial and social platform where women meet regularly and support one another. At myAgro, we are using a new approach to reach more women farmers through these groups: our sales team members meet with tontines to introduce and enroll farmers in myAgro's program, especially women-centred products like our poultry package. The tontines act as a safe space where women can learn about and make independent decisions to invest in new farm opportunities, while leveraging on the same saving habits that have long strengthened their group.

In Gagnick Mack, Yacine's group is a strong example of this collective approach in action. The group grew from an informal neighborhood savings circle and now counts 26 active members, each contributing 1,500 CFA per week. They save together throughout the year until they open their cash box during Tabaski, one of Senegal's most important holidays. For Yacine, these savings represent not just money, but stability and empowerment.

"When my husband gives me money for household expenses, I always keep a little aside for my tontine. It's my way of saving," she says. "We are independent women – we don't rely on any project or external help. We never took a loan to start; we built everything with our own resources."

This spirit of independence made the group eager to explore new opportunities like myAgro's climate-smart solutions, and our poultry package in particular. "When I heard about the [myAgro] poultry package, I thought it was a great idea," Yacine shares. "When you pay just

8,000 CFA, you can raise chickens and earn some profit after a few months."

Her vision is that by enrolling for poultry packages together, her group could use the income from egg and bird sales to sustain their tontine contributions throughout the year. Beyond earning additional income, she also values the practical benefits poultry brings to family life. "Poultry is very useful at home: when you receive visitors, you can serve your own chicken instead of going to the market; if your child falls sick, you can sell one and take them to the hospital; and when there are eggs, you can make omelets for the family."

As a respected voice in her village, Yacine continues to motivate other women to take part in new opportunities. "When something new comes to the village, we should dare to try it and see if it can make a difference for us," she says. "In the past, many women were afraid to start, but today, we know it's possible."

By working together, Yacine and her tontine show how women's savings groups can turn collective trust and discipline into lasting financial resilience – especially when equipped with new entrepreneurial opportunities through partners like myAgro.



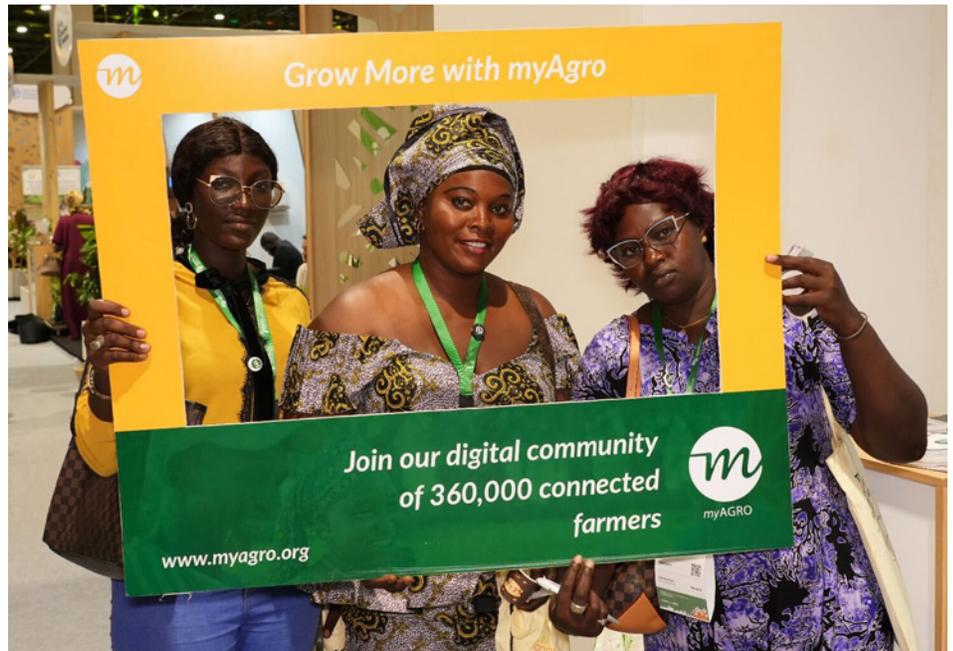
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Women's savings groups, or tontines, allow women farmers to pool resources, build financial independence, and support one another in pursuing new agricultural opportunities.

myAgro Engages in Regional and National Dialogues on Food Systems and Women’s Empowerment

In 2025, myAgro’s visibility and influence across West Africa grew through participation in major regional and national events shaping the future of food systems. From policy forums to cooperative celebrations, our engagement highlighted how digital innovation and farmer-led approaches can drive inclusion and resilience in agriculture—especially for women smallholder farmers.

Across Senegal and Mali, we strengthened collaboration with government ministries and partners, reinforcing myAgro’s role as a trusted voice in advancing climate-smart agriculture and economic opportunities for rural women. Some highlights from this year so far:

1. **Africa Food Systems Forum:** At the continent’s leading platform for advancing resilient and inclusive food systems—hosted for the first time in Francophone West Africa—myAgro showcased its work through an interactive exhibition and speaking engagements alongside senior policymakers. This positioned myAgro as a key contributor to discussions on digitalization, women’s inclusion, and climate-smart agriculture, while opening new opportunities for partnership.
2. **Invest in Senegal Forum (Fii Senegal):** Invited by



At the Africa Food Systems Forum, myAgro showcased its work through an interactive exhibition and speaking engagements alongside senior policymakers.

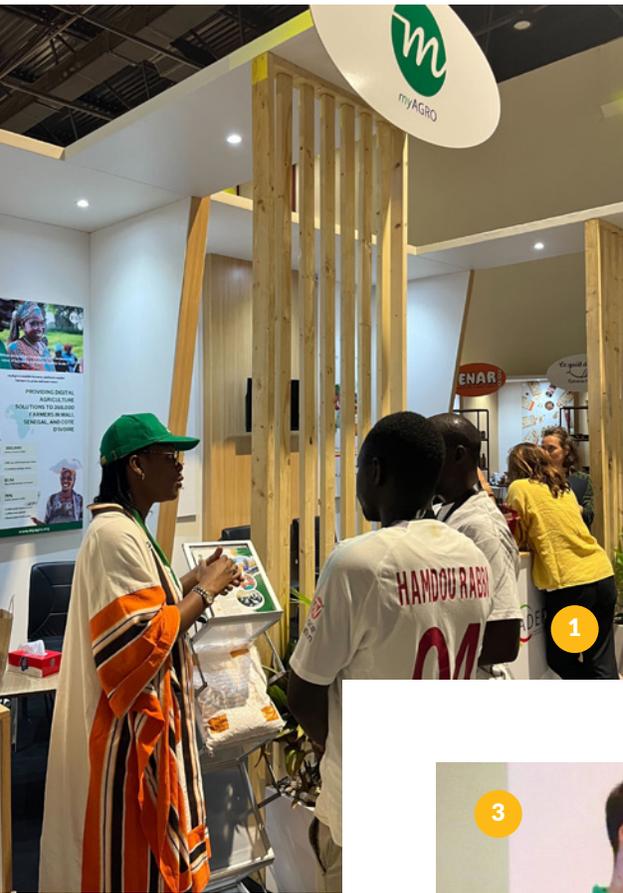
- the International Finance Corporation and the Ministry of Agriculture, myAgro participated in AgTech Day, deepening partnerships with key stakeholders in both the public and private sectors.
3. **International Cooperative Day in Senegal:** myAgro supported the celebration of agricultural cooperatives nationwide, reinforcing our visibility and partnership with the Ministry of Agriculture in Senegal.
4. **Senegal’s Vision 2050 Dialogue:** On a panel hosted by the World Food Programme and the Mastercard Foundation, myAgro contributed insights on how agriculture can power job creation for women and youth under Senegal’s national development plan. This underscored our role as an implementing partner in the national strategy.

Beyond these flagship events, myAgro continues to deepen relationships with government

partners advancing climate resilience and sustainable agriculture. At the recent Climate and Development Days—co-organized by the Ministry of Environment and the World Bank—our team made positive connections with senior officials from the Ministries of Environment and Agriculture.

And in October, myAgro hosted its first Tech & Connect Breakfast, bringing together leading voices from the AgriTech ecosystem—including representatives from IFC, FAO, Heifer International, Jokkalanté, and Agrosfer—for an engaging exchange on inclusive and sustainable agricultural innovation. The event created new opportunities for dialogue and partnership, underscoring myAgro’s growing role as a convener in the digital agriculture space.

Together, these engagements reflect myAgro’s growing role as a credible and collaborative partner driving systemic change for smallholder farmers across West Africa.



- 1. Africa Food Systems Forum
- 2. Invest in Senegal Forum
- 3. Senegal's Vision 2050 Dialogue
- 4. Tech & Connect Breakfast



myAgro Elevates Two Dynamic Leaders to Power Innovation and Impact

This quarter, we're excited to share two key leadership updates that strengthen myAgro's ability to innovate and deliver impact for farmers. We were thrilled to promote from within for both of these roles, nodding to the skill and passion of myAgro's leadership and management team.



Aminata Sougou
Chief Innovations Officer

Aminata Sougou

Aminata Sougou was promoted to Chief Innovations Officer, after serving as Chief of Staff. In her new role, Aminata leads the development and scaling of innovations that expand farmer impact—including new products, services, and technology solutions. Over her tenure, she has been a driving force in organizational strategy, cross-departmental coordination, and the design of new approaches to meet farmer demand.



Kristy Palka
Chief of Staff

Kristy Palka

We are also pleased to share that Kristy Palka was promoted to Chief of Staff. Kristy joined myAgro in early 2024 and has been instrumental in advancing key projects for the Office of the CEO. She brings nearly 16 years of experience from Teach For America, where she held senior leadership roles including Vice President of Strategy, Culture, and Operations, and Chief of Staff for the national finance team. At myAgro, Kristy plays a central role in ensuring strong coordination across teams and advancing organizational priorities.

IN CLOSING

Thank you for being an essential part of myAgro's mission to help smallholder farmers grow lasting prosperity. This quarter, your partnership fueled progress across our organization—from elevating strong internal leaders to advancing our next phase of digital innovation through the Farmer Direct pilot. These milestones are helping us build a more scalable and farmer-centered model for the future. As we enter enrollment season, our teams are putting these advancements into action

to ensure an even stronger year ahead. Every step forward is made possible by your continued support, and we look forward to sharing more stories of innovation and impact in the Q4 2025 report.



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Kristy Palka, *Chief of Staff*

DEVELOPMENT TEAM MAIN CONTACT

Casey Cline, *Managing Director, US*, casey.cline@myagro.org (New York)

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ADDRESS:

131 7th Avenue, #160;
New York, NY 10011; USA

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EMAIL: development@myagro.org

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