



myAGRO

myAGRO

2025
Oct - Dec



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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: Aminata Keita, a peanut and okra farmer from Mali. "I can testify that there is a big difference between my harvest before and my harvest today. Before, I did not have access to good-quality inputs... since I started working with myAgro and gained access to quality inputs and timely support, I can say that my production has increased."

LEADERSHIP LETTER

October through December 2025



Dear partners,

The fourth quarter has been a season of celebration, reflection, and renewed energy at myAgro. In fields across the Sahel, farmers are harvesting the fruit of their labor from the 2025 rainy season and preparing their yields for storage. At the same time, our core business activities are well underway for the 2026 season and farmers are already diligently saving on myAgro's platform for the crops they will plant this coming June.



Anushka Ratnayake

Board Director
Founder and CEO

Amidst this period of growth and innovation, we also recognize the challenges navigated over the past year. In 2025, myAgro served just over 250,000 farmers – a decrease in reach from 2024 which was driven completely by our Mali program. While some of the decline was due to farmers navigating consecutive years of economic stress and the previous year's flood, we didn't pivot quickly enough when we saw farmer enrollment was lagging. This reinforced the importance of setting faster enrollment signals and tighter decision thresholds – changes we've already built into our 2026 planning.

Ultimately, we made the difficult decision to downsize and then fully close our Mali operations in December 2025. Ongoing fuel shortages caused by a terrorist blockade made it impossible to operate safely, or reliably deliver inputs on time – resulting in the suspension and eventual closure of our program there.

Where possible, we transitioned Mali team members to roles in Senegal or Côte d'Ivoire; for others, we provided generous severance and job-transition support. myAgro was founded in Mali 14 years ago, and we are deeply grateful to our team and the farmers we served there. We carry the foundational lessons and accomplishments of their work forward as we continue supporting smallholders across West Africa.

Concurrently, our reach in Senegal grew by 35% from 100,000 to over 135,000 farmers in 2025, driven by strong demand and a high-performing local team. We codified and scaled our hybrid poultry program as part of our income diversification strategy, doubling the program's reach from 2024. As we planned for 2026, our team harnessed lessons learned over the course of the



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.”

year to refine our package design and test new financial planning support for farmers through our call center, helping them stay on track and complete payments on time. The results have been promising, and we’re ahead of our 2026 enrollment target for this mid-point in the season.

As we look ahead, myAgro is entering a pivotal transformation. Our new 2026-2028 strategy, launched this quarter, focuses on fully digital delivery through Farmer Direct, deeper income diversification (including poultry and agroforestry), and building the capabilities needed to scale at a dramatically lower cost. With a strengthened leadership team, proven impact, and a clear path to reach far more farmers, we believe myAgro is positioned to deliver its most cost-effective, scalable impact yet – and we look forward to partnering with you, our partners, to realize this next phase.

With gratitude,

Anushka Ratnayake

Board Director, Founder and CEO

BY THE NUMBERS

As of December 31, 2025

2025 ACHIEVEMENTS

253,858¹

Total number of farmers delivered

SENEGAL	135,984
MALI	117,075
CIV	799

375,000
TARGET

In 2025, myAgro served 250,000 farmers (down from 275,000 in 2024) due to our Mali program.

Here, compounding external shocks – including post-flood economic strain and worsening security – contributed to reduced farmer enrollment.

Internally, we did not pivot quickly enough when enrollment slowed. This reinforced the importance of setting faster enrollment signals and tighter decision thresholds – changes we've already built into our planning for 2026.

At the same time, we are proud that our reach in Senegal grew by 35%, driven by strong demand and a high-performing local team. We also succeeded in doubling our poultry program, reaching 73% new farmers and expanding pathways for year-round income generation.

ACTUAL

63%

% women delivered

TARGET

70%

% women delivered

DOUBLE OUR REACH FROM 2024

51,380

Poultry

50,000

Poultry

4,718

of VEs

4,300

of VEs

54

Customer density

>80

Customer density

\$26

Layaway per farmer

\$27

Layaway per farmer

¹ This is the unique number of farmers who were delivered core season and poultry packages in Mali, Senegal, and Côte d'Ivoire. Farmers who purchased more than one package are only counted once in this number.



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As part of its new three-year strategy, myAgro is helping smallholder farmers in Senegal and Côte d'Ivoire gain greater autonomy, expanded choices, and strengthened resilience through its digital platform and income diversification initiatives.

FEATURE

myAgro Launches New Three-Year Strategy

In Q4, myAgro was thrilled to launch its new 2026-2028 strategic plan. This strategy is the result of listening to our farmers as well as the efforts, insights, and expertise of team members across multiple departments and levels of the organization, our board members, and our partners over months of planning. It represents a shared vision for advancing myAgro's mission through new and innovative pathways.

Our strategy reflects myAgro's core values and what we've learned over the past several years—including what's working for farmers, where digital tools can unlock even greater impact, and how we can responsibly scale access to food, income, and resilience for smallholder families across West Africa. It also outlines our continued shift toward a more digital-first, Farmer Direct model that puts farmer independence and agency at the center of how they engage with myAgro.

The new strategy is anchored in three core pillars:

- **Build a farmer-led, digital savings platform** – redesigning myAgro's core model so farmers can independently enroll, save, and pay for packages and access training through digital channels, increasing autonomy while enabling sustainable scale.
- **Increase food security and diversify income** – helping farmers grow more food, earn more reliably, and build resilience through climate-smart practices, year-round income programs, and new assets like agroforestry.
- **Strengthen organizational capabilities** – investing in people, technology, and processes to support a scalable, digital-first model.



STRATEGIC PILLAR 1

Develop an Innovative, Farmer-Led, Savings-Focused Digital Model

At the core of the 2026–2028 strategy is a transformation of how myAgro delivers its services. Building on more than a decade of experience, myAgro is redesigning its savings-led model into a digital-first platform that enables farmers to independently enroll, save, and pay for packages and access training through simple, low-bandwidth digital channels.

Over the next three years, farmers will increasingly manage their myAgro journey on their own schedules—using tools like mobile money and mobile-based training—responding directly to demand for flexibility, autonomy, and timely support. Digital training and advisory content will complement in-person engagement, providing guidance aligned to key moments in the agricultural calendar.

This shift is essential for sustainable scale. While myAgro’s model delivers strong impact, it is human-intensive and costly to operate at scale. A digital-first platform allows the organization to significantly reduce unit costs while maintaining quality and trust, enabling myAgro to reach far more farmers and empower them as planners and decision-makers—laying the foundation for long-term impact across West Africa.



STRATEGIC PILLAR 2

Support Farmers to Increase Food Security and Diversify Income

Pillar 2 ensures that myAgro’s growth delivers deeper impact per farmer, not just expanded reach. Under the 2026–2028 strategy, myAgro will focus on climate resilience, cost efficiency, and year-round income—helping farmers grow more food, earn more reliably, and better withstand climate and economic shocks.

Core crop packages will lean further into heat- and drought-tolerant seed varieties and regenerative practices, while introducing and scaling “half-dose” fertilizer options proven through multi-year trials to maintain yields while significantly reducing input costs. In parallel, myAgro will scale land-light, year-round income opportunities—especially poultry—to reduce reliance on a single annual harvest and strengthen household income stability, particularly for women and land-constrained farmers.

This pillar also expands farmers’ asset base through new income-generating products. Building on a successful agroforestry program previously implemented in Mali, myAgro will introduce agroforestry to Senegal for the first time, offering fruit and fertilizer trees that improve nutrition, restore soil health, and generate income over time—supporting a more diversified, asset-based pathway to farmer prosperity.





STRATEGIC PILLAR 3

Build Organizational Capabilities to Support a Digital-First Transformation

Achieving these ambitious goals requires robust internal systems and talented, motivated teams. Under the new strategy, myAgro will continue investing in technology, data, and staff capacity to support a scalable, digital-first model without compromising quality or accountability.

Partnerships with governments, private-sector actors, and local stakeholders will play an increasingly important role in amplifying impact and ensuring long-term sustainability. Together, these investments strengthen myAgro’s ability to adapt, innovate, and deliver results at scale.

Looking Ahead

The 2026–2028 strategy positions myAgro to convert proven impact into a scalable, digital platform that expands farmer choice, lowers costs, and strengthens resilience and income diversification. With a clear vision, a strong foundation, and the lessons learned from years of experience in Mali, Senegal, and Côte d’Ivoire, myAgro enters this next chapter ready to help smallholder farmers thrive across West Africa.

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myAgro’s shift to a digital-first, Farmer Direct model meets farmers where they are—using low-bandwidth mobile technology to expand autonomy, reduce costs, and enable sustainable scale.



2026 TARGETS

196,000

farmers served across Senegal and Côte d’Ivoire

70%
WOMEN

\$18.8 million

philanthropic need

\$17/farmer

layaway per farmer

\$3 million

total layaway revenue

50-100%

average yield increase per farmer

\$75-125

additional income per farmer

DIGITAL INNOVATION

Advancing Farmer Direct Tools to Expand Choice and Independence

myAgro's 2026–2028 strategy is transforming how smallholder farmers access agricultural services. At the heart of this shift is Pillar 1: a farmer-led, digital platform, designed to give farmers more choice, autonomy, and flexibility. Known as Farmer Direct, this initiative moves myAgro from a field-intensive delivery model to a digital-first approach, where farmers can enroll, save, and pay for packages and access training directly from their mobile devices. By putting farmers in control of their own journey, myAgro is testing new ways to scale impact, reduce costs, and strengthen resilience across Senegal's rural communities.

To bring Farmer Direct to life, myAgro has launched two key pilot projects—Digital Payment and On-Demand Training—led by dedicated cross-functional working groups that include innovation, technology, and software expertise, supported by executive leadership, engineering guidance, and data analytics. These groups have already run 20 experiments and are planning 10 more. Our early learnings are shaping the way new tools are designed, so we can meet farmers where they are and bring them along to a more digitally supported, on-demand experience. Some highlights that we are excited about:

- **Household-level access matters.** While not every farmer owns a phone, Senegal's rural phone ownership rate is 60%, and households average 8.3 members—so someone in the household can almost always access digital tools. We are integrating considerations about how farmers use shared devices into our tool design.
- **Farmers are eager to engage with and follow payment plans.** In a November experiment, 91% of respondents opted into payment plans with reminders, and 85% agreed to make the recommended weekly payment when prompted.
- **A combination of voice and visuals work best.** We're learning that short, practical audio lessons and field images delivered via WhatsApp are far more effective than text or data-heavy videos.
- **Human touch remains key.** Farmers respond best to new digital tools when a field agent or call center representative introduces it first, building confidence before independent use.

We look forward to sharing updates from the two pilots which will launch in January 2026 – combining the best of our learnings so far to develop and test a more end-to-end experience for farmers.



myAgro Recognized as a Top Performer by 60 Decibels

We're proud to share that myAgro has been recognized by 60 Decibels as a top performer in Female Reach and First Access, placing us in the top 20% of organizations evaluated in our region. This reflects our success in reaching women at scale through thoughtful marketing, enrollment, training, and package delivery that address women farmers' unique needs – while also delivering first-time access to high-quality agricultural products, services, and support for farmers who previously had none.

Designing our programs with women's needs at the center benefits everyone. By tailoring tools, training, and delivery logistics to overcome gender-specific barriers, we've helped women like Nogoye Ngom, a mother of 13 from Thiadiaye, Senegal.

"Since my birth, I have been involved in agriculture. Yet, myAgro provided me with invaluable agricultural knowledge. I lacked previous experience in agricultural training, but now I am self-sufficient in agriculture due to the practices I've learned."

Nogoye now supports other women in her community, helping them enroll and access inputs for the first time.

When we design for women, it's clear that everyone benefits. Babacar Mbodji, chief of Ndiaffate village in the Kaolack region, shared what he's witnessed since women in his village began enrolling with myAgro:

"Unfortunately," he said, "women are the weakest in the community [in terms of social status] and a lot rides on their shoulders. What I have noticed is that after enrolling with myAgro, planting, and harvesting the fruits of their labor, they become more confident... Women are at the center of the community; they act as a catalyst."

By empowering women with the tools, training, and resources they need, myAgro doesn't just strengthen individual farms—it helps women transform their families and communities, becoming leaders and catalysts for change. We are honored by this recognition and deeply grateful to the farmers, Village Entrepreneurs, partners, and supporters who make this impact possible.



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Chief Babacar Mbodji

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Nogoye Ngom



Farmer enrollment in Senegal is off to a strong start for the 2026 season, driven by simplified, farmer-focused input packages and early outreach to help farmers plan for a successful season.

FIELD UPDATE

MOMENTUM IN THE FIELD

2026 Farmer Enrollment and Layaway

Farmer enrollment and layaway in Senegal are off to an impressive start for the 2026 season. We are ahead of our enrollment target for this point in the year, and farmers' payment completion is trending well.

With strong demand and a high-performing local team, our Senegal program is the central engine to achieving our long-term growth goals. Three key elements are driving the momentum this year:

1

Proactive Financial Planning and Support

By listening to farmers on the ground, our teams recognized that the smallholders we work with are eager for more support with financial planning so they can confidently meet their package balance. For the 2026 season, myAgro piloted a new approach through the call center to provide this support: after a farmer enrolls for a package, they receive a phone call which prompts the farmer to make a payment according to their payment plan – which the agent can facilitate directly over the phone using mobile



money. We tested this approach with different “buckets” of farmers who were overdue for payment, by as little as 2 weeks to more than 2 months. We saw that mobile payment reminders improved adherence by up to 21%, while farmers who did not receive calls achieved only a 4% improvement at most.

2

More Attractive and Farmer-Centric Product Offerings

Our 2026 packages were redesigned to better reflect farmers’ priorities. Packages were designed to keep prices low, composition simple, and benefits apparent – marketed with clearer input quantities and expected returns. After successfully testing this option in Mali, we introduced a range of fertilizer-only packages in Senegal which enable farmers to lower their input costs by combining myAgro’s high-quality fertilizer with their own saved seeds. We are also testing a new millet package that utilizes a half-dose of fertilizer – delivering comparable yields at half the price per hectare, lowering barriers and further boosting farmer return on investment.

3

Strong Team Mobilization and Early Community Activation

Our sales teams were energized by the launch of these responsive, farmer-centric packages and by an intentional focus on early community engagement. Village meetings and agricultural trainings began at the start of enrollment, helping to build trust and awareness early in the season, especially for new farmers. In parallel, proactive recruitment and training ensured teams were fully staffed and ready to prioritize high-potential villages with strong historical yields.

Together, these strategies have positioned myAgro’s operations in Senegal for a strong 2026 season, building momentum that supports continued enrollment growth and deepening impact for farming communities across the country.

Doubling Poultry Delivery in Rural Senegal

We’re excited to announce that myAgro’s poultry program grew dramatically in 2025, reaching 90% more farmers than the previous year.

This expansion highlights the increasing role of poultry as a dependable source of income and nutrient-rich food during the lean season, while helping families build resilience to climate shocks.

Our 2025 accomplishments include:



2026 poultry targets:

As we focus on deepening income diversification for farmers through Pillar 2 of our 2026-2028 strategy, we plan to build on this momentum and continue growing into 2026 – offering women and landless households a rare opportunity to earn and manage income close to home.



Voices from the field

This quarter's Farmer Spotlight brings together voices from across our communities in Senegal, sharing how myAgro is supporting stronger harvests, greater independence, and food security for families.

Semou Ngom | Gallo, Senegal | 4 years with myAgro



"I feel independent and useful to my family. Last year, I was able to sell some of my chickens and support myself, as well as pay for my children's school fees. Raising your own chickens is useful, because you can sell some and serve some as food for the family. I no longer have to rely on my husband's income to buy meat."



Aminata Sané | Colomba, Senegal | 2 years with myAgro

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“This year, I grew cowpeas on less than one hectare. I am very satisfied with my harvest, which was more productive than in previous years. This production provides food security for my family, as it will be consumed entirely at home; I do not plan to sell any of it. [Next year], I would like to expand my cultivation area and diversify my seeds. As a woman, working with myAgro has not only allowed me to improve my knowledge of the land, but also to better manage my daily expenses and invest little by little.”



Fatou Dieng | Southern Senegal | 3 years with myAgro

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“The difference myAgro's fertilizer has made is incredible – the soil is healthier and more productive. Even when the rain stopped for a while this season, my crops did not rot because the plants were stronger. What makes me happy is sending my children to school. Before, it was tough to send them to school, but now, with the income I make, I can provide everything my children need.”



Marie Senghor | Mbékhourane, Senegal | 1 year with myAgro

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“I am in my first year with myAgro and I took ½ hectare of the Bissap package. The agricultural training courses are very useful. At each stage, the agents showed us how to use myAgro products, such as sowing and applying fertilizer. I regularly receive calls from call center agents asking me how my field is doing, and Blaise, the training agent, teaches me how to take care of my field. I have noticed that my field this year is very different from previous years, which is why I am very satisfied. I advise everyone to join myAgro.”

Strengthening Leadership and Governance

This quarter, we're excited to share two key leadership updates that strengthen myAgro's ability to scale impact for farmers. These additions reinforce leadership at both the country level and on our Board, supporting strong execution and long-term growth.



Fatimatou Thiam
Deputy Country Director
in Senegal

Fatimatou Thiam

Fatimatou Thiam joins myAgro as Deputy Country Director in Senegal, strengthening our country-level leadership as we scale impact. She brings over 15 years of experience leading commercial growth and operations across West Africa, with senior roles at SIAGRO, Globo Afrique, and Jumia Senegal. Known for her results-driven and people-centered leadership style, Fatimatou has led large sales and distribution teams and driven strategic transformation in complex operating environments. A trained doula, Fatimatou also brings a deep commitment to building trust, sharing knowledge, and empowering women—values that closely align with myAgro's farmer-centered approach. Fluent in French, English, and Wolof, Fatimatou will support the Senegal team in delivering national objectives and building organizational capacity at scale.



Chris Jochnick
Board Director

Chris Jochnick

Chris Jochnick joins myAgro's Board of Directors, bringing deep expertise in land rights, policy, and global development to our governance. Chris is President and CEO of Landesa, where he has advanced land tenure security as a foundation for poverty reduction, gender equity, and food security. Previously, he held leadership roles at Oxfam America and brings a strong background in human rights advocacy, corporate engagement, and nonprofit governance. Chris's experience in systems-level change and partnerships will support myAgro's mission to improve smallholder farmers' livelihoods sustainably.

IN CLOSING

Thank you for supporting myAgro's mission to help smallholder farmers grow thriving, resilient livelihoods.

This quarter, your partnership has fueled experimentation and innovation—advancing our Farmer Direct tools, expanding poultry and income programs, and strengthening the teams and systems that make it all possible. As farmers diligently save for the 2026 season, our teams are testing new tools and approaches that give farmers more agency in securing their family's

prosperity. Together, we are building a more scalable, farmer-centered model for the future, and we look forward to sharing more stories of innovation and impact in the next report.



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Aminata Sougou, Chief Innovations Officer
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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