



myAGRO

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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

- **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: For women farmers, poultry means more than income: better nutrition, steady earnings, and growing confidence.



LEADERSHIP LETTER

January through March 2026



Dear partners,

The first quarter of 2026 has been a period of high-energy execution and rapid learning at myAgro. From accelerating our "Farmer Direct" digital initiatives to replicating our agroforestry model in Senegal, we are moving with urgency to put more agency and tools directly into the hands of the farmers we serve. While our teams have been busy on the ground preparing for the upcoming season, this quarter also gave us a clear, comprehensive view of the impact we achieved over the past year as we finalized our 2025 harvest analysis.



Anushka Ratnayake
Board Director
Founder and CEO

The results confirm that our impact is deepening. Last year, we served nearly 250,000 farmers—63% of whom are women—and the results were life-changing. Across Senegal and Mali, myAgro farmers grew an average of 191% more food and earned \$117 more in net income than their neighbors. Beyond the financial gains, a large-scale study of 12,000 households (page 7) confirmed that myAgro farmers are statistically less likely to resort to negative coping strategies like skipping meals during the lean season – showing how farmers' yield increases with myAgro translate directly to better household food security.

Our commitment to building this stability is also evident in the growth of our poultry and agroforestry programs in Senegal. Unlike traditional staple crops that provide a single seasonal payout, these programs create steady, year-round sources of nutrition and income that help families bridge the "lean" months between harvests. We nearly doubled our poultry reach to 50,000 farmers this past year, and a recent pilot study showed that 44% of families with laying hens reported increased egg consumption for their children—a vital win for daily nutrition. Similarly, by utilizing our "Mother Unit" nursery network, we are now on track to deliver 250,000 moringa trees to 25,000 farmers by July. These locally managed nurseries produce moringa seedlings right in the communities they serve, providing a "multivitamin" crop that offers both immediate food security and a recurring income stream through the harvest and sale of its nutrient-rich leaves.

This quarter also marked a pivotal moment in our digital transformation. In Côte d'Ivoire, we have pivoted toward a digital-first training approach, reaching over 33,000 clients with training content through WhatsApp. This model allows us to scale agricultural knowledge at a significantly lower cost. We are seeing similar success with our digital



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.”

payment pilots, where 91% of farmers who made an initial digital payment returned to make a second one independently. As Oulay, a 25-year-old farmer in Senegal (page 17), shared: “I like to pay as soon as I have money in my pocket—before other demands come up.”

None of this progress is possible without the dedicated team behind the work. This past quarter, our leadership gathered in Senegal for a retreat to focus on the road ahead. We also conducted the “myAgro Way of Management” training for our frontline managers, ensuring that as we scale our technology, we are also investing in the leadership and culture that make our field operations successful.

As we move into the 2026 planting season, we are equipped with smarter tools and a clearer path to scale our impact across the Sahel. Thank you for walking alongside us.

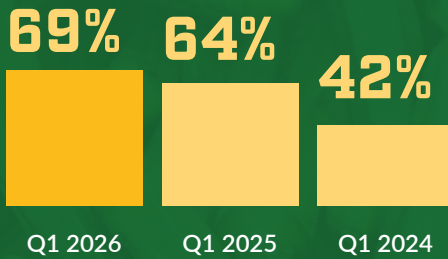
With gratitude,

Anushka Ratnayake

Board Director, Founder and CEO

BY THE NUMBERS

January 1 - March 31, 2026



69%

of clients have made a second payment
(As of this release)

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



Nogoye Ngom

Most popular enrolled packages

* this year in Senegal, myAgro introduced a new fertilizer-only package that enables farmers to apply DAP (a common fertilizer used across many crop types) to their own saved seeds.



Poultry



Red bissap



Special DAP*



Awa Camara

35,000

Farmers engaged to date through Farmer Direct pilots

FEATURE

IMPACT IN 2025

From Harvests to Households

2025 was a year of deepening impact for myAgro. Across Mali and Senegal, we served nearly 250,000 farmers, 63% women, with an expanding range of climate-smart solutions.

The results are clear: when smallholder farmers have access to high-quality farm inputs, climate-smart training, and on-demand support, they grow more food, earn more income, and build more resilient households.

Across Senegal and Mali, myAgro farmers grew an average of 191% more food and earned \$117 more in net income compared to control farmers.

Across both countries, the core program package delivery formed the backbone of our work. In 2025, 200,811 farmers planted using myAgro's improved seeds, fertilizer, and climate-smart training, cultivating 24,080 hectares and producing more than 40,000 metric tons of food. This harvest translated into over \$38 million in net profit for farming families and will support an estimated 1.4 million household members throughout the year.

Impact Results

Looking more closely, impact varied across contexts.

- In Mali, myAgro farmers grew 161% more food than control farmers and earned an additional \$138 in net income. A key factor in these results was the popularity of fertilizer-only packages—which helped boost yields while keeping input costs relatively lower.
- In Senegal, myAgro farmers grew an impressive 249% more food than control farmers. Many farmers purchased smaller packages and cultivated fewer hectares, resulting in a more modest average income gain of \$92—but the yield performance reflects the strength of our seeds, training, and field support. Increasing average package size in Senegal was a clear opportunity heading into 2026.

For farming families, these results are not abstract. A larger harvest means more food stored at home—to feed children directly, to sell during the lean season, and to reduce the

anxiety that comes with not knowing whether this year's harvest will be enough. Additional income means school fees paid, more diverse investments made, and a measure of stability that carries the household forward.

How We Do Harvest Measurement

To understand the impact of our core packages on farmer yields and income, myAgro conducts a harvest measurement study each year. The study compares a subset of myAgro core season farmers with control farmers operating in the same agroecological zones—ensuring that both groups experienced similar growing conditions during the season.

Historically, myAgro physically measured every crop type each year. Beginning in 2025, we transitioned to a more efficient and sector-aligned approach: rotating which crops



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Khady harvests peanuts in her field, gathering the crop that will soon be dried, stored, and used to support her family. Each handful reflects months of care, labor, and the promise of what the harvest will provide.



Khady stands at the center of her harvest—bundles of millet stacked high behind her, the result of a season of hard work and investment in her farm.

are physically measured annually, supported by a robust base of historical yield data. This allows us to maintain high-quality, representative impact estimates while directing more resources toward farmer-facing programs. As in previous years, we use this data alongside farmer expense information and local market prices to calculate net profit for each group—with the delta between myAgro and control farmers representing our measured impact.

Connecting Yields to What Matters Most: Food Security

Yield and income data are essential measures of program effectiveness. But they don't fully answer the question that matters most to the families we serve: Is there enough food at home?

In 2025, myAgro conducted a large-scale food security study designed to answer a simple but important question: Do the increased yields produced as a result of working with myAgro actually result in an improvement in household food security? If so, by what measure?

Across 245 villages in Mali and Senegal, we surveyed 12,000 households over a 12 month period, comparing myAgro farmers with similar non-participating households.

Using the Reduced Coping Strategies Index (rCSI)—a globally recognized metric for measuring household food stress—we

assessed how often families resort to strategies like skipping meals or reducing portion sizes when food is scarce.

The results show that myAgro's program drives statistically significant improvements in household food security. Even when controlling for other factors, myAgro farmers are less likely to rely on negative coping strategies—demonstrating that the program's impact is causal, not just correlational.

These gains are present not only year-round but also during the lean season, when food scarcity is most acute. Compared to control households, myAgro farmers maintain more stable access to food at precisely the time of year when it matters most.

Importantly, we also see evidence that the benefits of participation build over time. Farmers who return to myAgro across multiple seasons often experience stronger food security outcomes and greater household stability, as repeated access to improved inputs, training, and support helps families build on prior gains. While many factors contribute to long-term resilience, the data suggests that consistent participation can help households strengthen their ability to manage shocks and maintain more reliable access to food over time.

Stay tuned for the full study white paper, which will be posted to myagro.org.

»»»
A farmer in Côte d'Ivoire proudly shares her okra harvest—fresh from the field and a reflection of a strong growing season.



Looking Ahead

What 2025 showed us, across every program and every data point, is that sustained investment in smallholder farmers can lead to meaningful household-level change. Across seasons, families are able to translate stronger harvests into greater stability, improved food access, and new opportunities. These findings reinforce the importance of continuing to invest in approaches that support farmers not just for a single harvest, but over the long term.

In 2026, myAgro will continue expanding access to the packages and programs that strengthen household food security and deepen our reach. Our goal remains what it has always been: to ensure that farming families across the Sahel have not just a better harvest, but a better quality of life.





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For women farmers, poultry means more than income: better nutrition, steady earnings, and growing confidence.

POULTRY

BEYOND THE HARVEST SEASON

Poultry as a Pathway to Year-Round Income

For smallholder farmers, the challenge is not just how much income they earn—it's when they earn it. Income from staple crops arrives in bursts, tied to the agricultural calendar and arriving around harvest time. In the months between, families often face difficult gaps in both cash and nutrition.

myAgro's poultry program is designed to fill those gaps. What began as a new offering is quickly becoming a core pathway for farmers to diversify their incomes and strengthen household resilience. In 2025, we nearly doubled our poultry reach to serve more than 50,000 farmers, 53% of whom were women.

In Q1 2026, myAgro completed a pilot study to better understand the impact of our poultry program. We executed follow up surveys with 376 poultry farmers in Senegal who were delivered packages between October 2025 and January 2026. The study focused on a range of outcomes including income, nutrition, social changes, and customer satisfaction.

Key highlights of the study:

- myAgro's poultry program is providing first-time access to a new business opportunity for nearly all respondents. 96% of farmers did not have access to a similar alternative in their area.
- A large part of what makes our program accessible is the layaway approach. 82% of farmers reported that the little-by-little payment system helped them afford the chickens, with 77% saying it helped a lot.
- Raising poultry improved family nutrition. 44% of farmers with laying hens said that daily egg consumption for their children increased – which has been linked to better growth measures and reduced stunting and underweight prevalence in young children.¹
- The program helped farmers gain confidence and social standing, with about half of farmers reporting that raising poultry afforded them more respect from their families and communities. This is especially impactful for women farmers.
- Farmers were very satisfied with their packages, with nearly two thirds of farmers stating that they were highly likely to recommend myAgro poultry to a friend, family, or neighbor – resulting in a high NPS.

In terms of income, poultry packages helped farmers generate \$24 in additional net income on average. While this is more than 2X return on their investment, it is not as high as we initially projected. There are two suspected drivers of lower impact which we are investigating further, including the mortality rate of birds after delivery and the amount of money that farmers are spending on feed over each bird's lifetime. In addition to planning additional monitoring efforts at the farmer level, we are planning to implement two key changes to help address this:

- Farmers will pick up chickens themselves and transport them back to their homes and farms. Transportation is the highest mortality risk point, and this places more agency and control in the hands of our farmers to transport their birds safely.
- We will integrate additional farmer training regarding how to reduce feed costs. myAgro birds are bred to forage for their own food, but there is a perception among farmers that industrial feed is necessary or superior.

As with our core packages, farmer outcomes are just one portion of myAgro's impact. Our Mother Unit distribution

¹ Iannotti, L. L., Lutter, C. K., Stewart, C. P., Gallegos Riofrío, C. A., Malo, C., Reinhart, G., Palacios, A., Karp, C., Chapnick, M., Cox, K., & Waters, W. F. (2017). Eggs in early complementary feeding and child growth: A randomized controlled trial. *Pediatrics*, 140(1), Article e20163459. <https://doi.org/10.1542/peds.2016-3459>



Poultry helps fill the gap between harvests—bringing in income when families need it most.

network provides yet another income-generating opportunity to women sales agents, who can raise day-old chicks for one month and then deliver the birds to customers. On average, MU managers can earn an impressive \$950 over the course of the year in additional income, which includes earnings from both poultry production and package sales. In total, the myAgro poultry program generated approximately \$1.4 million in impact for farmers and MU managers.

The impact from our core and poultry programs translates to improved resilience and growth for rural households, farmers and sales agents alike. With higher yields and income, families are better able to access nutritious foods and reduce hunger year-round (as evidenced by our recent food security study on page 8). Parents feel proud to pay for school fees and supplies, cover healthcare needs, and celebrate important holidays or rites of passage for their children. Importantly, women farmers especially are reinvesting their earnings in new ventures that further diversify and increase their incomes like livestock, small shops, and more – building momentum towards further income growth and compounding impact.

DIGITAL INNOVATION

What We're Learning from the Digital Payments Pilot

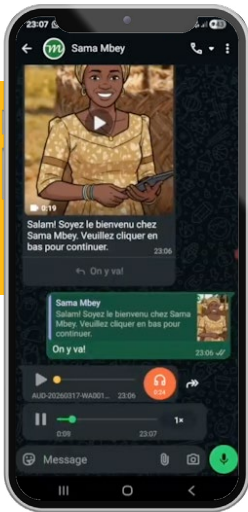
As part of myAgro's Farmer Direct transition—moving from agent-led service delivery to a model where farmers interact more directly with myAgro through digital tools—we are testing new tools that support farmers to make independent payments from their own cell phones. Early results from our pilot suggest that the answer is farmers are ready and able to make this transition—but with an important nuance: the most effective path forward is not an immediate switch, but a blended transition.

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A blended approach in action: farmers are introduced to digital payments with support, then build the confidence to manage contributions on their own.

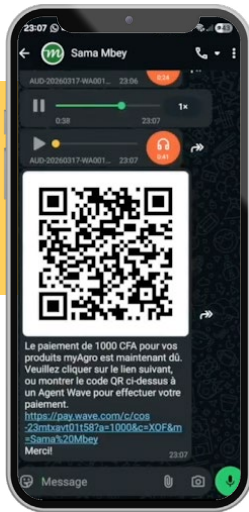


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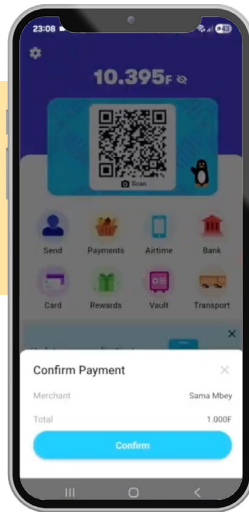
On WhatsApp, myAgro's digital agent provides instructions in Wolof about the mobile payment process so farmers know what to expect

2



The agent sends payment reminders that include (1) amount options and (2) a direct link and QR code to Wave, the most common mobile money platform used by our farmers

3



Once selected, the mobile money link takes farmers directly to their mobile money interface where they can make their desired payment with just one click

Today, most farmers make payments over a nine-month season through our sales team members, contributing funds when the field agent visits their home. In the digital pilot, that interaction looks very different. Rather than needing to wait for an agent visit, farmers receive a simple nudge via WhatsApp message prompting them to pay, then complete the transaction themselves by tapping a link or scanning a QR code which connects directly to their mobile money account. The behavior change we're testing is straightforward but powerful: instead of waiting for a home visit, farmers can pay whenever they are ready, supported by more frequent and personalized reminders to help them along the way.

This shift matters for two reasons. First, it has the potential to significantly improve our unit economics by reducing the cost of in-person payment collection. Second, and more importantly, it increases farmer autonomy—giving farmers greater control over when and how they manage their finances.

The early signals are strong. Over half of payments received during the pilot came directly from farmer accounts (compared to just 7% previously). Among farmers who made an initial digital payment, 91% returned to make a second payment on their own. Nearly all payments were completed within 24 hours of receiving a nudge, suggesting that when the process is simple and timely, farmers are ready to act. Part of what has made this pilot successful is the use of a blended transition model: we are leveraging our field agents

strategically to introduce farmers to the new digital tool, and then stepping back to observe how they engage. This initial human touchpoint has been crucial to building early trust and inclusion, and from there we see that farmers experiment with the digital tool on their own, gaining confidence and appreciating the autonomy that the new tools afford. Oulay's story (page 17) is a great example of this journey.

Beyond the numbers, a few social and behavioral patterns we're seeing in the field are particularly encouraging. Farmers are teaching one another how to use the system, accelerating adoption organically, and we are seeing more first-time mobile money users engage with the platform—an important step toward financial inclusion. At the same time, we are also receiving payments out of the blue from brand new customers: farmers who have heard about myAgro's digital platform through their peers and are proactively sending money to join. Our Call Center agents are eagerly reaching out to these new customers to help them register for their desired package. This kind of inbound demand reinforces that when barriers to entry are low and the value is clear, farmers are not just participating—they are seeking us out.

Taken together, these early insights reinforce a clear direction: digital payments can work, and they can unlock both efficiency and empowerment. The focus now is on refining the blended approach—supporting farmers through the transition while continuing to build systems that are simple, flexible, and truly farmer-led.



Better decisions start in the field. In Côte d'Ivoire, farmers are using timely digital guidance to improve yields with the crops they already grow.



COUNTRY SPOTLIGHT

Refining Our Approach in Côte d'Ivoire

In Côte d'Ivoire (CIV), we are making an intentional transition in how we support farmers, shifting away from a traditional input-delivery model and toward a digital-first training approach.

Our early experience in the country has shown that the farmer context in CIV is meaningfully different from the Sahel region, which includes Senegal and Mali. Farmers in CIV grow a highly diverse array of crops (made possible by the region's more tropical climate), and generally have well-established market connections for buying their farm inputs. CIV farmers also have a relatively reliable cash source from the commercial crops they produce like cocoa, coffee, and cashew. While our farmers have decent access to inputs, they are instead expressing a different kind of need: practical, timely guidance to improve yields and outcomes from what they are already cultivating.

This shift has helped clarify where myAgro can create the greatest impact for farmers in CIV. Rather than focusing on distributing inputs, we are now focusing on delivering agricultural knowledge and technical training that supports better decision-making and maximizes outputs across the

growing season. This is a move toward helping farmers do more with what they already have.

To test this model, we have begun rolling out a digital training approach delivered primarily through WhatsApp, a platform already widely used by farmers in CIV. This allows farmers to engage with short, practical learning content and to access guidance anytime and anywhere, without the logistical and cost constraints of in-person training. The content is structured around practical, seasonally relevant modules designed to support decision-making across the agricultural cycle, including preparation, planting, pest control, fertilizer application, and harvest activities across six crop types.

Similar to the digital payment pilot in Senegal, the early signals are strong. For the end of Q2, we set a near-term goal to engage at least 15,000 farmers on the platform and support 5,000 farmers to complete at least one training module. To date, 33,239 clients have subscribed, 27,474 have engaged with the digital training content, and 13,795 have actively responded – surpassing our original target. This level of engagement suggests both strong interest and trust in myAgro, as well as an appetite for engaging ahead of the growing season in new ways. It also reinforces the potential for a lower-cost, more scalable engagement model.

While still in an early learning phase, this transition is helping us better understand how digital advisory services can complement and, in some contexts, replace traditional input delivery models. Insights from CIV will directly inform how we evolve farmer engagement strategies across the region, including future adaptations in Senegal.

FIELD UPDATE

Farmers Are Embracing Digital Ag Training

Côte d'Ivoire is not the only place where myAgro has begun digital training experiments – we have also begun co-developing this tool with farmers in Senegal. In Bathieme village in Mbellongouth, the myAgro team sat down with farmers to listen and observe how farmers are interacting with our pilot digital training tools.

The feedback was immediate and clear: farmers are engaging with content from their phones, appreciate the delivery format, and are even sharing their newfound knowledge with their neighbors. One farmer described the training simply: “It prevents you from making errors.” Others went a step further, confidently explaining the content back to the team as if they were the trainers themselves—an early sign not just of comprehension, but of ownership and pride.

The format is proving to be just as important as the content. Training delivered through a combination of images and audio via WhatsApp was consistently described as easy to follow, with farmers explicitly asking that it not be changed. Even in low-resource settings, where phone access and electricity can be limited, farmers are adapting the experience to fit their realities. Group listening is

emerging organically, with those who have phones sharing content with others nearby.

At the same time, the pilot is beginning to unlock new, more independent behaviors. In one test of a new feature allowing farmers to request training via WhatsApp voice note, a farmer was asked what they would do if no field agent was available. The response: “I would just send a voice note in the WhatsApp chat.” This is exactly the kind of farmer-direct interaction the team is working to enable.

Early signals also point to how familiar tools are shaping adoption. When prompted to scan a QR code, many farmers instinctively opened Wave, suggesting strong potential for integrating digital payments and training experiences in the future.

As with any pilot, the field is also surfacing what needs to improve. Farmers sometimes need to travel to charge their phones, reinforcing the importance of designing for intermittent access. On the technology side, voice recognition is still catching up to local realities—struggling, for example, to recognize certain crop names—and gaps in responses can leave farmers without feedback when the system doesn't understand a request. Now, we are actively working with Jokkolante to develop one of the first Wolof speech-to-text tools, which we expect will significantly improve accessibility and accuracy for farmers using local languages.

These insights are already shaping the next iteration. The team is expanding local language recognition, adding fallback responses, and continuing to test before a broader rollout. But the early takeaway is clear: when training is simple, accessible, and delivered in a format that fits farmers' daily lives, adoption doesn't need to be pushed—it happens naturally.



Listening together: myAgro staff and farmers in Bathieme share real-time feedback that is shaping the next generation of digital training.



Learning happens in real time and in community—farmers engage with training during group sessions, with the next generation close by.



With training delivered directly to their phones, farmers can learn when it works for them—building skills on their own time and terms.

AGROFORESTRY

Bringing Agroforestry Opportunities to Farmers in Senegal

In Senegal, myAgro is expanding its portfolio of farmer income diversification programs through the launch of a large-scale agroforestry initiative, building on lessons from our successful model in Mali.

In Mali, our agroforestry model was built around a simple but scalable system: a network of community-based nurseries produced tree seedlings locally, which were then distributed to farmers for planting on their own land, supported by basic guidance and training. This decentralized structure allowed us to scale quickly while staying closely aligned with farmer demand. In 2024 alone, this approach enabled nearly one million trees to be planted, reaching 189,000 farmers—most of them women. It is this model we are now replicating in Senegal.

In Senegal, the program is delivered through a Mother Unit model, where 50 decentralized nurseries produce and distribute tree seedlings locally. We have established these Mother Units and are working closely with the Senegalese Agroforestry Unit and Eaux et Forêts to deliver 250,000 moringa trees to at least 25,000 farmers by July. This approach allows us to test how a distributed production system, combined with strong institutional partnerships, can extend reach while maintaining quality and farmer ownership.



At community nurseries across Senegal, locally managed Mother Units are producing moringa seedlings at scale—bringing tree-based solutions closer to farmers.

The program focuses on delivering tree seedlings alongside practical training, enabling households to diversify income sources, improve soil health, and strengthen resilience to climate shocks over time. Moringa plays a central role in this system because it delivers both nutritional and economic value from the same tree. The leaves can be harvested regularly and consumed directly at home—fresh or dried and ground into powder added to sauces, porridges, and other staple meals—helping improve diet quality with a nutrient-rich source of vitamins and minerals, particularly during lean seasons when food access is more constrained. At the same time, farmers can sell surplus leaves in local markets or process them into higher-value products, creating a recurring income stream once the trees are established. Because moringa can be harvested multiple times per year, it offers an ongoing source of both food and income rather than a single seasonal return.

As part of this broader agroforestry strategy, myAgro is developing a farmer-centered agroforestry carbon program in Senegal designed to increase smallholder incomes, restore degraded Sahelian land, and generate high-integrity verified carbon credits. myAgro is partnering with a leading carbon consultant on project design and feasibility validation, integrating carbon compliance into the design from the ground up. While still in an exploratory phase, we are actively piloting the program to ensure that, over time, farmers are able to benefit directly from emerging carbon market opportunities in a way that is practical, transparent, and accessible at the community level. If you are interested in learning more about myAgro's early carbon market work, please reach out to Laura Prisament at laura.prisament@myagro.org.



Once established, moringa trees offer year-round value—improving nutrition at home while creating a reliable, repeat source of income.



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With myAgro, Oulay is steadily building income streams that support her family year-round.

FARMER SPOTLIGHT

Oulay's Journey Toward a More Diversified Future

Oulay is a 25-year-old farmer, mother, and entrepreneur in Senegal whose journey with myAgro illustrates how incremental investments can build resilient, diversified livelihoods over time.

She first joined myAgro through the bissap package. That initial investment produced a strong harvest, generating meaningful additional income. Rather than stopping there, Oulay reinvested her earnings into small-scale value addition, transforming her bissap into homemade ice cream sold within her community. The profits from this activity enabled her next step: purchasing fabric in bulk for resale in her village.

In this way, Oulay has steadily built a set of connected income streams that strengthen her household economy throughout the year.

When myAgro introduced the poultry package in her village this year, she was quick to enroll, viewing it as another opportunity to further diversify her income base. At the same time, she began using myAgro's new WhatsApp-based digital payment tool—an innovation that has made it easier for her to

save consistently toward her farm inputs.

Her first experience with digital payments exceeded her expectations. As Oulay explains, the tool "is easy to understand, whether you can read or not. You don't need to be educated to use it... I like to pay as soon as I have money in my pocket—before other demands come up."

For Oulay, the key benefit lies in timing. The ability to set money aside immediately, rather than keeping it on hand where it might be redirected to other needs, has helped her maintain steady progress toward her goals. This simple shift has strengthened her ability to save consistently and remain in control of her financial planning.

Because of its impact on her own savings discipline, Oulay has also become an advocate for the tool, encouraging others in her community to adopt it as well.

TEAMS NEWS

As part of myAgro's new three-year strategy, one of our core pillars is to invest in the organizational capacity building required to ready us for a digital-first transition. This quarter, myAgro's team spent concentrated time and effort on leadership alignment and manager skills development to strengthen execution during this period of organizational change.

Strengthening alignment at our leadership retreat

This quarter, myAgro's executive and senior leadership teams came together in person for a three-day retreat focused on strategy, collaboration, and leadership development. The retreat combined strategic planning sessions with field visits where leaders met directly with myAgro farmers and observed digital planning and training activities in action. These experiences grounded discussions in the realities facing farmers and field teams.

Sessions focused on the next chapter of myAgro's growth and how leaders can work together more effectively to support that direction. Topics included strategic priorities, decision-making, communication across teams and cultures, and leadership operating agreements. The retreat also created space for deeper reflection on team dynamics and collaboration. Through exercises on communication styles, trust-building, and shared accountability, leaders developed stronger alignment around how we will work together and support teams through change.

Equipping managers to lead through change

As myAgro continues adapting its model, strong day-to-day management remains essential to keeping teams aligned and focused. First launched in 2025, the myAgro Way of Management training equips managers with practical tools to lead effectively through this transition. This quarter, we continued this training at our Thiès office with 24 managers in



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Three days of field visits, strategic reflection, and leadership alignment focused on the next chapter of myAgro's growth. myAgro's executive and senior leadership team, left to right: Kristine Palka, Christophe Gondry, Aminata Sougou, Fatimatou Thiam, Anne Dioh, Shon Morris, Anushka Ratnayake, Sid Wiesner, Nene Diallo, Patrick Tognisso, Sonja Kotze, Doug Bradbury, Casey Cline.

Senegal, focusing on delegation and managing teams through programmatic change. Managers engaged deeply with the material, drawing from real field experiences and building approaches they could immediately apply with their teams.

The sessions introduced practical frameworks to help managers navigate organizational change, communicate clearly, and strengthen ownership and accountability across teams. The delegation module in particular provided concrete guidance for clarifying expectations and assigning responsibility more effectively. These sessions built on earlier modules focused on inclusive decision-making, cross-team communication, and linking daily work to myAgro's broader mission—reinforcing a more consistent and intentional approach to management across teams. Post-training feedback reflected strong engagement, with 95% of participants reporting that the training would improve their effectiveness as managers.

IN CLOSING

Thank you for your partnership as we continue to help smallholder farmers across the Sahel build more resilient, self-sustaining futures. This quarter, your support has been the engine behind our most innovative work yet—powering the iteration of our digital-first training tools and accelerating the shift toward a more autonomous, farmer-led model of growth. As we move into the 2026 planting season, we are energized by the farmers who are embracing these new platforms to secure their own prosperity.

Together, we are refining a more scalable and agile path to impact, and we look forward to sharing more stories of innovation with you in the next report.



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