myAGRO

# 2025
# ANNUAL REPORT

BEYOND THE HARVEST:

## BUILDING RESILIENCE FOR THE LONG TERM

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## GLOSSARY OF TERMS

**Core Season:** Refers to packages (see package below) delivered in May and June. The inputs in these packages are planted during the “core” rainy season in West Africa in late June/early July and harvested in September and October.

**Crops:** myAgro sells the following crops.

- **Mali:** Gombo (Okra), Maize, Peanut, Rice, Sorghum
- **Senegal:** Bissap (Hibiscus), Gombo (Okra), Maize, Millet, Peanut, Rice, Watermelon

**Finishers:** Farmers who have enrolled in a myAgro package and “finished” paying for their package. myAgro only delivers packages to farmers who are finishers.

**Package:** myAgro sells packages to farmers that consist of inputs (seeds, fertilizer, chicks, tree seedlings), agricultural training, and delivery within 8-10 km of their village. For the packages of seeds and fertilzer, farmers select the crop they want to purchase based on the hectare size they want to plant. Poultry packages include 5 vaccinated, dual-purpose chicks and agroforestry packages include seeds and seedlings.

**VE:** Village Entrepreneurs - VEs are myAgro’s sales ambassadors within villages. They are trained on the myAgro model, and use our custom-designed Connect mobile app to help farmers enroll and make payments.

*Dear Friends and Partners,*

*Fourteen years ago, myAgro pioneered a simple, powerful idea: smallholder farmers have the capacity to save, and when they have a safe mechanism to do so, they can self-finance their way out of poverty. We tested that idea, and it delivered serious impact for farming families. Over the next decade, myAgro grew a tried and true model that equips hundreds of thousands of farmers across West Africa to dramatically increase their harvests each year.*

Ndèye Dasso Dame

**Anushka Ratnayake**
Founder & CEO

Over the years, we have navigated many challenges: climate shocks, political shifts, economic downturn, pandemic, and more. In 2025, we stepped into a fundamentally different landscape with new barriers and opportunities — that required us to build a new roadmap.

The past year was defined by two starkly different realities. In Senegal, our program achieved an incredible 35% growth, serving over 135,000 farmers and doubling our poultry initiative to provide women with vital year-round income. Concurrently, we faced the difficult but necessary decision to close operations in Mali. Worsening political insecurity and a severe regional blockade and fuel shortage made it impossible to guarantee the safety of our team or the reliable delivery of inputs.

At the same time, the global development field experienced profound structural shifts. As traditional bilateral funding frameworks tighten and international aid undergoes sweeping consolidation, one clear mandate from the international donor community is an emphasis on lean, scalable, tech-enabled solutions that route capital and agency directly into the hands of local communities and national systems.

In order to achieve our North Star of serving over one million farmers sustainably within this new global paradigm, myAgro is building a new operating model.

To scale sustainably and maximize our impact, myAgro is transitioning our field-based sales and training model towards a suite of on-demand, digital-forward tools that farmers can access from their own cell phones. This transition will equip farmers to exercise greater agency and independence over their farm investments, optimize our field footprint, and bring our unit cost down without losing the vital community trust built by our local networks.

Most importantly, we are moving this direction because our farmers are ready, as they are increasingly connected to digital tools in their daily lives. In Senegal, mobile phone ownership reaches 92% among men and 81% among women, while mobile money account ownership stands at 91% and 74%, respectively (GSMA). As digital access has expanded in recent years, it has reshaped how households communicate, access information, and manage money, creating new opportunities for more flexible, farmer-led service delivery models. That shift informed the final months of 2025, when myAgro launched its 2026–2028 strategic plan centered on the transition to a digital-first platform, Farmer Direct, designed to move enrollment, payments, and climate-smart training onto mobile channels and increase farmer autonomy.

We are entering 2026 with an intentional mindset. Over the next three years, we are deliberately prioritizing research and development over rapid geographic expansion, targeting a focused base of farmers. We are intentionally budgeting to maintain our core program and invest in innovation throughout 2027 as our teams and farmers prototype, build, and learn together. Our goal is to meet our farmers where they are, bring them along to the digital platform, and optimize our cost structure for rapid growth.

Our vision for Farmer Direct is a lasting and systemic shift in financing, training, and resource access for smallholders and their families – which has been a longstanding goal for myAgro. Senegal has a sizable input subsidy budget, yet the Ministry of Agriculture has expressed that they do not have the digital infrastructure to reach farmers directly, verify distribution, or track impact. myAgro's Farmer Direct platform — with farmer data capture, last-mile delivery, and digital training in a single integrated system — is purpose-built to fill this gap, on a cost trajectory that makes national adoption feasible.

myAgro is moving from program to platform, and from project to public infrastructure. We are building an enduring, cost-effective digital ecosystem that empowers West African farmers to drive their own economic destinies while embedding myAgro directly into the national infrastructure.

Thank you for your trust, your transparency, and your willingness to walk this path with us.

With gratitude,

**Anushka Ratnayake**
Founder & CEO





*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 amidst 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 eventually through carbon sequestration as they mature.
- Poultry packages which include dual purpose chicks, known for being high producers of meat and eggs while requiring few resources.

The myAgro model generates powerful impact. On average, farmers who partnered with us in Mali and Senegal last year grew 191% more food and earned US$117 more than control farmers. Our North Star is to reach one million farmers in West Africa, including 700,000 women.

* 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; and 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. (The World Bank)

HOW IT WORKS

# The Cycle of Resilience

*At its core, myAgro is built to synchronize with the natural, cyclical rhythm of a farmer's year. Our model recognizes a fundamental financial reality: while smallholder farmers rarely have large sums of cash on hand, they can make micro-investments over time. By offering a secure layaway system, we enable families to purchase high-quality agricultural inputs and training little by little, entirely on their own terms.*

THE RESULTS

## 2025 Highlights

| 249,058 | 63% | 191% | $117 |
|---|---|---|---|
| farmers served | women | more food grown | more net income earned |

*To learn more about these numbers and a full picture of our impact for the year, please visit our 2025 Impact Report.*

OCT | NOV | DEC | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP

CORE CYCLE

### Enrollment, Layaway, and Training

**(October - May)**

**Enrollment**

Village-based sales agents visit farmers and help them enroll for input packages.

+

**Little by Little Payments**

Farmers make small, flexible payments through local sales agents using mobile money.

+

**Agricultural Training**

Farmers receive monthly training on climate-smart practices, including soil health, planting, fertilizer application, and post-harvest storage.

**Last-Mile Delivery**

Farmers who have completed payments receive high-quality seeds and fertilizer within 8–10 km of their village before the rains.

**Cultivation & Support**

Farmers put into practice the improved farming techniques they learned during training and receive ongoing support and guidance from field agents and our toll-free call center.

**Harvest**

Farmers achieve higher yields, improving food security and generating additional income for their families.

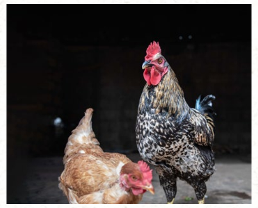
### Year-Round Toll-Free Call Center

Provides year-round support to farmers across all stages of the season, including weather, agronomic advice, and troubleshooting.

POULTRY CYCLES

Mid-October - Early December

### Year-Round Poultry: 4 Sales Cycles



Early Feb. - Mid March

Mid March - Late April

myAgro offers poultry as a land-light, year-round income opportunity so families can rely on off-season earnings through egg and meat sales rather than a single harvest. From May to August, poultry delivery pauses while farmers focus on planting and cultivating crops as the rains arrive.

Late August - Mid October

As we transition to our Farmer Direct model, we aren't changing the agricultural milestones that have brought prosperity to hundreds of thousands of households. Instead, we are changing the infrastructure that supports them. By replacing paper ledgers and manual collections with secure digital payments, automated reminders, and on-demand mobile support, we are removing friction, lowering transaction costs, and giving farmers absolute control over their schedules.

FARMER STORIES

# WHAT FARMERS ARE BUILDING

***When given access to the right tools, smallholder farmers do not simply look at their fields as a source of food—they treat them as the engine room for broader business growth.***

myAgro's approach is built to map directly onto this entrepreneurial mindset. By offering a flexible layaway system that accommodates daily cash flow, alongside high-quality inputs and climate-smart training, we make it possible for families to invest without financial strain and get the highest possible return on their hard work. The stories of Bernadette Tine and Amy Faye illustrate exactly what happens when women are equipped to invest on their own terms: they move past the cycle of seasonal insecurity and begin building independent, diversified streams of income that transform their families' futures.



FARMER STORIES

**BERNADETTE TINE**
Keur Yerim, Senegal

## The Rhythm of Small Earnings

***In the village of Keur Yerim, Senegal, 62-year-old Bernadette Tine manages a thriving micro-business right from her family courtyard. During school recess, she sells crèmes—frozen homemade treats flavored with the tart red juice of hibiscus that local children buy to beat the midday heat.***

Bernadette is a strategic entrepreneur. Last year, she invested in a hibiscus package, yielding four full buckets of high-quality hibiscus. This year, she chose to pivot her limited acreage to millet, harvesting 13 massive bags of the staple grain. Because of that choice, her household has not had to purchase a single bag of market grain since. Meanwhile, last year's hibiscus is still fueling her daily trade. For Bernadette, the field is the engine room for her retail business.

*"Paying everything in full, right now, I cannot because I live off selling ice and crèmes. Paying little by little works out really well for me."*

Her success highlights a critical financial truth: her capital does not arrive in large, predictable sums. It arrives in the small coins paid by schoolchildren during recess. Paying for premium fertilizer and seeds all at once was an impossibility. Through layaway, Bernadette could invest her money the exact moment she earned it, contributing 2,000 CFA francs one day, or 3,000 CFA francs the next.

By enabling these incremental layaway payments, myAgro fits seamlessly into Bernadette's actual cash flow. The elite quality of her yields directly drives her business efficiency: because her hibiscus is so rich and concentrated, she only needs a small amount to flavor each batch of crèmes, allowing that single harvest to stretch to sustain a second full year of retail profits. By pairing that ongoing business income with this year's massive millet harvest, Bernadette has achieved a rare double victory—locking in total food security for her household while using her retail earnings to deeply solidify her family's resilience.




**AMY FAYE**
Keur Yerim, Senegal

## Mitigating Risk Through Quality Inputs

***In the same village of Keur Yerim, 57-year-old Amy Faye is steadily building a diversified homestead. Managing both a thriving flock of poultry and her core fields, Amy's latest peanut harvest represents a hard-won triumph over years of volatile market prices and sudden setbacks.***

> *"When I harvest my peanuts, I sell them and earn money from it. Whatever you bring to the market, you leave without at the end of the day."*

Before joining myAgro, she bought peanut seeds by the kilo from local vendors, facing volatile market prices that spiked from 15,000 to 25,000 CFA francs as the planting season progressed. Despite farming until she was completely exhausted, she often came away with no peanuts at all. Her deepest setback occurred the previous year, when a neighbor's cattle broke into her field and ate her entire crop just days before she could harvest.

"I had no harvest last year," Amy remembers. "I would farm until I was exhausted and still come away with no peanuts."

Living in a community where stable jobs are scarce, Amy simply needed a reliable way to ensure her hard work yielded results. After watching her husband and brother successfully use myAgro packages, she decided to enroll. The flexibility of the layaway system allowed her family to pitch in when they could, contributing 2,000 or 3,000 CFA francs at a time to support her account.

Once the inputs arrived, myAgro's training ensured her planting lines were perfectly drawn, maximizing her small plot and protecting her crops against volatile weather patterns. The results were undeniable: Amy harvested three massive sacks of premium peanuts. The seeds are so noticeably thick and wide that buyers at the Monday market recognize the quality instantly.

With three sacks of peanuts successfully sold, Amy is already looking beyond her core crop. Because other members of her household already utilize myAgro's fertilizer, hibiscus, and poultry packages, she has a reliable roadmap to diversify her income and protect her family from future agricultural shocks.

For Amy and Bernadette, myAgro is not just providing agricultural inputs; it is providing the predictable foundation they need to build independent, multi-stream businesses. "I don't want to stop at peanuts," Amy smiles.

LOOKING AHEAD

# Building the Path to One Million Farmers

## Designing for the Future of Scale

For over a decade, myAgro has pursued an ambitious north star: reaching 1 million farmers. By 2025, our model had proven its impact at a large scale. That year, we served more than 250,000 farmers across Mali, Senegal, and Cote d'Ivoire — 63% of them women. And, on average over the last five years, the farmers who worked with myAgro produced 181% more food and earned $163 more than their non-myAgro neighbors.

Hitting this quarter-million farmer milestone revealed a strategic opportunity. Historically, our field-intensive model has cost roughly $100 per farmer to deliver—a reflection of the deep, trust-based infrastructure we've built over more than a decade. As mobile money adoption, smartphone access, and digital literacy expand rapidly across rural West Africa, we now have the opportunity to build on that foundation in a new way: shifting more of the farmer experience to digital channels that reduce costs without sacrificing impact. At the same time, the global development funding landscape is evolving, creating new incentives for organizations that can demonstrate clear pathways toward financial resilience and long-term sustainability. By embracing the digital tools and behaviors already taking hold among the farmers we serve, myAgro can dramatically expand its reach—more efficiently, more sustainably, and at an important moment for farmers, governments, and development partners alike.

By pivoting to a digital-first platform, our goal is to sharply reduce that unit cost toward $20 per farmer. This shift allows us to scale up our reach without a proportional increase in overhead, maximizing the leverage of every dollar invested in our mission. The challenge ahead of us is not proving our impact—it is unlocking exponential scale.

## Listening to the Digital Shift

The blueprint for our next chapter did not come from a boardroom; it came from the changing habits of the farmers we serve. Across rural West Africa, mobile money adoption, smartphone usage, and cellular coverage are expanding rapidly, creating new opportunities for farmers to manage their finances and access services independently.

In Senegal, 92% of men and 81% of women own mobile phones, while mobile money account ownership has reached 91% and 74%, respectively. Farmers are increasingly using digital tools in their daily lives: 99% of myAgro farmers use voice calls, nearly three-quarters hold Wave mobile money accounts, and almost half already use WhatsApp for learning, coordination, and commerce.

Our own field research revealed a clear trend: farmers want greater flexibility in how they save, learn, and interact with myAgro. Rather than relying exclusively on in-person visits from field staff, many expressed interest in accessing services on their own schedules through simple, familiar digital channels.

These shifts signaled an important opportunity. If designed around farmers' needs and existing behaviors, digital tools could expand access, strengthen farmer ownership, and create a more cost-effective path to reaching one million farmers.

## Turning Strategy into Action: The "Farmer Direct" Evolution

In response to this shifting landscape, myAgro launched a new three-year strategy anchored in a bold pivot: building a farmer-led digital platform. This strategy redesigns our core model so farmers can independently enroll, save, make payments, and access climate-smart training through simple digital channels.

Throughout 2025, we ran more than 20 cross-functional experiments to test this approach under a pilot initiative called Farmer Direct. The goal was not to replace human connection, but to see how digital tools could increase farmer ownership while lowering our operational costs.

The data from these pilots surpassed our expectations:

- **91%** of participating farmers actively opted into structured digital payment plans with automated reminders.
- **85%** of farmers voluntarily agreed to follow recommended weekly savings targets.
- **Accessible Learning:** We discovered that short audio lessons paired with simple images were vastly more effective than text-heavy formats, ensuring our digital training remains accessible regardless of literacy levels.

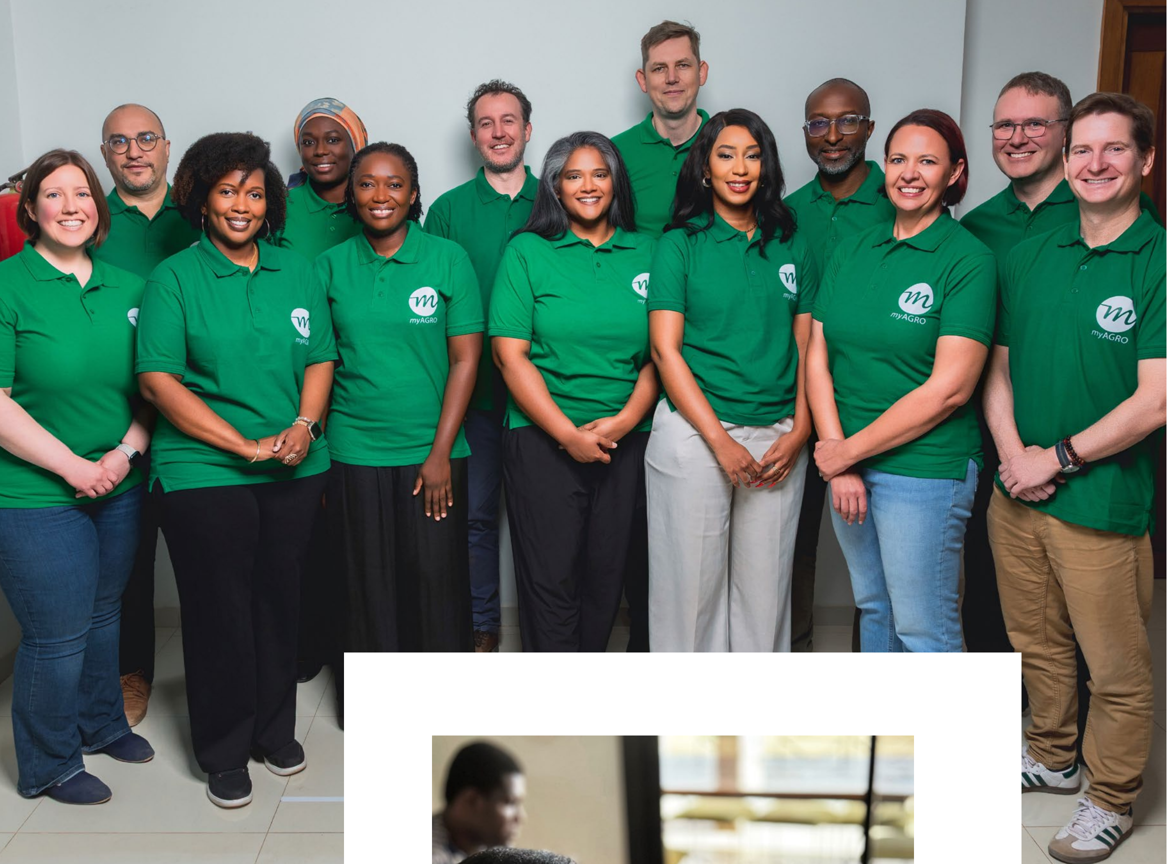
These results reflected feedback we heard directly from participating farmers. Oulay, a 25-year-old mother and entrepreneur in Senegal who tested the new self-directed payment tool, explained:

> ***"I like to pay as soon as I have money in my pocket—before other demands come up."***

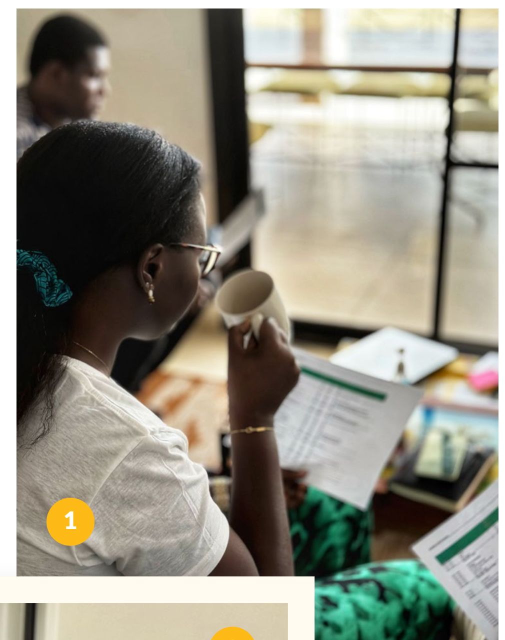
Her experience highlights one of the core insights from the pilot: farmers want the flexibility to save, learn, and transact on their own schedules.

## Scaling Trust

One of the most important lessons from our Farmer Direct pilots was that digital transformation does not eliminate the need for people. Farmers were most likely to adopt and trust new digital tools when they were introduced by a familiar face—our local sales agents and field staff. Rather than replacing these relationships, digital tools allow our teams to spend less time collecting payments and more time onboarding new communities, strengthening farmer support, and helping farmers diversify into high-yield opportunities like poultry and agroforestry. By combining trusted local relationships with farmer-led digital services, myAgro is building a more scalable and financially resilient path to reaching one million farmers.



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



**1-3:** myAgro's management team meets for training to support the achievement of their own leadership goals, as well as to build the capacity of their teams.

ORGANIZATIONAL RESILIENCE

# Investing in the Capacity to Change

***The challenges and opportunities that emerged in 2025 made one thing clear: adapting to a rapidly changing environment requires more than new technology or new strategies. It requires an organization that can learn, evolve, and lead through uncertainty.***

Throughout the year, myAgro invested in strengthening leadership and organizational capacity across multiple levels of the organization. These investments were designed not only to support current operations, but to build the internal capacity needed to lead through the organization's next phase of growth.

This commitment to organizational capacity was reflected in how we approached strengthening our leadership team this year, drawing on internal talent and targeted recruitment to build our momentum.

Casey Cline stepped into the role of Managing Director, US, leading fundraising and strategic partnerships. Aminata Sougou was promoted to VP of Innovation and Strategy, reflecting the growing importance of experimentation, product development, and farmer-centered innovation. Kristy Palka became Chief of Staff, helping strengthen coordination and execution across teams.

At the governance level, myAgro welcomed Chris Jochnick to its Board of Directors. His expertise in land rights, food systems, and long-term institutional change strengthens the organization's ability to navigate an increasingly complex development landscape.

Ultimately, a resilient organization isn't just one that navigates change, but one that develops the internal talent ready to step up when vacancies arise. Securing these critical roles—both through internal promotions and intentional recruitment—solidifies the foundation of our operations. With a complete and energized leadership team back at the helm, myAgro is uniquely positioned to deliver on our long-term promises to smallholder farmers.

GOVERNMENT PARTNERSHIPS

# Building Systems That Last

***Lasting impact requires systems that can sustain and scale strong programs over time. In 2025, we deepened our focus on building exactly that kind of foundation — particularly through government partnerships.***

In Senegal, this took the form of consistent engagement across national and regional forums shaping the future of agriculture and food systems. myAgro participated in major convenings including the Africa Food Systems Forum, Invest in Senegal (Fii Senegal), International Cooperative Day, and Senegal's Vision 2050 dialogue. Across these spaces, we engaged with senior policymakers, ministries, and development partners on digital agriculture, women's inclusion, climate-smart agriculture, and rural job creation.

These engagements reflect a deliberate strategy: staying visible and contributing real-world evidence from our implementation, building foundations to support the advancement of national food security and productivity goals. myAgro holds a standing MOU with Senegal's Ministry of Agriculture and maintains regular working relationships with the Ministry of Agriculture and Ministry of Environment. We are positioning ourselves as a long-term contributor to national agricultural transformation.

The Senegalese government invests $200 million annually in agricultural input subsidies, but currently lacks the digital infrastructure to verify farmer identity, track distribution, or measure impact at the household level. myAgro's Farmer Direct platform is designed to address exactly this gap. We are actively working to ensure that the tools and systems we are building today are legible and adoptable by public actors tomorrow — streamlining our technology, documenting best practices for scale, and continuing to closely track farmer outcomes.

We recognize that government adoption is not linear. It depends on relationships that evolve through political cycles, timing we cannot fully control, policy changes, and a level of trust that takes years to build. Our goal for now is readiness: to develop an enduring and validated platform that serves farmers at scale and advances national goals, and to be the credible, proven partner governments turn to when the right windows for collaboration open.

«««
**Anne Dioh, myAgro's Senior Development Director, speaks at AgTech Day during the Invest in Senegal Forum (FII Senegal). Participation in forums like these helps strengthen myAgro's visibility, build strategic partnerships, and contribute to conversations shaping the future of agriculture in Senegal.**

## Conclusion

*2025 was a year that clarified both the urgency and the opportunity ahead of us. We are moving through a deliberate transition—blending the strengths of our field-based model with the possibilities of a more digital, farmer-led future.*

This hybrid approach reflects both the deep value of the system that has served hundreds of thousands of families and a clear-eyed response to the realities our farmers and partners now face. The shift ahead will require discipline, patience, and continued learning, but it is grounded in something steady: a belief that smallholder farmers, when given the right tools and trust, can build resilient livelihoods and shape their own futures. None of this work is possible without the trust and commitment of our supporters, whose partnership makes it possible to navigate complexity while staying anchored in our mission. As we move into this next chapter, our focus is not only on reaching more farmers, but on building systems that endure—systems that lower barriers, strengthen local institutions, and create lasting pathways to opportunity.


### BOARD OF DIRECTORS

Farrah Barrios, *Board Director*
*Senior Advisor, U.S. Department of Agriculture*

Mamadou Biteye, *Board Director*
*Executive Secretary, African Capacity Building Foundation*

Ramatoulaye Diallo, *Board Director*
*Board Director and Advisor for Fintech, Financial Services, and Digital Infrastructure*

Dido Harding, *Board Chair*
*Member of the House of Lords*

Randi Hedin, *Board Director*
*Chief Operating Officer, GMP Proprietary Trading LLC;*
*Chair of the Board of Directors, Heifer International*

Chris Jochnick, *Board Director*
*President and CEO, Landesa*

Anushka Ratnayake, *Board Director*
*Founder and CEO, myAgro*

### EXECUTIVE TEAM

Shon Morris, *Chief Talent Officer*
Sonja Kotze, *Chief Finance and Administration Officer*
Casey Cline, *Managing Director, US*
Anushka Ratnayake, *Founder and CEO*
Patrick Tognisso, *Chief Operating Officer*
Sid Wiesner, *Chief Technology Officer*
Aminata Sougou, *VP of Innovation and Strategy*
Kristy Palka, *Chief of Staff*

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**HOW TO GIVE:** Visit our donation page to support our work and help us reach 1 million farmers.

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**MYAGRO'S EIN:** 45-5267449

Produced and published by myAgro.

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