



myAGRO

myAGRO

2026
APR - JUN



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On the cover: Farmer Fatou Seck picks up her pre-paid seed and fertilizer on delivery day in her village, ready to make the most of the coming rainy season.



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 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.

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

LEADERSHIP LETTER

April through June 2026



Dear partners,

There is something especially tangible about the second quarter at myAgro, as months of preparation begin to show up in farmers' communities – as long-awaited myAgro packages. Across Senegal, our teams have been delivering core season packages ahead of the rains, distributing the first trees through our new agroforestry program, and continuing to test new ways for farmers to engage more directly with myAgro through digital tools.



Anushka Ratnayake

Board Director
Founder and CEO

At the same time, we are learning how to do this work more efficiently across the board—adapting our operations and field presence while staying focused on providing a joyous customer experience and deep impact to farmers.

Delivery tells the story well. More than 77,000 farmers in Senegal have already received their core season packages, and our teams did it while running a leaner operation than the year before. We're also rethinking our field structure as more farmers use digital tools directly, moving carefully so we don't lose the trust Village Entrepreneurs have built with farmers.

Our new agroforestry program in Senegal also shined this quarter. More than 160,000 tree seedlings have reached over 26,000 farmers to date and I'm especially glad this work is bringing in farmers like Amy Diallo, who is experiencing myAgro for the first time through trees. It's a reminder that myAgro's creative and farmer-centered approach to program design is tangibly lowering barriers for new farmers so they can begin to diversify and grow their income.

Alongside the whirlwind of package delivery, we continued to advance our Farmer Direct initiative that equips farmers to engage with myAgro from their own phones. In addition to building the tools, creating a successful transition within communities is a top priority for myAgro. This quarter, we designed and piloted approaches for introducing digital tools that are tailored according to each village's digital readiness, and planned for adapting our field team structure next season so that we can provide targeted support where farmers need it most. In pilot villages, we were able to launch successful transitions to digital: VEs and community leaders felt respected and celebrated, and after the official transition farmers in pilot villages picked up the digital tools enthusiastically, doubling



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.”

their mobile money payments rates.

Across each of these efforts, the goal is the same: to make it easier for farmers to access the tools, knowledge, and opportunities they need to invest in their farms and build more secure futures. How we accomplish that will continue to evolve. We are learning where technology can give farmers greater agency, where human connection remains essential, and how new products and programs can create more pathways for farmers to participate.

The systems we are building and refining today are designed not only to serve farmers well now, but to make it possible to reach many more farmers sustainably in the years ahead. Thank you for your partnership as we continue learning, adapting, and building toward that future.

With gratitude,

Anushka Ratnayake

Board Director, Founder and CEO

BY THE NUMBERS

As of June 30, 2026

77,914

Core season customers delivered¹

¹ Includes Senegal and Côte d'Ivoire deliveries in the first half of 2026. Please note, myAgro provides the final number of core season deliveries in our Q3 report, after reconciliation is complete.



33,958

Poultry customers delivered²

26,047

Agroforestry farmers delivered

2,616

Villages served in Senegal

² myAgro completes four poultry delivery cycles per year; this number represents farmers reached during the first two delivery cycles, which are completed before the end of Q2.

Top 5 most popular packages for 2026



Poultry



NPK fertilizer



DAP fertilizer³



Red bissap



Okra

³ In 2025, myAgro tested a fertilizer-only package in Mali. This enables farmers to access myAgro's high quality fertilizer and apply it to a range of crops in their fields. The package was highly popular and received positive feedback in Mali, and we replicated the package this year in Senegal with both NPK and DAP fertilizer.

FEATURE

2026 Delivery

HIGHLIGHTS



Each year, myAgro undertakes one of its most complex operational efforts: delivering farmers' agricultural packages in time for the rainy season. Our last-mile delivery model helps overcome a significant barrier facing rural smallholder farmers by moving high-quality agricultural inputs from urban centers, and bringing them within reach of the communities where farmers live and farm.

As of the end of Q2, more than 77,914 farmers across more than 2,600 villages received their core season packages, on time and close to home.¹ This year in Senegal, three key strategies enabled us to deliver all these packages with the same high-quality customer service and reliability that farmers depend on year after year, while improving our delivery system to become leaner and more cost-efficient.

First, better warehouse scheduling and route planning allowed our teams to consolidate the number of warehouses supporting delivery from 11 to four, significantly reducing our physical infrastructure costs while optimizing the movement of inputs across our service areas.

Supporting this change behind the scenes, our teams expanded the application of myAgro's finisher forecasting model. The model leverages a wealth of historical data to model payment completion rates, improving the team's picture of which farmers will qualify for delivery, where they are located, and what inputs they need. Last season, we used these forecasts to plan warehouse supply about a month before delivery; this year, we used the model again to verify stock needs just one week before delivery, informing truck loading for individual delivery sites. As we reduced the total number of warehouses, this real-time verification provided greater visibility and accuracy for our teams coordinating delivery.

Lastly, myAgro brought delivery even closer to farmers by expanding the role of local sales agents in the final stage of distribution. In villages located more than 10 kilometers from a delivery site, agents could coordinate with farmers to collect packages on their behalf. myAgro provided agents with a small transportation allowance based on distance so



Two women pick up their bissap seed packages in Lambay, Senegal. Behind every farmer package is a carefully coordinated last-mile delivery operation. From warehouse and truck loading to local delivery sites and the final journey back to farmers' villages, myAgro teams work to move agricultural inputs efficiently across Senegal ahead of the rainy season.

¹ This is a preliminary number, as myAgro completes data reconciliation and reports final numbers in Q3.



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myAgro's last-mile delivery model brings agricultural inputs closer to rural communities, reducing one of the barriers farmers face in accessing the high-quality inputs they need to plant each season.

they could collect farmers' packages and delivery slips at the site before transporting packages back to their village for local distribution. This approach reduced the distance farmers need to travel to collect their inputs, while allowing myAgro to operate fewer temporary distribution points.

myAgro's delivery operations extend beyond the core season. During the first half of 2026, we also reached 33,958 poultry farmers, with poultry deliveries continuing throughout the rest of the year. As myAgro continues to diversify the range of products available to farmers, building this efficient delivery system that can support multiple delivery cycles throughout the year becomes increasingly important.

Together, these improvements reflect an important evolution in how myAgro approaches delivery: not simply adding infrastructure to reach more farmers, but continually looking for ways to use existing resources more efficiently. By combining stronger planning and forecasting with more localized distribution, myAgro is working to maintain a joyous customer experience for farmers while reducing the cost required to provide it.

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Delivering agricultural inputs to rural communities requires coordination at every step. In 2026, stronger planning, a leaner warehouse network, and more localized distribution are helping myAgro move farmer packages efficiently from warehouses to delivery sites and ultimately closer to the villages where farmers live and farm.

DIGITAL INNOVATION

Evolving Our Field Model for a Digital Future

This year, myAgro launched the development of Farmer Direct—a suite of digital tools that allow farmers to enroll, make payments, and access training from their own phones. Alongside this transformation, we are evolving and adapting the field structure that supports farmers to use these new tools. In Q2, we continued testing how to make this transition thoughtfully—maintaining in-person support where farmers need it, while reducing reliance on intermediaries where farmers are eager and ready to engage with myAgro directly.

One important lesson is that myAgro needs to make the transition at different paces, depending on farmer readiness. Access to and literacy of tools such as mobile money and WhatsApp vary across our operating areas, and myAgro has identified clear “ready zones” as well as less-ready zones. Rather than adopting the digital model country-wide in a single sweep, myAgro is tailoring its field presence to each zone’s readiness. In areas where farmers are more digitally connected, they will increasingly make payments and access training directly, with targeted in-person support over the next year. In less ready areas, our Village Entrepreneurs (VEs)

will remain an important touchpoint while we help farmers build confidence using digital tools.

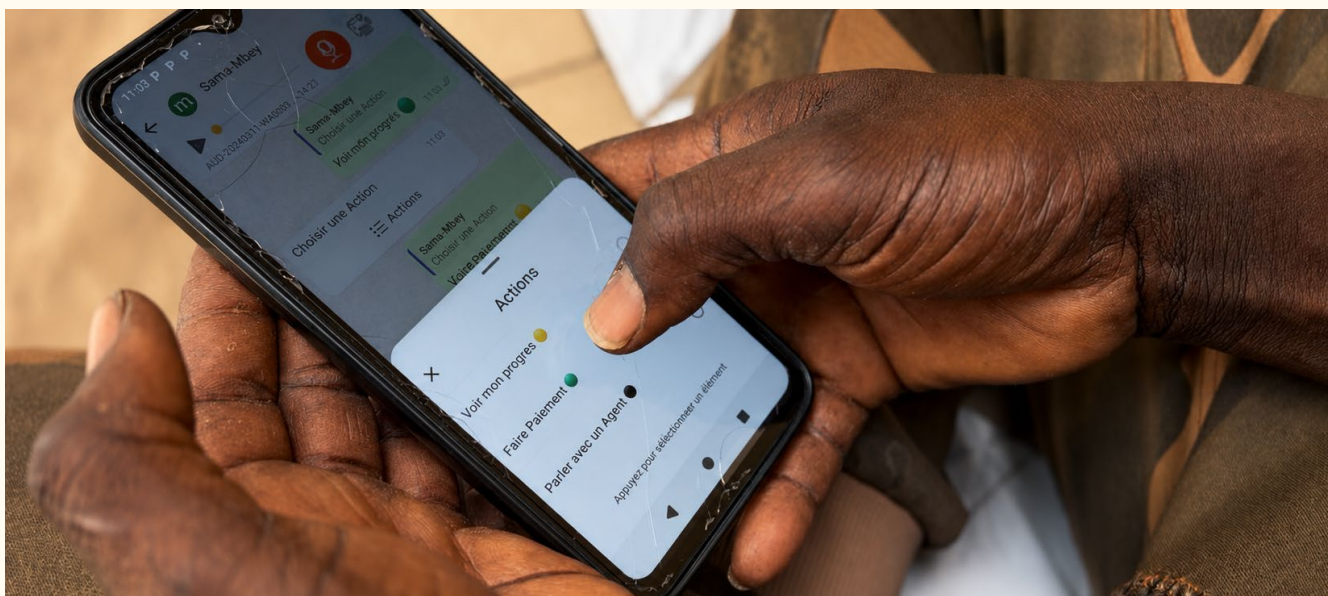
For ready zones, myAgro tested several transition approaches within pilot villages to gather community feedback. Our goal was to build an approach with communities that recognized the important role VEs have played in their communities, while maintaining farmers' trust and connection to myAgro. Teams met with VEs and village leaders to explain the new digital tools, how the role would change, and reassure them that myAgro was not leaving the community. We tested a number of approaches including connecting VEs with job training, in-kind gifts, and cash gifts.

In our most successful approach, we hosted village ceremonies that celebrated VEs for their contributions and provided them with a cash gift, while introducing farmers to a new, more direct relationship with myAgro. The celebrations were very well received by VEs, village leaders, and farmers alike. Early results from these pilot villages also suggest that farmers can successfully take on a more direct role – after VEs transitioned out, the share of farmers making their own mobile money payments more than doubled.

These pilots have helped prepare both the myAgro team and communities for the 2027 new season launch in Q3, where we will continue working with a network of 1,300 VEs to support communities where a stronger in-person presence is still needed.

By concentrating in-person support where it adds the greatest value—and enabling more farmers to engage directly through digital tools—we aim to lower field personnel costs while preserving the human support that remains essential to farmer adoption and success.

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Village Entrepreneurs have long served as an important connection between myAgro and farmers. As our model evolves, myAgro is combining more direct digital engagement with targeted in-person support.





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In Payoma, Village Entrepreneur Fana Seck (right) helped care for 2,400 moringa and papaya seedlings at one of myAgro's locally managed nurseries. Across Senegal, 50 Village Entrepreneur-run nurseries produced more than 82,000 seedlings by the end of Q2.

AGROFORESTRY UPDATE

Delivering Trees and New Opportunities Across Senegal

Earlier this year, myAgro began bringing lessons from our successful agroforestry program in Mali to Senegal. In Q2, the program moved from planning to implementation, with more than 260,000 tree seedlings successfully produced. So far, our teams have distributed 161,694 of those seedlings to 26,047 farmers in 362 villages across eight myAgro zones in Senegal.

Behind those numbers is a decentralized production system designed to bring tree production closer to farmers. Fifty community-based Mother Units, managed by local nursery managers – often myAgro Village Entrepreneurs (VEs) – produced more than 82,000 seedlings. An additional 178,000 seedlings were produced in partnership with the Inspection Régionale des Eaux et Forêts de Kaffrine, the regional government forestry service in Kaffrine. Together, these diverse production channels are helping myAgro build a reliable local supply of trees while drawing on the expertise and participation of communities and institutional partners.

In Payoma village, myAgro VE Fana Seck took on a new role this year running a local Mother Unit. Before the seedlings arrived, Fana received training on how to care for the young trees—and brought what she learned home with her.

“After coming back from training, I’d ask my aunts and even my grandma to help me out so I could apply what I learned that day,” Fana said. “Once the plants were delivered, it was really easy for me to take care of them. I just had to follow what they taught us.”

In total, Fana’s nursery cared for 2,400 moringa and papaya seedlings before farmers came to collect them. By providing the seedlings at no cost, myAgro is giving farmers an accessible way to try out agroforestry as a new source of food and income, while also creating a low-barrier entry point for farmers who may be new to myAgro in general. Fana saw strong enthusiasm in her community.

“[The farmers] were very excited,” she said. “Many of them already knew Sama Mbey¹ and the quality of its products, so to be able to have a Sama Mbey product for free made them very happy.”

For farmers, the value of these trees can extend well beyond delivery. Fast-growing, drought-resistant moringa can provide nutritious leaves for household consumption, animal fodder, or sale, while papaya can provide nutritious fruit to eat or sell. Integrating trees into agricultural land can also contribute to healthier soils, protect crops from winds, and improve water and nutrient cycling – building more resilient, diversified farms and creating benefits that endure across future growing seasons.

Getting those trees into the ground at the right moment is critical. With Senegal’s major rains arriving later than usual this year, myAgro closely monitored rainfall forecasts and timed seedling distribution to improve the chances that newly transplanted trees would have sufficient water to become established. The delivery of more than 160,000 seedlings is only the beginning of that longer process. Across

¹ myAgro’s name in Senegal



A farmer walks home with her new myAgro moringa seedlings in a basin. The trees distributed through myAgro’s agroforestry program can provide farmers with new sources of food and income while contributing to healthier soils and more resilient farms over time.

hundreds of villages, farmers are now caring for young trees that have the potential to provide food, income, and environmental benefits for years to come—putting down the first roots of myAgro’s agroforestry program in Senegal.



The trees distributed through myAgro’s agroforestry program can provide farmers with new sources of food and income while contributing to healthier soils and more resilient farms over time.

260,000+

tree seedlings
successfully
produced

161,694

seedlings
distributed
to **26,047**
farmers in
362 villages
across eight
myAgro zones
in Senegal.

»»»

Agroforestry
is Amy's first
experience with
myAgro, offering a
low-barrier way to
begin investing in
her farm and explore
new sources of
food and income.





FARMER SPOTLIGHT

Amy Diallo Sees New Possibilities in Agroforestry

At 24 years old, Amy Diallo is trying myAgro for the first time—not with a traditional crop or poultry package, but with trees.

Amy lives in Ndiomborel, a village in Senegal's Fatick region, where she recently received moringa and papaya seedlings through myAgro's new agroforestry program. Her experience offers an early glimpse of the program's potential to introduce new farmers to myAgro through an accessible first experience with agroforestry.

Although Amy had never participated in a myAgro program herself, she was already familiar with myAgro through her family and community.

"This is my first time with Sama Mbey," Amy said, using the Wolof name many farmers in Senegal use for myAgro. "My dad previously signed up for a package and it worked out really well for him."

She had also heard neighbors talking about the moringa trees being distributed and the benefits they could bring. Together, those experiences gave Amy a reason to try myAgro for herself.

Amy chose moringa and papaya because she believes both can grow well in her community. If these first trees do well, she would like to plant more. For now, she is already thinking about what they might eventually provide.

"I'm hoping to sell some of the leaves and fruits," she said. "And maybe I will also keep some for home."

That combination of household use and potential income is one of the opportunities agroforestry can offer farmers over time. Moringa leaves can be consumed at home or sold, while papaya can provide fruit for household consumption or the market. For a farmer just beginning with myAgro, a few trees can therefore offer a tangible introduction to what investing in her farm might make possible.

But Amy also knows that planting is only the beginning. Trees take time to establish, and farming never comes with guarantees.

"You know, with growing things, it all falls at the end of the day in the hands of God," she said.

"So you do your best, you grow and you stay hopeful. Sometimes it will work out, sometimes it will not."

For myAgro, Amy's experience points to an opportunity we are beginning to explore: agroforestry may not only help farmers diversify their food and income over time, but also provide an entry point for farmers who have never participated in a myAgro program before.

For Amy, that bigger possibility is much simpler. She has planted her first trees. Now, she will care for them and see what grows.

Welcoming New Leadership

This quarter, we're excited to welcome two new leaders to myAgro's leadership team and board of directors. These additions bring valuable expertise in digital transformation, global partnerships, and financial inclusion as we strengthen our country leadership and governance.



Oumou Doumbouya
Board of Directors

Oumou Doumbouya

Oumou Doumbouya joins myAgro's Board of Directors, bringing deep expertise in global partnerships, resource mobilization, and international development. She currently serves as Regional Partnership Officer at the Alliance of Bioversity International and CIAT, part of CGIAR, where she strengthens regional partnerships and mobilizes resources to advance agricultural research and development. Previously, Oumou spent a decade at the Food and Agriculture Organization of the United Nations (FAO), where she managed a portfolio of more than 250 development projects and worked closely with global donors to align funding with strategic priorities. She has also held roles at the International Fund for Agricultural Development (IFAD). With experience spanning eight countries and five languages, Oumou brings a global perspective and extensive partnership expertise to myAgro's Board.



Christian Tchinah
Country Director
in Côte d'Ivoire

Christian Tchinah

Christian Tchinah joins myAgro as Country Director in Côte d'Ivoire, leading our country strategy, operations, and partnerships as myAgro transitions its Côte d'Ivoire program toward a digital-first model focused on agricultural training and advisory services for smallholder farmers. Christian brings more than 15 years of leadership experience spanning digital transformation, financial services, project management, and business development. Prior to joining myAgro, he served as Country Director for Kajou in Côte d'Ivoire and held senior leadership roles at AFG Bank Côte d'Ivoire, where he led digital banking and project management initiatives focused on expanding access to financial services for underserved populations. His experience leading digital transformation and expanding access to services positions him well to guide this next phase of myAgro's work in Côte d'Ivoire.

IN CLOSING

As the year continues, so does our work alongside farmers. From supporting newly planted crops and trees to continuing poultry delivery and preparing for the next enrollment season, the months ahead will bring new opportunities to learn and build on the progress shared in this report. Thank you for your continued partnership and for making this work possible. Together, we are building new ways for more farmers to access the tools and opportunities they need to grow their farms and strengthen their futures.



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