



myAGRO

2024
Oct - Dec



07



08



10



12



13



16

TABLE OF CONTENTS

03	<i>Glossary of Terms</i>
04	<i>Leadership Letter</i>
05	<i>About myAgro</i>
06	<i>By the Numbers</i>
07	<i>Feature: Revamping our North Star Timeline</i>
08	<i>Innovations Update: 2025 Enrollment in Senegal</i>
10	<i>Poultry Update: Poultry for Progress Campaign</i>
12	<i>Country Highlight: myAgro embarks on pilot project with Malian government</i>
13	<i>Agroforestry: 1 million trees planted</i>
16	<i>Farmer Spotlight: Aminata Sinayoko</i>
18	<i>Team News</i>
19	<i>Staff & Leadership</i>



On the cover: Aminata shares some of her impressive peanut harvest from this year

myAGRO

2024

GLOSSARY OF TERMS

Connect: myAgro's mobile layaway application used by Village Entrepreneurs to enroll and collect payments from farmers.

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

Crops: myAgro sells the following crops.

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

Enrolled Farmer: Farmers are considered enrolled once they have signed up to receive a package and made the minimum threshold payment for that package. Minimum payment thresholds vary according to package type, but are very low across the board (e.g., US\$ 3.00).

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

MU: Mother Unit - A unit created within a village that is easily accessible to multiple villages to enable farmers to pick up the product versus receiving delivery from a warehouse that is much further away. We are using MUs for poultry and agroforestry. The MU model lowers delivery costs.

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

LEADERSHIP LETTER

October through December 2024



Dear friends,

The fourth quarter of 2024 was a celebratory moment at myAgro as we served a record number of farmers this year! In 2024, myAgro grew from serving 200,000 to serving 360,000 unique farmers across Mali, Senegal and Cote D'Ivoire – with approximately 275,000 farmers reached through our core and new poultry programs, and another 85,000 new farmers reached via our agroforestry program.



Anushka Ratnayake
Board Director
Founder and CEO

In addition to expanding our reach, we rapidly increased farmer access to two climate-smart solutions, including agroforestry (page 13) and poultry (page 10). We exceeded our annual targets for agroforestry, planting nearly 1 million trees with farmers – a significant investment in climate resilience for the region. We were also thrilled to serve more than 27,000 farmers with high-quality poultry packages that provide nutritious meat and eggs, year-round.

For our Field teams, our efforts to help farmers prepare for the 2025 growing season are in full swing. Village Entrepreneurs (VEs) diligently visited farmers to enroll and collect payments with the help of our ever-improving sales app, Connect. In Senegal especially, VEs made impressive

progress towards our enrollment targets (page 8). Meanwhile, myAgro Agents delivered monthly climate-smart training to an astounding 290,000+ farmers across Mali and Senegal so far.

Last – but definitely not least – the fourth quarter marks harvest time for the 2024 season, when farmers reap the fruits of their labor after planting and tending their fields. While our 2024 harvest evaluation is currently underway, we share a small sneak peek on page 16 from farmer Aminata Sinayoko about her harvest with myAgro this year.

At a strategic level, Q4 was an important moment for myAgro in refining our plans for scale and impact. Considering lessons from the past several years and exciting new partnerships on the horizon, we began updating our business projections for the next several years. The primary outcome has been to shift our North Star timeline to reach 1 million farmers by 2027, rather than 2026. This will enable us to bring our solution to as many farmers as possible with cost efficiency and sustainability (see page 7). It will also enable us to deepen government partnerships that can further catalyze growth and



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

The myAgro model generates powerful impacts. On average, farmers who partnered with us in Mali and Senegal last year grew 179% more food and earned US\$164 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.”

influence policy change for farmers – including our latest pilot in Mali (page 12). A second outcome of our business projection updates was refining our revenue targets. In 2025, myAgro has a philanthropic target of \$27.9 million, of which we have raised 77% thus far. Similar to 2024, our development team intends to raise more funds than are needed for operations this year – a way of building our cash reserves to reduce risk for working capital partners, as we continue to grow our facility and serve an even greater number of farmers.

As myAgro’s work has evolved and grown exponentially over the past several years, we are so appreciative of partners like you who have leaned in and championed our mission through many changing seasons. We can’t wait for what lies in store for 2025, and are honored to have you follow along on the journey.

Warmly,

Anushka Ratnayake

Board Director, Founder and CEO

BY THE NUMBERS

January 1 through December 31, 2024

2024 ACHIEVEMENTS

70%

women



Ndeye Dasso Dame

TARGET: 65%



275,058

farmers served*

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

TARGET: 280,000

4,356

Village Entrepreneurs

TARGET: 4,400

63

Farmers served per village (customer density)

TARGET: 63

\$25

Average layaway per farmer*

TARGET: \$27

* This is the average layaway per delivered farmer for core season and poultry packages; agroforestry and pilot packages are not included in this calculation because they are free or heavily subsidized.

Coming soon in Q1 2025:

Average yield increase per farmer + Additional income per farmer

2025

TARGETS ▶

375,000

Number of farmers served

70%

Percent women served

4,300

Village entrepreneurs

87

Farmers per village

\$26.70

Average layaway per farmer

\$10 million

Total Layaway revenue

\$27.9 million

Philanthropic need

50-100%

Average yield increase per farmer

\$50-150

Additional income per farmer



Coumba Faye is a millet farmer from Ndingler, Senegal.



Revamping our North Star Timeline

As part of myAgro's focus on organizational capacity building this year, we invested in updating and improving our business projections. The primary outcome of this process has been a shift in our North Star timeline to reach 1 million farmers by 2027, rather than 2026.

This decision was made as myAgro seeks to increase our program reach alongside cost efficiency, to ensure long-term sustainability of our operations. Last year we were able to reduce donor cost per farmer from \$208 in 2023 to \$113 in 2024, and our updated business model enables us to further reduce donor cost per farmer to \$26 by 2027. To achieve this, we are investing time and resources in several key levers for cost efficiency while scaling back our rate of expansion. These include:

- expanding poultry and Cote d'Ivoire operations to increase customer density,
- continuing to refine the Village Entrepreneur work model and digital sales tools,
- building out our farmer loyalty model, as returning

- farmers are champions for enrolling new farmers and also tend to purchase larger packages, and
- developing new low-cost packages to lower barriers to entry for new farmers.

Excitingly, we are also investing in new opportunities for government partnership. Knowing that government partnership can exponentially increase farmer access to our platform well beyond the 1 million farmer target quickly and cost-effectively, we are prioritizing pilot projects with the Ministry of Agriculture in Senegal, and the National Directorate of Agriculture in Mali over the next three years – both of whom signed MOUs with myAgro in Q4 2024. We highlighted our government partnership in Senegal in our 2024 Q3 report, and you can learn more about our government partnership in Mali on page 12.

As we make these internal adjustments, we recognize the need to adjust our rate of growth from 50% (as it has been over the past several years). Our updated projections chart a path for growth to serve 375,000 farmers in 2025, 625,000 farmers in 2026, and 1 million farmers in 2027.



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In Senegal, enrollment is off to a strong start thanks to tech and product innovations—connecting farmers like Aida Ndiaye (R) and Mamadou Thiao (L) with the inputs they need to thrive.

Paying It Forward: 2025 Enrollment in Senegal

Over the past several years, Senegal has been a hotspot for sales innovation at myAgro. When we first began working in Senegal, it was a promising market with significant need – a place where we had high potential to expand our customer base.

In recent years, however, we've faced challenges accelerating growth there for a variety of reasons. For example, we have seen that women farmers in Senegal appear to face more severe barriers to enrollment than in Mali, resulting in a lower proportion of women farmers served there over the years. And, as we shared in our Q3 report, we've also learned that VEs face gender barriers to digital literacy and entrepreneurship that can make it intimidating for them to approach new customers or use our Connect app on their own. Over the last two years, we have tested and scaled a few key innovations to help address these challenges. Top highlights include:

- **Farmer Awareness Survey:** First tested in 2023, the survey helps VEs identify new farmers by moving door-to-door and registering potential customers in the Connect app – without the pressure of making an immediate sale. During Q3

2024, VEs identified more than 500,000 potential customers in Senegal through the survey. In Q4, we leveraged this data to help VEs engage with new farmers efficiently and effectively through target lists – which prioritize farmers by location, stage in the sales pipeline, and other key factors

- **Connect 3.0:** As shared in our Q3 report, myAgro is developing key UX updates for Connect to improve app usability and inclusivity, especially for low-literacy VEs. During Q4 specifically, we introduced a new feature that provides VEs with daily push notifications for top actions on their target list, which they can reference and manage in the app’s message center.
- **New Products:** In addition to helping VEs optimize their sales, we have also scaled new products that lower barriers to entry for farmers. This is especially true of our poultry packages, which are highly affordable and require no agricultural

land. Since our first pilot in 2022, expanding farmer access to poultry over the past two years has helped us reach new customer segments – especially women – and increase the number of farmers served per village.

As the 2025 season progresses, we are seeing these past several years of innovation translate to growth. As of December 2024, VEs made impressive progress towards our 2025 enrollment targets – enrolling 45% more customers than the same point in time last year. A significant portion of this increase can be attributed to poultry alone, signalling growing demand among farmers for this transformative package. In the following section, we share more about poultry achievements in 2024 and our ambitious goals for the coming year. Overall, we are optimistic about achieving our target to serve 154,000 farmers in Senegal this year.





Amy Ndour with her chickens



Poultry for Progress Campaign: Year-End Update and Thank You!

In our Q3 report, we announced the launch of our [2024 Year-End Campaign: Poultry for Progress](#). This campaign aimed to raise funds for myAgro's innovative poultry program – the first of its kind in bringing high-quality birds and training to rural farmers in Senegal.



2024

90
enterprises

27,000+
farmers served

more than doubled
VE monthly sales

Poultry is a transformational product for women especially, requiring no agricultural land and supporting household nutrition and income all year-round. Farmers receive their myAgro birds from our village-based poultry enterprises called mother units (MUs), managed by women VEs who can earn additional income by raising and selling chicks.

In 2024, we scaled our MU cohort to a total of 90 enterprises who served just over 27,000 farmers. We found that on average, VEs more than doubled their typical monthly sales income by adding poultry management to their core season activities. During the second half of 2024 and continuing into 2025, we are investing in monitoring and evaluation efforts so we can better understand poultry impact for farmers themselves – including egg production, contribution to household income, and customer satisfaction.

In addition to improving livelihoods for rural women, the poultry program is also a pathway for myAgro to improve our sustainability by serving more farmers per village. Eighty percent of farmers who purchased a poultry package in 2024 were new to myAgro, contributing to a 30% increase in customer density in Senegal and a nearly 50% reduction in donor cost per farmer across all programs between 2023 and 2024.

Thanks to the generosity of our supporters, we are excited to pursue even more ambitious goals for poultry in 2025. Through our Year-End Campaign, we raised funds to launch 18 new MUs – a significant contribution towards our target to start 60 new MUs in 2025. These MUs will provide entrepreneurship opportunities for 18 women VEs, and boost access to high-quality poultry for more than 7,000 farmers and their families. Thank you to all those who contributed to the 2024 campaign – we look forward to sharing more poultry updates in the year to come!



Mohamed Patrice Diallo (left), myAgro's Mali Country Director, and Souleymane Yacouba Maiga, National Director of Agriculture shake hands after signing an official partnership agreement.

myAgro embarks on pilot project with Malian government to support smallholders

In 2024, myAgro worked with more than 170,000 farmers across southern and central Mali. While our model consistently increases farmer yields and income year after year, the long-term impact of our programs can be scaled and solidified through government partnership – creating lasting, systems-level support for smallholder farmers. myAgro aims to support governments in Mali, Senegal, and Côte d'Ivoire as they pursue improved agricultural production and food security for their countries.

In our Q3 report, we shared exciting developments in signing a government partnership agreement in Senegal. This quarter, we're thrilled to report that in November 2024, myAgro signed an MOU with the National Directorate of Agriculture (DNA) in Mali. The DNA is in the process of phasing out their long-standing fertilizer subsidy program over the next two years, and the budget for this program has already decreased from \$90 million in past years to \$9 million this year.

As the government seeks alternative ways to support local farmers, myAgro's savings-led model provides a strong approach to help farmers obtain their much-needed farm inputs. In becoming familiar with myAgro over the years, DNA considers our model to be an ideal fit for Malian farmers because of our focus on technical assistance, quality inputs, little-by-little payment model, and digital tools.

In our first pilot project, DNA and myAgro aim to leverage DNA agricultural extension agents to connect more farmers with myAgro's platform. These agents typically work with DNA to provide technical support to Malian farmers, and they are connected to segments of farmers that myAgro has yet to reach. By equipping them to act as myAgro Village Entrepreneurs, agents will be able to connect new farmers (specifically maize and sorghum producers) with an affordable way to purchase quality seeds and fertilizers in the absence of the government subsidy. The pilot aims to enroll 15,000 new maize and sorghum producers across 32 zones for the 2025 season.

All pilot farmers will have access to the same myAgro services and benefits as farmers reached through our typical VEs -- including agriculture training and call center support. Through this collaboration, myAgro will reach new customers while advancing the Ministry of Agriculture's goal to improve food security in rural areas in Mali. Based on the pilot results, we anticipate training additional agents to scale this effort to reach an even greater number of farmers in future years via the DNA network.

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A myAgro farmer standing with her young moringa tree during a visit from myAgro field agents.

1 million trees planted: boosting farmer climate resilience in Mali through agroforestry

Smallholder farmers in the Sahel region live on the front lines of climate change. Their economies depend on primarily rain-fed agriculture and livestock, making them vulnerable to climate shocks and placing them at high risk for hunger and economic crises. Communities in Mali and Senegal, where myAgro works, have experienced environmental degradation from decreased rainfall and extreme temperatures in recent years, and scientists project continued risks in the years to come.



On delivery day, farmers come to pick up their tree packages from their local MU.

One of the challenges we are tackling at myAgro is that farmers in Mali and Senegal are dependent on one rainy season per year to do their farming and often have no other source of income, leaving them even more vulnerable to the worst impacts of climate change. One bad season can have long-term, detrimental consequences for the food security and well-being of farmers and their families. myAgro's agroforestry program is the first and only community-based agroforestry program in West Africa – helping farmers diversify their food sources and income by providing them with seedlings and training to plant trees. These trees mature to provide farmers and their families with nutrient-dense leaves, seeds, and fruit that can be harvested and sold multiple times per year, helping to improve and stabilize their food security and income. The trees also strengthen farmer climate resilience by improving soil health, reducing erosion, shielding crops from extreme weather, improving biodiversity, and offsetting carbon emissions.

After successfully piloting tree packages with farmers in 2023, myAgro received support from the Federal

Republic of Germany through KfW Development Bank to rapidly increase farmer access to trees and agroforestry training. We began preparing for scale by establishing a network of 550 village-based agroforestry mother units (MUs): nurseries that grow trees from seed and then deliver healthy seedlings to farmers in surrounding villages. We recruited and trained 550 existing Village Entrepreneurs (VEs), most of whom are women, to construct and manage these MUs, providing them with additional income-generating opportunities. MUs improve tree survival rates by ensuring farmers receive healthy plants, while also lowering delivery costs. Farmers who enrolled for agroforestry packages this year received a mix of moringa and baobab trees, which are low risk, hardy, and produce valuable food products including seeds, leaves, and fruits. Farmers also participated in training designed to help them cultivate seedlings into healthy, mature trees in order to gain their full range of potential benefits.

In Q4, we completed reconciliation of our delivery activities and are thrilled to share that this new

2024

AGROFORESTRY PACKAGE CONTENTS



A mix of five mature moringa and baobab tree seedlings delivered by MUs at the village level



Training on tree planting, protection, and benefits delivered by myAgro agroecology agents just before planting season in May and June

MU network provided 189,000 farmers with free agroforestry packages and training, planting 949,000 trees – a major investment in climate resilience for the region and greatly surpassing our target at the outset of 300,000 trees planted. The program is also helping us reach new farmers – about 50% of the farmers who received our agroforestry packages and training this year were new to myAgro, a good-will effort to raise awareness about our programs and invite them to enroll for the 2025 season.

Looking ahead, we aim to test out new agroforestry marketing strategies in 2025 to reach more farmers, with a target of delivering free moringa seed packages to 200,000 farmers. We also aim to strengthen MU capacity through training in partnership with a local master nursery in Mali, as well as introduce new tree varieties such as jujube – a drought-tolerant tree that produces popular fruit high in vitamin C. We look forward to sharing updates as the year progresses.



myAgro
**FARMER
STORY**





«««
Aminata
with her
2024 peanut
harvest,
bagged and
preserved in
her storage
room.

Aminata Sinayoko leads in her community

Aminata Sinayoko is a myAgro client and community leader based in Yorobougoula village of Bougouni district, Mali. A loyal customer, she has been working with myAgro for the past six years.

Aminata first heard about myAgro in a neighboring village and enrolled with the local VE there. In her very first season with myAgro, she noticed significant improvement in her peanut yields – a 56% increase from the previous year. In her second season with myAgro, her harvest increased an additional 40%.

Two years later, Aminata sought to bring the benefits of myAgro to other farmers in her village, and she advocated for myAgro to expand our programs to Yorobougoula. She spread the word to recruit new farmers, especially within her women’s savings group. Through these efforts, she became an influential and inspiring leader in her village – providing an example to other farmers about how they can achieve better food security and income through myAgro’s layaway platform

During the 2024 growing season, Aminata harvested more than 600 kg of peanuts – an incredible yield, and a testament to her hard work. She credits her success

to myAgro’s agriculture training, which helped her master techniques around seed spacing and the right time to plant.

With the income earned from her myAgro harvests, Aminata was able to invest in her first animal – a cow – back in 2020. Today, she has four. This year, however, she has different plans: after selling her peanuts, Aminata plans to use her earnings to upgrade her crop storage facility to a cement and metal structure, which will better preserve her yields and ensure her family has access to healthy food year-round. She explained, “With my yields increasing each year, it becomes essential to secure my stocks!” In addition Aminata is planning to buy a motorbike so she can more easily travel between her house and her fields, and improved farm tools to help her maintain her crops. As a leader, she continues to inspire and help women in her village to enroll with myAgro.

Aminata’s story is a shining example of how myAgro’s programs support women farmers not only to survive, but to achieve their goals, serve their communities, and thrive. Aminata’s success extends far beyond her own harvests, inspiring and supporting other women on their path to abundance.

TEAM NEWS



Welcome to Mohamed Patrice Diallo, Mali Country Director

While myAgro's mission is unified across each country where we work, we adapt and tailor our programs to meet the unique needs and situation of communities in Senegal, Mali, and Côte d'Ivoire. The leaders of our on-the-ground operations are the myAgro Country Directors – driving excellence in farmer enrollment, procurement, training, delivery, and customer service, and building relationships with local partners and government.

In the second half of 2024, we welcomed Mohamed Patrice Diallo as the Country Director of myAgro Mali operations. Mohamed is a visionary leader with over 21 years of experience in international development and marketing across Francophone Africa, specializing in program management. His expertise spans across Senegal, Côte d'Ivoire, Mali, and Madagascar, with a significant focus on implementing and advancing public health programs in resource-limited settings.

As a seasoned leader, Mohamed has held key roles including Deputy Country Director for Marie Stopes International and Marketing and Distribution Director, as well as Deputy Country Representative for PSI/Mali. Most recently, Mohamed served as the Chief of Party for the USAID-funded IMPACT Program in Madagascar, where his leadership resulted in a substantial grant extension and significant improvements in health service delivery. His ability to build relationships and capacity among partners, coupled with his technical know-how and strategic oversight, has consistently led to successful program outcomes.

We are excited that Mohamed is part of the myAgro team, and his leadership has already proved impactful to our operations in Mali. Mohamed recently supported the development of a pilot with the National Directorate of Agriculture (DNA) in Mali, securing a Memorandum of Understanding between the Malian government and myAgro. You can read more about this achievement on page 12.

IN CLOSING

As myAgro looks ahead to 2025, we remain committed to scaling our impact while strengthening financial sustainability and deepening government partnerships for lasting change.

This past year, we made significant strides in improving cost efficiency, refining our enrollment strategies, and expanding programs like poultry and agroforestry to serve more farmers than ever before.

Our updated North Star timeline ensures that we can reach 1 million farmers by 2027 with a model that is both scalable and resilient.

With 2024 marking milestones such as nearly 1 million trees planted, 27,000 farmers accessing poultry, and key government collaborations in Mali and Senegal, we are well-positioned to drive even greater change in the coming years.

The dedication of our teams, the trust of our farmers, and the generosity of our supporters continue to fuel our mission. Thank you for standing with us as we work toward a future where every smallholder farmer has the tools, training, and resources to build a thriving and resilient livelihood. Together, we are making that vision a reality.



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Casey Cline, *VP of Investments and Acting CEO*

DEVELOPMENT TEAM MAIN CONTACTS

Anne Dioh, *Senior Development Director, anne.dioh@myagro.org (Dakar)*
Haley Valencia, *Director of Development Operations and Grants, haley.valencia@myagro.org (Los Angeles)*

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ADDRESS:

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

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EMAIL: development@myagro.org

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