



2024 Annual Report

FARM YIELD AFRICA





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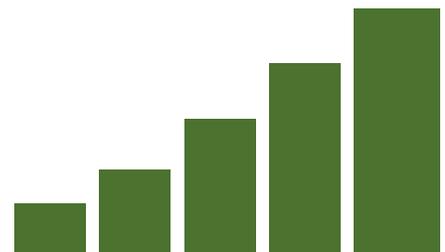
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About Farm Yield Africa

Farm Yield Africa was established under a shade tree in El Haji, a local farmer's cotton field in eastern Burkina Faso. El Haji told our founder, Mark York, that the lack of tractor services delays planting, which risks the rains stopping before his crop is mature each year. He asked Mark for help in finding a tractor.

Eight years later, we have responded to El Haji's question by providing tractor services, seed, and fertilizer on credit to farmers. Like most journeys through rural West Africa, ours has not always been straightforward.

We started as Tractors for Africa, offering farm equipment and training to Burkinabe farmer cooperatives at little or no cost. In 2020, amid increasing violence, we moved our operations to Ghana and launched our own tractor services business.

Today, we serve nearly 2,000 farmers across northern Ghana, and those farmers are experiencing income increases of more than double thanks to our support. None of this would be possible without dedicated volunteers and donors in the U.S. investing in West Africa's farmers, passionate farmers, mechanics, agronomists, and agribusiness professionals in Ghana taking a chance on us, and our hardworking, 20-person team based in Ghana working tirelessly to support farmers.



Meet Our Board



MARK YORK
PRESIDENT



MOUSSA OUSMANE
VICE PRESIDENT



YAW AGYARE
BOARD SECRETARY



MEREDITH YAHNE
DIRECTOR OF COMMUNICATIONS



NKECHI AKUNYILI
BOARD MEMBER



NANA KONADU KAY DARKO-MENSAH
TREASURER



President's Message

Mark York



Dear Friends, Donors and Supporters,

Africa's farmers face down unpredictable weather, unreliable input providers, and 50% interest rates to feed their communities. Thanks to you, our donors, volunteers, and employees, in 2024 we doubled the number of farmers who can meet these challenges with Farm Yield Africa's help. That deserves repeating: we went from 700 to over 1,700 farmers served in 2024! A summary of our team's accomplishments in 2024 includes:

- Gathered in-field yield measurements from over 150 farmers, which showed our farmers with maize yields of over 60 bushels per acre – twice Ghana's national average
- Partnered with the renowned German development agency GIZ to train 15 women tractor operators, with four now working with FYA
- Created a partnership with a local soybean growing organization, enabling us to provide tractor services to 200+ additional farmers
- Approached economic sustainability, with 80% of our costs covered from in-country revenue.
- More than doubled the number of farmers served, from 700 to over 1,700.

We also changed our name in 2024 from Tractors for Africa to Farm Yield Africa. Many organizations give tractors away and provide training to farmers. What makes us unique is that we don't give anything away, and we don't stop at training – we actually provide farmers with the tools we train them to use. We bring together all of the things farmers need to raise their yields and incomes. And we do it in a way that is economically self-sustaining. Our donors and supporters believe that our new name better represents what makes us unique.

In 2025, our goals include reaching 2,000 farmers and earning enough revenue to fully cover our costs (breakeven). We are piloting grain storage, where farmers can store their grain with us at harvest and retrieve it later when prices are higher and many families are running out of food. We are testing lime to increase soil pH on Ghana's notoriously acidic soils. And we are hosting a yield competition with our highest-yielding farmer winning a free motorbike (approx. \$1000 in value).

Two years ago, we set the goal to create \$4M of annual impact for 5,000 farmers while breaking even by 2026. As we enter 2025, we are right on pace to hit our goal. With aid organizations around the world scaling back, our goal of financial self-sustainability will be crucial to making our impact last. We need your ongoing support as donors and volunteers to buy the equipment and inputs, train the field agents, and make the introductions to reach 5,000 farmers and beyond.

As always, we are deeply grateful to our donors and volunteers for making this all possible.

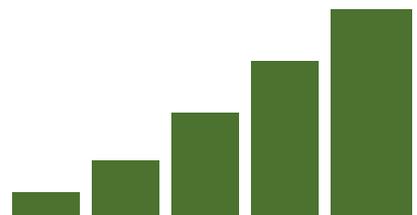
Gratefully,
Mark



One Year Review

In 2024, Farm Yield Africa made significant progress in transforming rural livelihoods. We:

- Empowered over 1,700 farmers, positively impacting approximately 8,875 individuals across Northern Ghana.
- Provided more than \$256,000 worth of input support and services, leading to a substantial doubling of farmers' yields.
- Advocated for women in agriculture:
 - 88% of beneficiary farmers were women.
 - Over 80% of those receiving mechanization services were women, promoting gender equity in tractor access.
- Achieved a 97% repayment rate for the 2024 irrigation credit cycle, demonstrating trust and financial responsibility within farming communities.
- Promoted inclusive growth by hiring 4 new staff members and training 15 women in tractor operations, increasing both capacity and opportunities.





Photos from the Field





Stories from the Field

Sowing Strength: How Women Are Powering Ghana's Agricultural Future



Rebecca, Gaani Upper Women Farmers Group, Navrongo

In Ghana, women in agriculture are cultivating resilience, economic progress, and generational change. Women in Ghana produce 70% of the nation's subsistence crops. They make up over half of the agricultural labor force. Yet, they often face unequal access to land, tools, and training.

At Farm Yield Africa, we believe this must change.

This is why we work side by side with women farmers: offering input support, giving access to credit, and providing training in sustainable farming and mechanization. The results become transformative, not just for farms, but for families and communities, when women have the necessary resources.

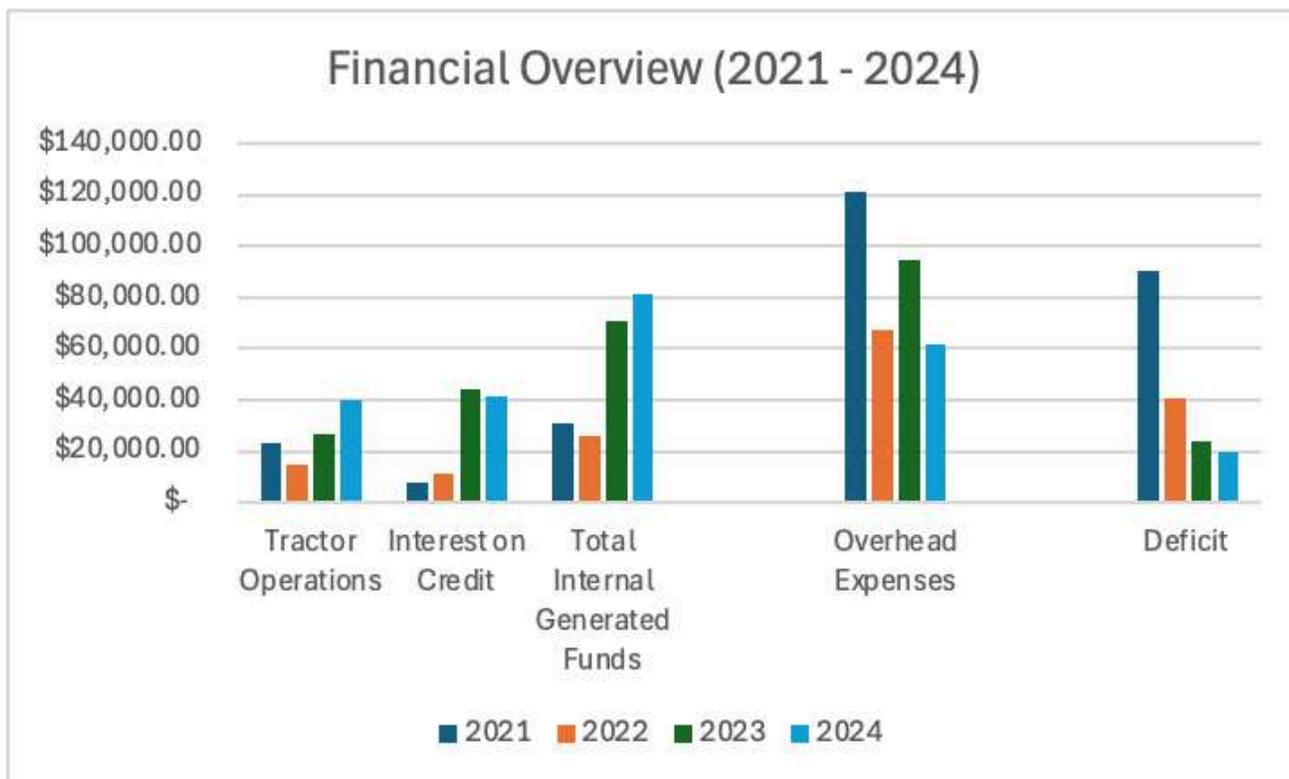
Consider Rebecca from the Gaani Upper Women Farmers Group in Navrongo. After losing her husband, she faced the challenge of supporting her five children on just half an acre of land. Over time, thanks to support from Farm Yield Africa, Rebecca has now cultivated six acres and diversified into soybeans. Increased yields mean she can feed her family, sell at market, and pay school fees, all from her farm.

Stories like Rebecca's are why we do what we do.

Join us in empowering Ghana's women farmers. Support Farm Yield Africa, share their stories, or get involved in our programs. Together, we can ensure a stronger agricultural future for all.



Financial Overview



FYA Financial Highlights (2021–2024)

Farm Yield Africa's (FYA) financial performance from 2021 to 2024 demonstrates steady growth and greater revenue diversification. Throughout this period, internally generated funds increased consistently and significantly, establishing themselves as the main source of operational income. This pattern highlights FYA's enhanced capacity to mobilize resources internally and reduce its reliance on external funding.

Tractor operations delivered a dependable and gradually rising revenue stream each year, reflecting persistent demand for agricultural mechanization services. Interest on credit surged in 2023 and remained high in 2024, indicating an expansion of credit activities and improved access to financial services for stakeholders.

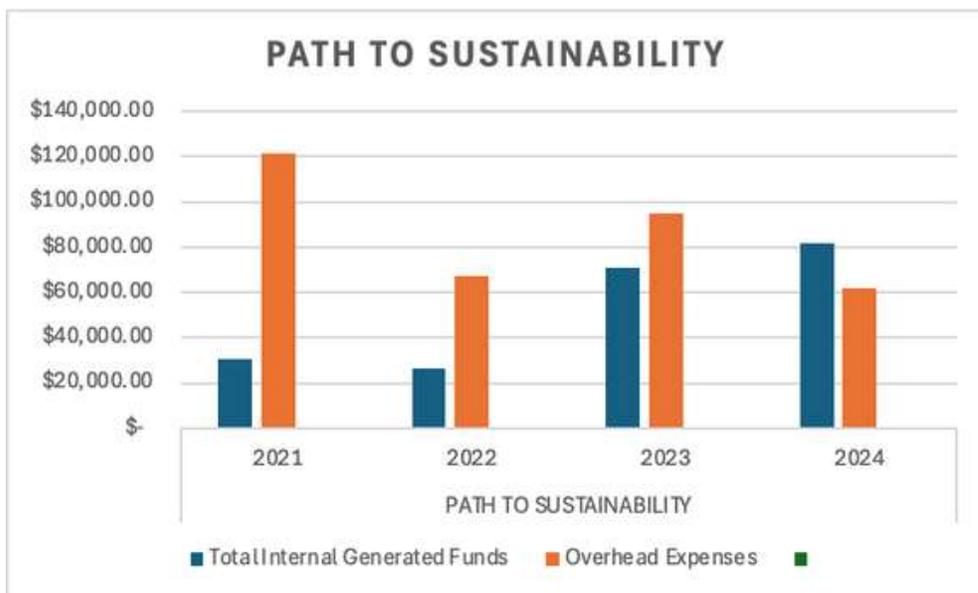
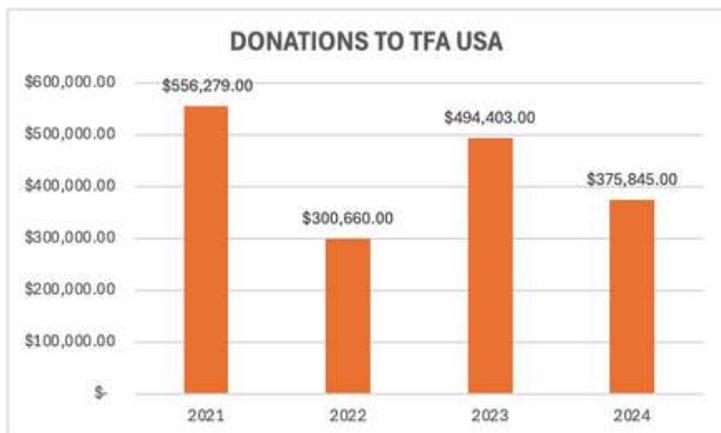
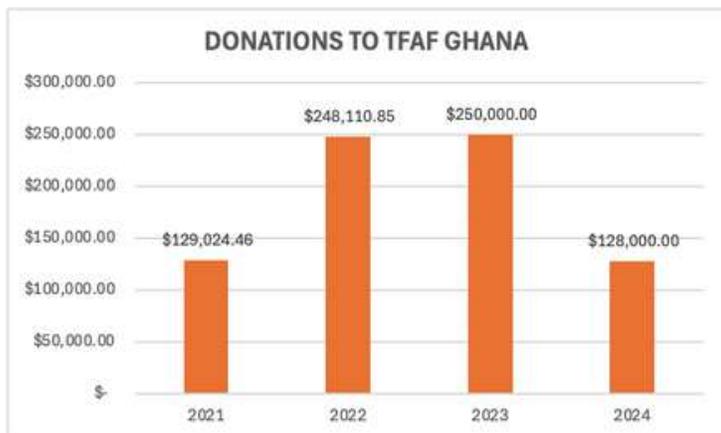
In 2024, FYA reported gross margin revenue from grain storage for the first time, signaling entry into new service areas that strengthen value chains and promote food security.

Overall, Farm Yield Africa's financial progress highlights a positive outlook marked by robust internal funding growth, service diversification, and ongoing innovation. These achievements position the organization for long-term sustainability and impact.



Financial Overview

Key Financial Insights (2021–2024)



From 2021 to 2024, FYA made significant progress in strengthening its financial stability.

During this period, internally generated funds nearly tripled, allowing FYA to cover all operational costs.

As a result, donor-funded resources have been strategically allocated to program activities, increasing our ability to support more farmers.



Looking Ahead

In 2025, we aim to support 2,000 farmers, with 95% smallholders and 5% commercial farmers. Of these, about 80% (roughly 1,600) will be women. To boost productivity and reduce labor burdens, we plan to mechanize 2,000 acres of farmland. This expansion will be supported by the acquisition of new agricultural equipment, including threshers, tractors, and related implements, to enhance our service delivery and expand our mechanization capacity.

We will distribute \$250,000 worth of seeds and fertilizers, equally divided between smallholder and commercial farmers, to improve access to quality inputs. Our lending program is designed to strike a balance between impact and financial sustainability, with a target repayment rate of 97%. Additionally, we will provide targeted agronomic and financial support to 150 maize farmers to help increase their yields. Through these initiatives, we aim to positively impact 15,000 households by enhancing food security and household incomes.

In line with our commitment to inclusion and economic empowerment, we will train 20 women and 10 youth in tractor operation, creating new opportunities for women's participation and youth employment in agriculture.

To achieve these goals and expand our impact, we are seeking to raise \$1 million in funding in 2025.

Looking ahead to 2026, our strategic objectives include introducing drones for crop monitoring and spraying, which will improve efficiency and reduce labor demands for farmers. Given the increasing challenge of water scarcity, we will pilot and finance solar-powered irrigation systems to help farmers maintain year-round production. Our farmer network is expected to grow to 5,000 members by the end of 2026, broadening our reach to more smallholders. We also plan to expand into two additional regions in Ghana to serve new communities.

To further support farmers, we have a long-term plan to develop a digital platform that enables farmers to monitor input use and access timely farming advice, thereby improving both productivity and resilience.





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**Thank you for your ongoing support of our
work in Ghana, West Africa**

