GARABALY

THE TRUSTED LIVESTOCK MARKETPLACE

IMPACT NOTE

October 2026 edition

TRUST ISN'T BUILT WITH A CHECKOUT BUTTON. IT'S BUILT INTO THE SALE.



IMPACT · WEST AFRICA AND THE SAHEL

A LIVESTOCK MARKET THAT NO LONGER DEPENDS ON A PLACE.

Garabaly gives the livestock trade what it was missing: verified sellers, payments protected in the app, and sales that leave a record. This note sets out what we change, for whom, and how we will prove it.

9
indicators published before any results

6
roles in the livestock trade served, from herder to transporter

3
countries where Garabaly is already used: Mali, Burkina Faso, Niger

100%
self-funded to date

01 WHEN THE MARKET MOVES, A WHOLE ECONOMY LOSES ITS BEARINGS.

The livestock trade rests on a place and on familiar faces. In Bamako, that place has moved. In Burkina Faso and Niger, it is the roads and access to points of sale that have become harder. Everywhere, the people who live from livestock pay the price. We are building for what is happening now, not for a theoretical problem.

MALI

SEPTEMBER 2024

BAMAKO'S LIVESTOCK MARKETS CLOSE

By decision of the district governor, for reasons of public order, seven markets in the capital close and replacement sites are announced outside the city.[1] A decision whose reasons everyone understands: the market could no longer work as before.

WHAT WE OBSERVE

SELLING HAS MOVED AWAY FROM THE CITY

Today, the capital's livestock trade takes place on sites outside the city. Its effects on those who lived from it are very real.

WHAT PEOPLE TELL US

SELLERS, BUYERS, TRADES: ALL AFFECTED

Sellers tell us they lost the place where buyers knew them, and their income with it. Buyers no longer know where to find them. Butchers and transporters have lost customers too. What they ask for: a market open at any hour, reachable from anywhere, including from abroad.

Remarks from Bamako sellers collected by Garabaly, reported without names.

BURKINA FASO

THE COUNTRY'S STRENGTH

Strong, sustained demand

Demand is driven by urban consumption and by exports to coastal countries, and prices stay above the seasonal average.[12]

WHAT MAKES SELLING HARDER

In some areas, delays and costs

In some areas, bringing in animals and goods takes longer and costs more, and herders have less easy access to pasture and water points.[12]

HOW GARABALY CAN HELP

In support of the country's priorities

The 2026-2030 National Development Plan makes livestock markets and pastoral areas a priority.[15] Garabaly works in support: a market that does not depend on a place, where the seller is visible at any hour and the buyer pays in a protected way.

NIGER

THE COUNTRY'S STRENGTH

Pastoral livestock at the heart of the economy

In pastoral areas, households live from selling their animals, and demand from coastal countries keeps prices average to above average.[13]

WHAT MAKES SELLING HARDER

In some areas, points of sale are harder to reach

In some areas, reaching a point of sale is harder, and herders sell more animals for a falling income.[13]

HOW GARABALY CAN HELP

In support of resilience

The Resilience Programme for the Safeguarding of the Homeland puts resilience at the centre.[16] Garabaly works in support: a verified listing reaches buyers beyond the herder's area, in other cities and in the diaspora.

2 IN 3 recorded livestock movements in West Africa cross an international border.[2] Buyers are often far away: what Bamako is living through, the whole region lives through.

≈ $1B of livestock trade each year between Mali, Niger and Burkina Faso, including unrecorded flows.[3]

THE HERDER SELLS FOR LESS. THE FAMILY PAYS MORE FOR MEAT.

Demand is there, in the cities as in the coastal countries. But where the security context disrupts roads and markets, both ends of the chain lose out, and the gap between them widens.

1

In some areas, selling gets harder

In Mali, Burkina Faso and Niger, where the security context disrupts markets, roads and livestock movements. [10] [12] [13]

2

The herder sells for less

In Mali, some herders sell well below the average prices of the past five years; in Niger, their purchasing power falls even as they sell more animals. [10] [13]

3

The family pays more

In Mali, meat prices are rising in monitored markets; in Burkina Faso, the cost of transport to some areas weighs on selling prices. [11] [12]

G

Garabaly brings both ends together

Selling no longer depends on a road or an open market, and prices become visible. We will measure whether the gap narrows.

Findings from the food security analyses of the FEWS NET network (Mali, Burkina Faso, Niger) and the Food Security Cluster in Mali (FAO, WFP).

02 SIX TRADES, SIX DIFFICULTIES. ONE MARKETPLACE.

Everyone in the chain takes a risk today. It is not a lack of know-how: it is a market that gives them no visibility, no protection and no record.

THE HERDER SELLER

TODAY

He drives his animals to market without knowing who will buy, or at what price. With no buyer, he sometimes sells at a loss or hands the animal to a middleman. He goes home with cash in his pocket and no record of the sale.

WITH GARABALY

An AI assistant recognises the animal in his photos and fills in much of the listing; he describes the rest by voice, in his own language. Buyers reach him from the city and from abroad. Paid in the app, the money is protected, then paid out without a trip carrying cash. If he is not at ease with writing, a field agent helps him publish his first listing, and a young person around him can then support him.

THE CITY BUYER HOUSEHOLDS, RESTAURANTS

TODAY

He pays in advance someone he knows, and sometimes receives the wrong animal, the wrong weight, or nothing at all. The money is gone.

WITH GARABALY

He sees the animal, the seller and the price before committing. His payment stays protected until he confirms he has received the right animal.

THE DIASPORA BUYER ABROAD

TODAY

He sends money, and hope: several middlemen, no proof. Often he only learns afterwards how things went.

WITH GARABALY

He chooses the animal himself from abroad and pays by card. The money stays protected until delivery to the family is confirmed. Distance no longer decides trust.

THE BUTCHER INDEPENDENT PROVIDER

TODAY

Before dawn, he must already know which animal he will work on. He advances money to his contacts and hopes the quality follows; if not, the loss is his.

WITH GARABALY

He sees the animal, the seller and the price before buying. Booked as a provider in a sale, he is paid once the service is done.

THE VET INDEPENDENT PROVIDER

TODAY

Her expertise travels by word of mouth: hard to be found, booked and paid by clients who do not know her yet.

WITH GARABALY

A verified, bookable profile and a protected payment released at the end of the service, including for checks ordered from abroad.

THE TRANSPORTER INDEPENDENT PROVIDER

TODAY

One-off jobs, uncertain pay, no way to prove his reliability to a new client: he competes on price, not on reputation.

WITH GARABALY

Bookable in the same sale as the animal, paid by the platform on delivery. Every successful job adds to his record.

Around them: field agents and young people who support sellers. See the three levels of work, page 6.

03 TWO JOURNEYS RUN SIDE BY SIDE: THE ANIMAL, AND THE MONEY.

The animal travels from seller to buyer. The money waits, protected, until the buyer confirms arrival. No one has to take the other at their word.

1
The buyer chooses the animal

Photos, price, seller, location: everything is visible before committing. The seller prepared the listing with the AI assistant, alone or with a field agent's help, and described the animal by voice.

The animal · **For sale**
The money · —

2
They agree on the price

As at the market, they negotiate. The seller offers a new price; the buyer accepts or declines.

The animal · **Chosen**
The money · —

3
He adds the services he needs

A veterinary check, a delivery: independent, verified providers, in the same protected sale. Each provider booked is paid once the service is done.

The animal · **Prepared**
The money · —

4
He pays; the money is protected

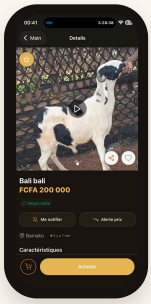
Mobile money, card or Garabaly wallet: the funds stay protected until confirmation. Cash on delivery is still possible.

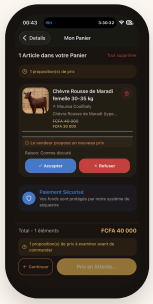
The animal · **In transit**
The money · **Protected**

5
He confirms; the seller is paid

When the right animal arrives, the buyer confirms with a code: the money is paid to the seller, and the sale leaves a record.

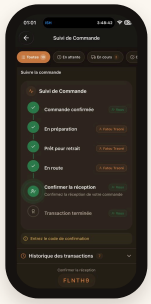
The animal · **Received**
The money · **Paid out**


THE LISTING


THE NEGOTIATION


THE SERVICES


THE PROTECTED PAYMENT


TRACKING

Real app screens · demo account

04 EVERY DIFFICULTY HAS ITS ANSWER. EVERY ANSWER HAS ITS INDICATOR.

Our theory of change, in plain words: from the difficulty, to what Garabaly does, to the expected results and what we will measure.

THE DIFFICULTY	WHAT GARABALY DOES TODAY	EXPECTED RESULTS	WHAT WE WILL MEASURE
Sellers far from their buyers	Verified sellers	Buyers beyond the neighbourhood	Protected sales and value protected
Selling without knowing who buys, or at what price	Payment protected in the app	Sales paid without risk	Disputes and time to resolution
Paying or being paid without protection	Describing the animal by voice	Transparent prices, less speculation	Sellers and buyers who come back
A trade with no record	An AI assistant recognises the animal and pre-fills the listing	Income and jobs around the sale	First digital payment
Trades without reliable customers	Field agents support sellers	A sales history, a commercial identity	Share of women among sellers
Tools that assume a lot of reading	Open at any hour, from anywhere, diaspora included	More sellers included, women among them	People who earn an income from Garabaly
	Displayed, comparable prices		Sales between different localities
	Verified services added to the sale		Price gap by species and region
			Listings by voice or with the assistant

05 A PROFITABLE MARKET, EFFECTS THAT LAST.

Garabaly's impact is not a programme on the side of the business: it flows from every sale. That is what makes it last.

INCOME AND MARKET ACCESS

57%

of regional traders surveyed choose their partner country because they know traders or customers there (3,225 traders, eight coastal cities).[4] Losing your place means losing your buyers.

WHAT GARABALY DOES

- A verified seller profile that follows the seller wherever they sell
- Payments protected in the app
- Buyers reached beyond the neighbourhood, all the way to the diaspora

WHAT WE WILL MEASURE

- Protected sales and value protected
- Sellers and buyers who come back
- First digital payment received

SDG 1 · SDG 8 · SDG 10

YOUTH AND JOBS

362M

young Africans will reach working age this decade, for 151M expected jobs.[6]

WHAT GARABALY DOES

- Income around every sale
- Partner field agents, paid on the sales they support (programme in preparation)
- At least 3 permanent posts per country, once profitable

WHAT WE WILL MEASURE

- People who earn an income from Garabaly, by level and by country
- Permanent posts created, by country

SDG 8 · SDG 1

WOMEN

26%

That is the gap between women and men in mobile internet use in sub-Saharan Africa, the widest in the world; two to three times wider in rural areas.[5]

WHAT GARABALY DOES

- The animal is described by voice: less writing to sell
- A protected payment, for those with the least margin against a bad sale

WHAT WE WILL MEASURE

- The share of women among active sellers, published whatever the result

SDG 5 · SDG 10

CLIMATE RESILIENCE

1.5×

In the Sahel, temperatures are rising 1.5 times faster than in the rest of the world.[7]

WHAT GARABALY DOES

- Selling without depending on a physical market being open or reachable
- Being paid without a long trip carrying cash
- Selling at a chosen time, not on market day

WHAT WE WILL MEASURE

- Share of sales between different localities
- Listings published from rural areas

SDG 13 · SDG 2

FAIR PRICES AND ACCESS TO MEAT

55M

people in crisis-level hunger in West and Central Africa during the 2026 lean season.[8]

WHAT GARABALY DOES

- Displayed prices, comparable from one listing to the next
- A direct sale between seller and buyer

WHAT WE WILL MEASURE

- The price gap by species and by region, over time

SDG 2 · SDG 10

INCLUSION THROUGH VOICE AND AI

25%

That is the share of sub-Saharan Africa's population using mobile internet, the lowest of any region.[9]

WHAT GARABALY DOES

- An AI assistant recognises the animal in the photos and pre-fills much of the listing
- The seller describes the animal by voice, in their own language; a few fields, such as the price, still need some reading
- Listings viewable offline

WHAT WE WILL MEASURE

- The share of listings described by voice or prepared with the assistant

SDG 9 · SDG 10

JOBS AND INCOME

WORK AT THREE LEVELS, IN EVERY COUNTRY WHERE GARABALY OPERATES.

Every sale puts more people to work than the seller and the buyer. We count separately what Garabaly creates directly and what grows around the app.

LEVEL 1 · INDIRECT INCOME

Around every sale

TODAY
Independent vets, butchers and transporters are booked and paid in the app.

- Young people who help sellers less at ease with writing to publish and follow their listings, and who earn an income from it
- Independent, verified vets, butchers and transporters, booked and paid in the same sale

These are independent activities: we count them as income, not as our jobs.

LEVEL 2 · DIRECT JOBS

Partner field agents

TODAY
Field agents in Mali and Burkina Faso support sellers.

- Recruited in their own country, they speak the sellers' languages
- Paid on the sales they support

IN PREPARATION The partner programme is being designed.

LEVEL 3 · PERMANENT POSTS

A team in every country

3+ posts per country

- A country manager and two support agents
- Once Garabaly is profitable

Posts created, published country by country.

Pay amounts are not published. Our numerical targets will be published, with their calculation method, as soon as they are set.

06 IMPACT IS MEASURED. NOT PROMISED.

We publish our indicators before we have results. The baseline is measured from the first sales: once activity starts, there is no way to know afterwards what would have happened without us.

	INDICATOR	WHAT IT IS	DATA SOURCE	PUBLICATION
I1	**Protected sales completed and value protected**	The number of sales paid in the app and confirmed by the buyer, and the total value protected.	Payments made in the app and confirmed by the buyer.	Six-monthly report
I2	**Dispute rate and time to resolution**	The share of sales that lead to a dispute, and how long it takes to settle.	Dispute cases opened and closed.	Six-monthly report
I3	**Sellers and buyers who come back**	Trust shows in the second sale: how many accounts complete more than one transaction.	Accounts with more than one completed sale.	Six-monthly report
I4	**First digital payment received**	The share of sellers for whom Garabaly is their first digital payment.	A question asked of the seller at their first payout.	Six-monthly report
I5	**Share of women among active sellers**	How many women actually sell through Garabaly.	Optional information, declared by the seller.	Whatever the result
I6	**People who earn an income from Garabaly**	By level and by country: providers paid through the app, partner field agents, permanent posts. Pay amounts are not published.	Completed bookings; partner register; staff register.	Six-monthly report
I7	**Sales between different localities**	The share of sales linking a seller and a buyer in different places: selling no longer depends on a physical market.	Seller and buyer location.	Six-monthly report
I8	**Price gap by species and by region**	Whether prices converge, or not, once they become visible.	Listed prices and agreed sale prices.	Six-monthly report
I9	**Listings described by voice or prepared with the assistant**	The share of listings where the seller spoke rather than wrote, or used the AI assistant to fill them in.	Listings with a voice description or assistant pre-fill.	Six-monthly report

Data from sales
Our figures come from the transactions themselves, not from self-reported surveys.

A baseline
Measured from the first sales, to compare before and after.

Published whatever they show
Good results and bad, on the same dates.

Protected data
Only aggregated figures are published; no personal data.

An independent evaluation
As soon as sales volume allows.

The first impact report will appear on garabaly.com, in French, English and Arabic, then every six months. It will also map these indicators to the IRIS+ and 2X Criteria frameworks.

07 FROM A PHASED LAUNCH TO REGIONAL INFRASTRUCTURE.

Six steps, in order. Each says what happens, what we measure, and what a partner can accelerate.

1 Phased launch — TODAY

WHAT HAPPENS	WHAT WE MEASURE	WHAT A PARTNER ACCELERATES
The app is available on both stores. We are starting with sellers, in Mali, Burkina Faso and Niger.	We set up measurement: every indicator is ready before the first sale.	Supporting and verifying sellers and cooperatives in the field.

2 Official launch in Bamako — IN PREPARATION

WHAT HAPPENS	WHAT WE MEASURE	WHAT A PARTNER ACCELERATES
The official launch opens Garabaly to the general public, in Bamako first.	New verified sellers, first service bookings.	Making Garabaly known to sellers, buyers and the diaspora.

3 First protected sales — BASELINE

WHAT HAPPENS	WHAT WE MEASURE	WHAT A PARTNER ACCELERATES
The first sales paid in the app and confirmed by the buyer.	The baseline of our nine indicators is recorded.	Strengthening support and dispute resolution, in local languages.

4 First impact report — AFTER THE FIRST MONTHS

WHAT HAPPENS	WHAT WE MEASURE	WHAT A PARTNER ACCELERATES
We publish our first results, indicator by indicator, then every six months.	The nine indicators, and how they map to IRIS+ and 2X Criteria.	An independent evaluation of our results.

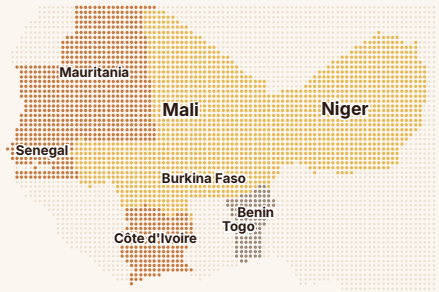
5 New countries — EXPANSION

WHAT HAPPENS	WHAT WE MEASURE	WHAT A PARTNER ACCELERATES
Senegal, Côte d'Ivoire and Mauritania, then Togo and Benin.	The same indicators, published country by country.	Opening payment methods in the next markets.

6 Work in every country — PARTNERS, THEN PERMANENT POSTS

WHAT HAPPENS	WHAT WE MEASURE	WHAT A PARTNER ACCELERATES
The partner field agent programme, paid on the sales they support. Then, once profitable, at least three permanent posts per country: a country manager and two support agents.	People who earn an income from Garabaly, and posts created, by country.	Strengthening support in local languages, in each new country.

WHERE WE ARE



Used today · Next countries · Later

> See another possibility? Suggest it from the Contact page on garabaly.com, or from the suggestions page in the app.

WHAT BECOMES POSSIBLE NEXT

These are not products yet. They are the possibilities opened by a market where every sale leaves a record.

POSSIBILITY

Traceability and proof of ownership

Verified sellers and a record of every sale can support animal traceability and proof of ownership, working with the livestock services.

POSSIBILITY

A price reference

Over time, listed and agreed prices can serve as a reference for the livestock market, for herders and buyers alike.

POSSIBILITY

Knowing the herd that is traded

The species and breeds most traded, region by region, and, with vets and the livestock services, the most frequent health problems.

POSSIBILITY

A trading record that follows the seller

Completed sales and reviews form a record that could one day help a seller access financial services.

POSSIBILITY

An early signal

Unusual sales or price swings, aggregated and anonymous, could feed food security early-warning systems.

POSSIBILITY

Sector monitoring

Aggregated, anonymous data can support the monitoring of the livestock sector by the institutions responsible for it.

08 | WORK ALIGNED WITH NATIONAL, REGIONAL AND GLOBAL PRIORITIES.

Mali, Burkina Faso, Niger: we work within the framework each country has set for itself. Each point refers to a passage we have read in the text itself.

	INCOME AND MARKETS	JOBS	WOMEN	CLIMATE RESILIENCE	FAIR PRICES AND ACCESS	VOICE AND AI
Mali SNEDD 2024-2033	●	●	●	●	●	●
Burkina Faso PND 2026-2030 « Relance »	●	●	●	●	●	●
Niger PRSP 2024-2026				●		
AES Niamey Declaration	●					
CILSS PRADEP	●					
African Union Kampala, CAADP 2026-2035	●			●	●	
United Nations SDGs · 2026 International Years	●	●	●	●	●	●

MALI · SNEDD 2024-2033, AXIS 3
"Structural transformation of the economy and growth", driven in particular by "the agriculture, livestock, fisheries and forestry sectors". (our translation)

BURKINA FASO · PND 2026-2030
The plan notes "the weak delivery of livestock support infrastructure (livestock markets, modern abattoirs)". (our translation)

NIGER · PRSP 2024-2026
The programme responds to overlapping crises, including environmental degradation worsened by climate change.

AES · NIAMEY DECLARATION, 6 JULY 2024
"Free movement of people, goods and services within the AES area." (our translation)

09 | DON'T TAKE OUR WORD FOR IT.

TRADE REGISTER
RCCM ML-BKO-01-2026-A-01130
Commercial Court of Bamako

INTERNATIONAL IDENTIFIER
D-U-N-S® 85-042-6661
Dun & Bradstreet

THE APP
Google Play · App Store
Install it and try it

OUR COMMITMENTS
Terms and policies
Escrow, wallet, data · garabaly.com

FUNDERS AND INVESTORS

LET'S BUILD THE PROOF TOGETHER.

We are looking for partners who want to fund a market that can be measured, and to follow its results with us, from the first sale. Data room on request.

partners@garabaly.com

FOLLOW OUR RESULTS

THE IMPACT PAGE, ONLINE

Our indicators, our roadmap and, once published, our impact reports.

Method. The figures in this note come from public institutions, United Nations agencies, food security analysis networks and published research, each cited with its source, scope and year. The difficulties described come from what we observe and what users tell us; sellers' remarks are reported without names. Garabaly's own results will be published as soon as they are measured, never as projections.

Sources. 1. Decision No. 1311/GDB-CAB of the Governor of the District of Bamako, made public on 19 Sept. 2024; Maliweb, 25 Sept. 2024; replacement sites: Malikonews, 1 Oct. 2024. · **2.** CILSS livestock movement database, 2013-2017, analysed in PLOS ONE (2020). journals.plos.org/plosone/article?id=10.1371/journal.pone.0232681 · **3.** OECD / SWAC, *The structure of livestock trade in West Africa*. oecd.org · **4.** OECD / SWAC, *West African Papers* No. 52, July 2026; 2024 survey of 3,225 traders in eight cities, pp. 22-25. oecd.org · **5.** GSMA, *Mobile Gender Gap Report 2026* (2025 data). gsma.com · **6.** World Bank / AfDB. blogs.worldbank.org · **7.** World Bank, *Results that change lives in the Sahel*. worldbank.org · **8.** World Food Programme, West Africa. wfp.org · **9.** GSMA, *The State of Mobile Internet Connectivity 2026*. gsma.com · **10.** FEWS NET, *Mali: food security outlook*, October 2025. fews.net · **11.** Food Security Cluster Mali (FAO, WFP), *Échos des régions* No. 22, May 2026; FEWS NET, October 2025. fscluster.org · **12.** FEWS NET, *Burkina Faso: food security outlook*, February-September 2026. fews.net · **13.** FEWS NET, *Niger: food security outlook*, February-September 2026. fews.net · **14.** Ministry of Economy and Finance of Mali, *SNEDD 2024-2033* (National Strategy for Emergence and Sustainable Development), December 2024. aics.gov.it · **15.** Burkina Faso, *Plan national de développement (PND) 2026-2030 « Relance »* (National Development Plan), January 2026. burkina24.com · **16.** Niger, *Programme de résilience pour la sauvegarde de la patrie (PRSP) 2024-2026* (Resilience Programme for the Safeguarding of the Homeland), Climate Change Laws of the World. climate-laws.org; African Union, Kampala Declaration, au.int; Niamey Declaration, sidwaya.info