



Empowering Women Entrepreneurs

2019 YEAR IN REVIEW

Transforming lives.
Transforming families.
Transforming
our planet.

BOMA
PROJECT

A Vision Within Reach

We at the BOMA Project have a vision.

Over 1 billion people have moved out of extreme poverty since 1990. We believe an end to extreme poverty is in sight. We believe that women will be at the forefront of making this change happen. We believe by working together, we can change the conversation about what's possible.



BOMA operates at the nexus of multiple critical United Nations Sustainable Development Goals — a global campaign to transform our world by 2030:



1. No Poverty



2. Zero Hunger



4. Education



5. Gender Equality

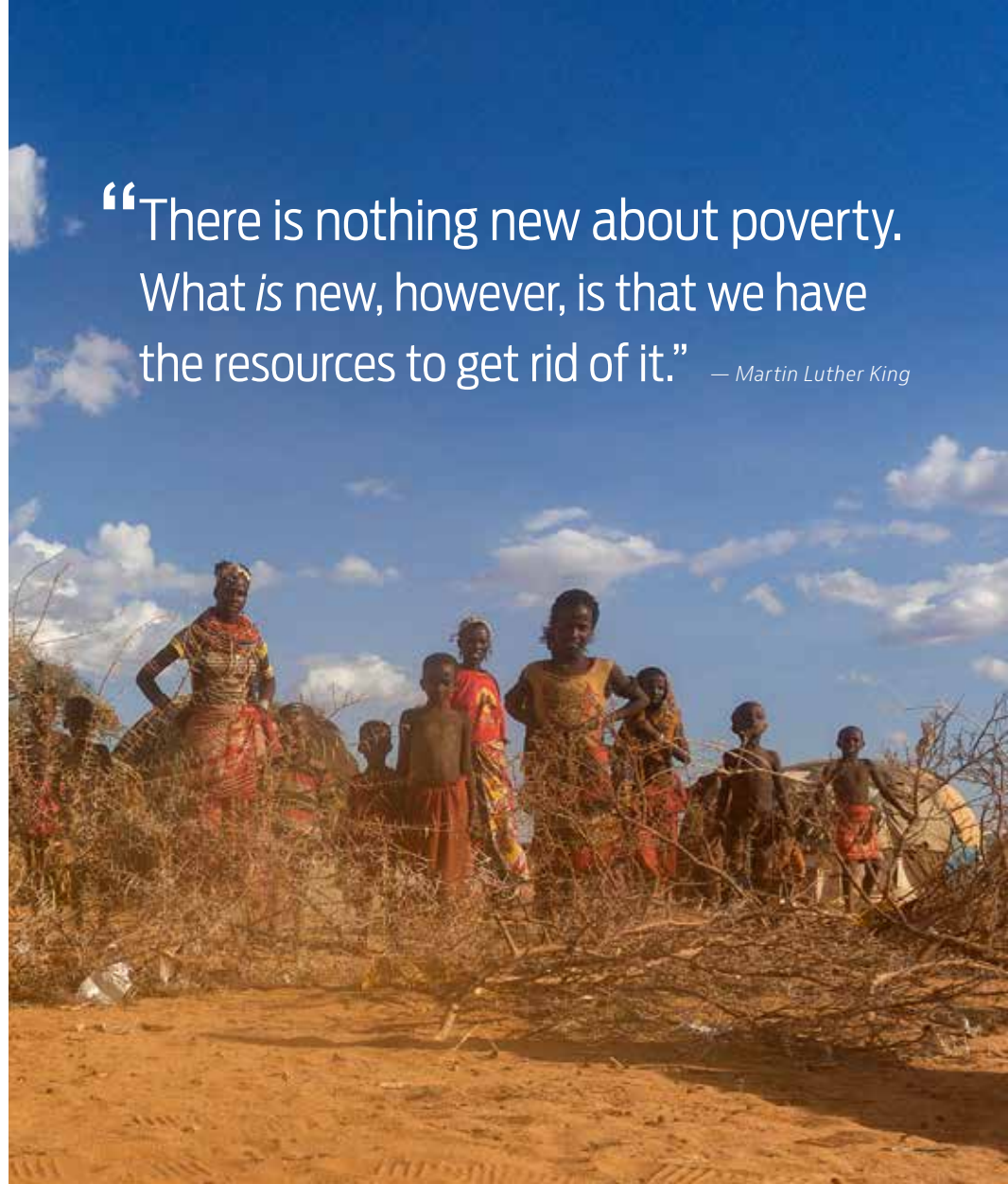



13. Climate Action



17. Partnership

“There is nothing new about poverty. What *is* new, however, is that we have the resources to get rid of it.” — Martin Luther King





“With my BOMA business I can now buy food for my children and take them to the clinic. I can give them an education and they will learn from me how to do business.”

—Marsogoso Galnahgale
BOMA entrepreneur

The BOMA Project is helping women entrepreneurs — 33,000 and counting — start new businesses in Eastern Africa.

We empower women with business skills and confidence so that they can evolve into respected entrepreneurs within their patriarchal communities.

BOMA's women entrepreneurs use the income from their businesses to educate their children, keep them healthy and break free of the inter-generational cycle of poverty.

They use the life skills from their mentoring to become an entrepreneur in the truest sense of the term: they challenge social norms and change the definition of what's possible.



Battling Near-Impossible Odds

Extreme weather linked to climate change has created the perfect breeding ground for locusts.

Due to climate change, the Indian Ocean experiences dipoles — where fluctuating water temperatures cause periodic cycles of drought and intense rain in East Africa.

In recent years, the dipoles caused a severe drought in East Africa that left over half a million people without access to water. They also caused heavy rains and flooding, and more recently, created a perfect breeding ground for locusts that traveled at over eighty miles per hour and devastated local grazing lands.

In largely pastoral Northern Kenya, men can now travel for months in the pursuit of pasture for their livestock. The women are left behind in their villages along with their children with little to no access to income. They battle odds that are as difficult as any entrepreneur has ever faced.

How Entrepreneurs Happen

BOMA's women participants live in remote villages, miles from the nearest trading post, paved road, public transportation, school, health center, or financial institution. They live in precarious conditions like so many women in rural communities around the world.

And yet, women are also more likely to make decisions that improve the lives of their families — from educating their children (including their daughters) to investing in food security and medical care.

The BOMA Project's Rural Entrepreneurship Access Program (REAP) provides women with access to markets and capital. Our women entrepreneurs are now able to transform their lives, and the lives of their children.

REAP works through a six-stage process:

IDENTIFY
families who need BOMA's expertise the most.

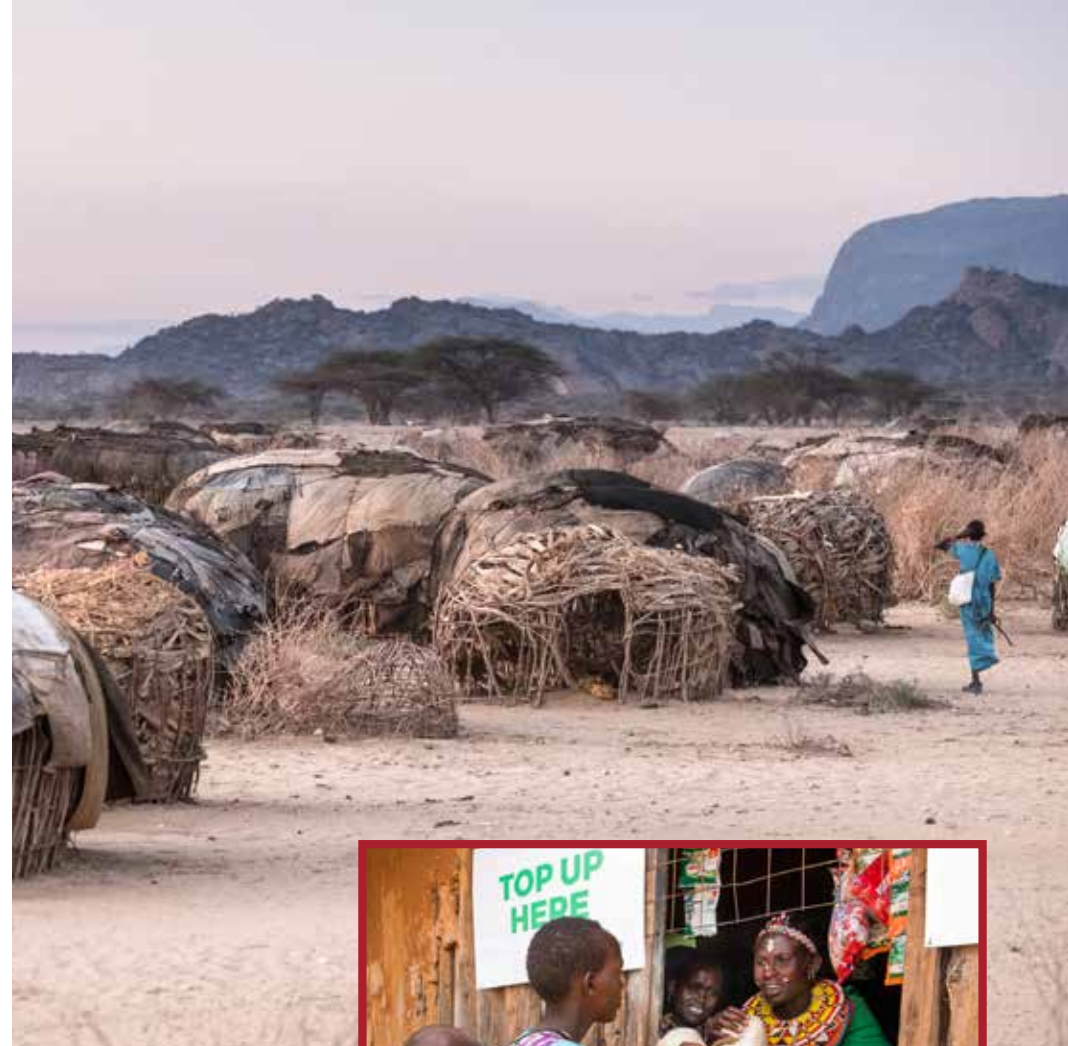
LAUNCH
businesses with \$200 in seed capital and \$100 in performance-based bonuses.

TRAIN
women in business skills and women's rights.

MENTOR
entrepreneurs over two years.

SAVE
money for future expenses through "savings groups."

CONNECT
entrepreneurs to financial markets by providing bank accounts and mobile phones.



"We have had 30 years of government and donor

funded projects in our county and have seen no changes in the levels of poverty. After BOMA came here with a pilot project, we have seen close to 10,000 women and children move out of poverty in just 18 months."

—Julius Leseetho,
Deputy Governor of Samburu County

Meet BOMA mentor Josphine Leseewa

Josphine Leseewa lives and works in Samburu county in Northern Kenya. Her training helps provide women with the skills they need to start new businesses and generate income to get themselves and their families out of extreme poverty.

» **I grew up in a village called Ledero** near the market town of Maralal in Northern Kenya. My mother ran her own *duka* — a small store that sells basic supplies. Even as a young child, I was struck by how she was an empowered woman able to generate income for her family. She made a deep impression on me.

» **I'm currently working with about 30 BOMA business groups.** Each group has 3 women we have identified to be a part of our poverty graduation program. I teach women business skills — what type of business to operate, how to maintain lines of credit, how to put money away for savings, etc. To give just one example, I recently spoke to a business owner about switching from a foodstuff centered business to a livestock one. In pastoral communities, you can't purchase and sell cattle on credit, which is something that's very normal for a foodstuff business. Moving to a livestock owned business helped our participant overcome her cash liquidity issues.

In addition to business skills, I also coach them on important issues like women's rights, family planning and the importance of girl's education. This is especially important in empowering women and giving them a voice both within their home and in the community.



Josphine Leseewa



“My mother ran her own *duka* — a small store that sells basic supplies. Even as a young child I was struck by how she was an empowered woman able to generate income for her family.”

—Josphine Leseewa

» **As a way to mitigate the spread of the coronavirus, the Kenyan government temporarily closed livestock markets.** Our participants can no longer set up markets and trade livestock. This is a problem — over 75% of BOMA's participants run livestock-related businesses.

I am working with some women to pivot to other businesses like chicken rearing or running small convenience stores, which aren't as impacted. Where possible, I'm also working with the women to draw upon the savings they accumulated earlier in the year.

I can't meet anyone in person. We're using telephones to mentor women during these times. Hopefully this period will pass soon, and we will soon be able to get back to business as normal.

» **Historically, women have been treated as second class citizens in our community.** I find it extremely meaningful to empower so many women and help them see for themselves that they are not only equal in every way, but also a tremendous asset to our communities.

“I am working with some women to pivot to other businesses like chicken rearing or running small convenience stores, which aren't as impacted by COVID-19.”

—Josphine Leseewa

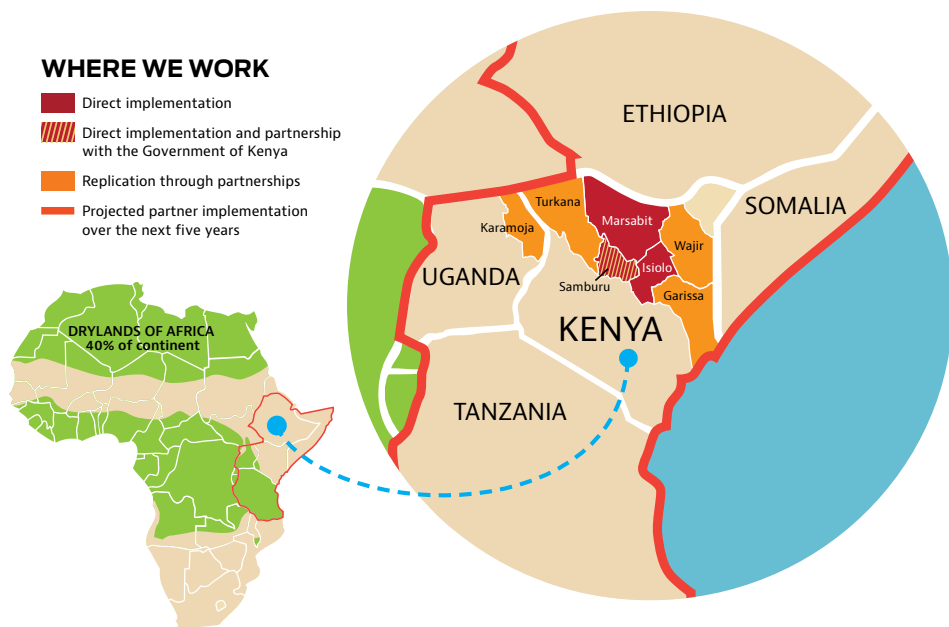


How Impact Happens

BOMA's women entrepreneurs are working hard to transform their families, their communities and our planet.

WHERE WE WORK

- Direct implementation
- Direct implementation and partnership with the Government of Kenya
- Replication through partnerships
- Projected partner implementation over the next five years



“Before BOMA, we could not provide enough food, clothing or a decent education for our children. Now we can teach other women and help lift them up. **We have seen that we can change.**”

—Rauton Galmogle, Sabthiyo Dere and Deraso Eysimlukhumlahau,

- **In an audit conducted by ImpactMatters** led by Yale economist Dean Karlan, The BOMA Project was identified as among the top nonprofits to provide the best return for donor dollars.
- Over a 24-month period from baseline to endline, on average, REAP participants achieve:
 - 79%** increase in household income
 - 1,748%** increase in savings
 - 154%** increase in annual spending on school expenses
 - 85%** increase in annual spending on healthcare
 - 21%** increase in girl child school enrollment
 - 156%** increase in the use of mobile money tools

➤ Impact in 2019:

9,714 new women entrepreneurs
3,097 businesses launched
198 savings groups launched
48,570 women and children reached
Total value of BOMA businesses in 2019: **U.S. \$17,878,058**

➤ Impact since 2009:

33,736 women enrolled
11,412 businesses launched
1,958 savings groups launched
202,416 women and children reached



How Government Partnerships Happen

The Government of Kenya's Programme for Rural Outreach of Financial Innovations and Technologies (PROFIT) was designed to make the transformative power of REAP available to 1,600 women in Samburu, and place them on an upward trajectory out of extreme poverty.

An endline evaluation conducted by an independent evaluation firm, Expanding Opportunities concluded that the pilot had improved the lives of participants based on several criteria:

- **99.34%** of participants reported household members had two meals a day in the past week
- **98.94%** reported that no child went to bed without an evening meal in the past week
- **92.55%** have access to at least two sources of income
- Participants registered a **30%** increase in monthly income and a **1169%** increase in personal savings

The BOMA Project will continue to leverage government partnerships to increase the impact of REAP.

Partners in the profit pilot:





How Accessing Capital Happens

Imagine you can't read. You could still sort out physical money by identifying distinct markers — for example, the faces on the 200 Kenyan shilling note (that of Kenya's first President Mzee Jomo Kenyatta) is different from that on the 100 shilling note (President Daniel Torotich Arap Moi). However, how would you be able to tell how much digital money you had without being able to read?

Financial products and services, including digital platforms, have to overcome literacy-related barriers to empower women to sustain and grow their business activities, accumulate wealth, and take more control over their financial choices and future.

In partnership with IDEO's Women and Money Program, funded by the Bill and Melinda Gates Foundation, BOMA is designing digital financial products and services in a way that is more accessible to women in Northern Kenya.

How Accessing Markets Happens

So you have a successful business. How do you access larger markets and grow?

The BOMA Project is working with USAID, ACDI/VOCA, Mercy Corps and Smart Regional Consultants to help build vibrant market systems in livestock related industries, enabling households to generate more income within the sector and diversify their income sources.

As part of the USAID's Feed the Future Kenya Livestock Market Systems, the BOMA Project is working with women entrepreneurs to form livestock value chains. High performing businesses are mapped for receiving additional grants for business expansion and value chain engagement activities. This tailored grant activity aims to stimulate business growth and further pull REAP participants into mainstream market systems.



How Data-Driven Decision Making Happens

BOMA is a global leader in leveraging technology to scale social impact. Our best-in-class data platform, Performance Insights, developed using a Force for Change grant from Salesforce.org, provides real time information on BOMA's program activities for faster feedback loops and data-driven decision making. Capabilities include:

More efficiently upload data from the field

Easily access & export data

Generate actionable reports & dashboards

Track performance of our business & savings groups

Provide rapid response & targeted trainings to groups falling behind

Monitor performance of our mentors & field staff

Today, we are leveraging Performance Insights to monitor the performance of our businesses in an age of social distancing. Using data, we are able to send targeted trainings to our women entrepreneurs at relevant moments in time.

Ultimately, Performance Insights helps us answer the most important questions:

- › How have our participants' lives changed?
- › What are their challenges?
- › What can we do better?



Meet BOMA entrepreneur Grace Naker Endnog



Grace Naker Endnog is a mother of five children. Grace lives in Ngaremara ward of Isiolo county in Northern Kenya — an area of the world devastated by climate change. Because of the changing climate, men can travel for months in pursuit of pasture. Women are left behind in their homes, responsible for feeding their children and sending them to school.

› **I have five children**, a fourteen-year-old boy, a twelve-year-old girl and three other boys who are nine, five and two and a half years old.

I'm so proud of my children because they are all going to school. Each one of them is a top performer in their class. My eldest son is now about to join secondary school. Seeing my children progress fills my heart with joy.

And there's one more thing. Everyone in my household, all the boys and the girl contribute to the housework. This too makes me proud of all my children.

› **Life before I became a businesswoman was hard.** I had to rely on "cash" work. I did things like making fences for cattle, washing clothes for other people, and selling charcoal. The work was tough on me, and the income was unpredictable.



“All women are created strong. Being strong means having the courage to stay flexible. You have to be able and willing to come up with different ideas when faced with adversity. —Grace Naker Endnog

What made things worse for me was that my husband was sick at the time. I had so much going on, inside and outside the home, and those were some difficult days.

- » **I often tell people that God sent BOMA to me.** My life changed after a BOMA mentor taught me about running a business and saving up for emergencies. I began running a convenience store selling household staples like sugar, flour and oil. I also started up a livestock business. I was able to make money and save for a rainy day. Now, I know we're always going to have money. I'm always going to be able to feed my children and send them to school.
- » **Life after COVID-19 has been difficult.** The price of items has gone up due to transport restrictions. To make matters worse, people stocked up in March, and they aren't buying as much anymore. But I'm resolved to staying strong and positive. I tell my family and community members to follow government directives and stay healthy. I also ask people to pray that these times will be behind us.
- » **All women are created strong. And so I ask all women to be strong for their families.** Being strong means having the courage to stay flexible. You have to be able and willing to come up with different ideas when faced with adversity. For example, the business at my convenience store suffered after COVID-19. But I decided to change and enter different businesses. I have started making and selling mandazi donuts. My customers aren't coming to me. And so, I have started dropping off items like sugar at the homes of my customers. There's always something you can do. No matter where you are or what you do, you have to be innovative.

From Our Executive Director

COVID-19 has had a profound impact on each of our lives. The effects have been particularly devastating for people in sub-Saharan Africa.

Many of BOMA's participants in Northern Kenya and Uganda don't have access to social safety nets like small business loans, social security or unemployment benefits. They often have extremely limited access to healthcare.

And yet, many of our participants like Buke Galgallo are navigating the crisis. Ms. Galgallo graduated from BOMA in 2017. At the time, she used the savings from her business to buy a solar panel. Her primary business — livestock trading — was impacted by the outbreak of the pandemic. But Ms. Galgallo pivoted to a new income stream. She used the solar panel to start a new business charging mobile phones.

At the BOMA Project, we are constantly inspired by the entrepreneurial spirit of our participants. To this end, we are acting quickly to build the resiliency of ultra-poor women to unexpected shocks like the coronavirus pandemic on three fronts:

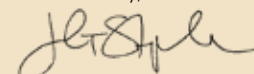
Assess: Tap into our deep community and county relationships. Understand the most pressing challenges and barriers in light of COVID-19, so that we can design targeted solutions tailored for sparsely populated rural areas.

Adapt: Our flagship program, Rural Entrepreneur Access Project (REAP) relies on strong mentorship from local leaders to coach women. We will use technologies like Interactive Voice Recognition to provide remote mentoring and to reach our women entrepreneurs with relevant messages at key moments in time.

Advocate: We will partner with governments, donors, NGO and media to advocate for COVID-19 recovery plans that will meet the economic needs of the ultra-poor.

Our women participants are entrepreneurs in the trust sense of the term — they aren't just earning income; they are changing the definition of what's possible. For enabling them with access to capital, markets and opportunity — thank you.

In solidarity,



John Stephens, Executive Director, The BOMA Project.



The Kathleen Colson Legacy Fund for Innovation and Expansion

Thirteen years ago, Kathleen Colson co-founded the BOMA Project in search of a lasting solution to the devastating cycle of



extreme poverty, famine and food aid in the drylands of Africa. She led BOMA to develop a uniquely adapted model of poverty graduation — The Rural Entrepreneur Access Project (REAP). In September 2019, BOMA launched the Kathleen Colson Legacy Fund for Innovation and Expansion — a \$500,000 campaign — to honor Kathleen's pioneering contribution and to power the innovation necessary to facilitate this new phase

of BOMA's evolution. A sincere thanks to all of the donors who have contributed to this campaign.

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Perry and Lisa Boyle

BOMA is grateful to the individuals who continue to generously support our work at the highest level, but choose to remain anonymous.

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Fundraising and Finance 2019 Fiscal Year Revenues and Expenses

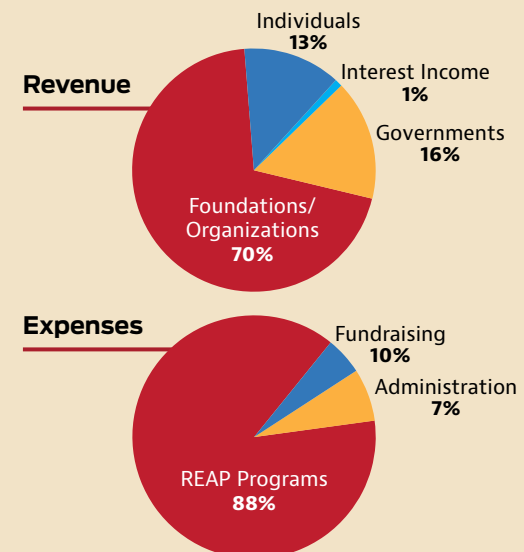
For the twelve months ended September 30, 2019, cash received and pledged was \$4.25 million and total expenses were \$4.54 million.

Revenues for the twelve months ended September 30, 2019

Individuals	\$ 568,556	13%
Foundations/Orgs	\$ 2,962,944	70%
Governments	\$ 691,255	16%
Interest income	\$ 26,901	1%
Total Revenue	\$4,249,656	

Expenses for the twelve months ended September 30, 2019

REAP programs	\$ 719,140	82%
Education & Advocacy	\$ 255,390	6%
Total Program Expenses	\$ 768,931	
Administration	\$ 316,695	7%
Fundraising	\$ 255,048	5%
Total Expenses	\$4,546,273	



Throughout 2019 BOMA continued to build our capacity by onboarding many new team members and strengthening our internal systems to provide the training and support they need to rapidly scale our work. We also reaffirmed our commitment to local leadership and community connections — we now have 124 full-time staff in Kenya, representing more than eleven different ethnic Kenyan groups, and 6 full-time U.S. staff. We celebrate and encourage the bonds between our teams and the communities we serve.



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“In just eight months, my partners and I are running three businesses. We sell vegetables and fruits at a stand in the main market in Loglogo. And our small restaurant, Namayana, is a popular spot for the community and travelers. We have been uplifted by BOMA.”

—Esterina Leliman

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