

BOMA PROJECT

2020 Q4 IMPACT REPORT | October through December

2020: A Year of Resilience and Resolve



Kiringace Lalaur built a better home for her family with income from her business.

I write to you with a mix of emotions: a sense of relief that 2020 is over, pride at the resilience shown by our staff and participants during a difficult year, and a sense of unbounded optimism.

2020 was a difficult year for our participants. The residents of Northern Kenya, who were coming out of an extended drought, had to contend with massive flooding and two locust infestations at the beginning of the year. And of course, there was COVID-19. The pandemic caused severe disruptions to the lives of the people in the areas where BOMA works. We had to restrict in-person field activities and new participant enrollment. The Government of Kenya also placed restrictions on the sale of livestock, which impacted over 90% of our businesses.

The challenges were considerable – and yet our mentors and staff helped 20,790 women entrepreneurs (including 3,930 new women) stay healthy, and start and sustain 6,930 group businesses in the drylands of Africa. In doing so, they created thousands of inspiring stories of hope.

Stories like that of Kiringace Lalaur, a BOMA entrepreneur and mother of five children. Kiringace's livestock business was closed down after the outbreak of the pandemic. BOMA's mentors helped Kiringace open a convenience store. They also connected her to a fund sponsored by the Government of Kenya and the World Bank. Kiringace's group received a grant in the form of 300 chickens to start a chicken rearing business. With the income, Kiringace was not only able to feed her children and send them to school, she also built a new home for her family.

How do we take the power of BOMA's transformative approach to millions of people? How can we end extreme poverty in our lifetimes?

This impact report will tell you how. Our long running collaboration with the Government of Kenya (GOK) has led to The Kenya Social and Economic Inclusion Project (KSEIP). KSEIP successfully embeds BOMA's model and the poverty graduation approach into the national government's social protection programming. In November, we signed an agreement with the Ministry of Labor and Social Protection, expanding our program to five counties. We also signed new partnership agreements to provide technical assistance and reach new populations such as refugees. And we're utilizing data-driven approaches to "graduate" women from our program in as little as 16 months.

We'll continue to work smarter. We'll continue to forge new partnerships with governments and partner organizations. Together, we will change the world.

Best wishes,

JOHN STEPHENS, CEO



**OUR IMPACT
SINCE 2009**

3,930
NEW WOMEN
ENROLLED
IN 2020

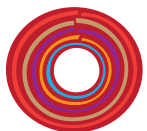
37,683
TOTAL
WOMEN
ENROLLED

188,415
TOTAL
CHILDREN
IMPACTED

226,098
TOTAL WOMEN
AND CHILDREN
TO DATE

12,561
BUSINESSES
LAUNCHED

2,000
SAVINGS
GROUPS
LAUNCHED



2020: A YEAR IN MILESTONES

How do you build healthier communities? Stronger communities? A planet without extreme poverty? At BOMA, we believe that when you invest in women, you accomplish all of the above. BOMA's poverty graduation program consists of five important steps:

- 1. Identify the poorest women and households** by working actively with communities and conducting independent surveys.
 - BOMA enrolled **3,930 new women** in 2020.
- 2. Form business groups** of three women. Working in groups enables women to get peer support. It also allows the program to reach more people cost-effectively. Each group receives a seed capital grant of \$300 to start new businesses.
 - We helped launch **1,310 new businesses** in 2020. Women belonging to business groups supported each other and held **51,552 business group meetings**.
- 3. Provide two years of mentoring.** Mentors provide business and life skills training throughout the program. Financial training sessions cover topics like supply and demand, profit and pricing, record keeping and marketing. Life-skills sessions include household decision-making, the importance of educating children, family planning, and the rights of women under the Kenyan constitution.
 - BOMA mentors delivered **3,579 business group training sessions** and **mentored 20,790 entrepreneurs** in 2020.
- 4. Form savings groups.** Mentors assemble business groups into savings associations, whose members meet monthly to deposit or withdraw savings.
 - BOMA's mentors guided women entrepreneurs through **4,142 savings groups meetings and training sessions** in 2020.
- 5. Connect entrepreneurs to the broader market.** BOMA's officers connect entrepreneurs to traders and wholesalers so that they can purchase goods at the lowest prices. They help them open bank accounts so they can get loans. They connect them to government institutions to take advantage of larger market opportunities.

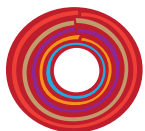


2020 Highlight

BOMA graduated 3,812 women from the 2018 cohort – 932 women from Samburu North, 1,302 entrepreneurs from Marsabit and a further 1,618 women from Isiolo.

Overall, 99.9% of businesses remained active after two years (against a target of 85%). Additionally, almost all individual participants from the 2018 cohorts meet our graduation criteria for food security, business value, savings, and income sources. A hearty congratulations to the class of 2018!

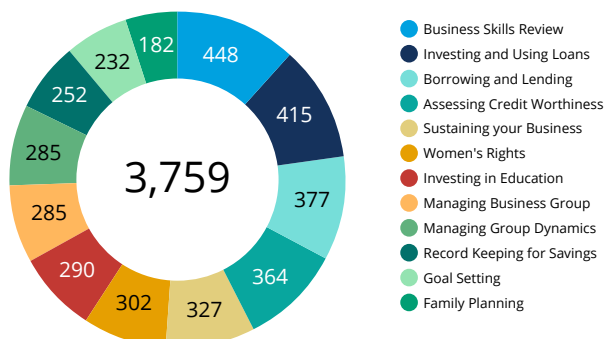
The 2018 Cohort graduated from BOMA's program in December 2020



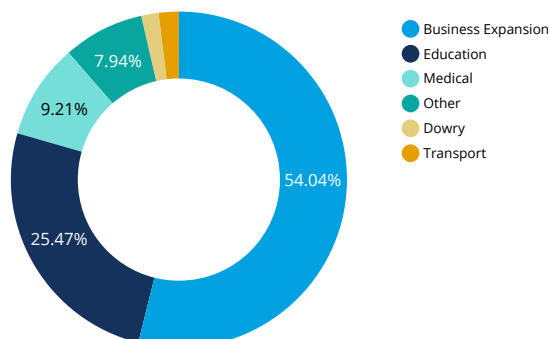
BOMA PROJECT 2020 Q4 IMPACT REPORT

What do BOMA's women entrepreneurs do with their income? They grow their businesses. They make sure their children don't go to bed hungry. They send them to school. BOMA's entrepreneurs transformed the lives of **103,950 children** in 2020.

PURPOSE OF TRAINING



PURPOSE OF LOAN



PATH TO SCALE: GOVERNMENT ADOPTION

Social safety net programs (like government cash transfer programs, unemployment support, government health insurance etc) play a critical role in moving people out of extreme poverty all around the world.

The Government of Kenya is incorporating BOMA's model and the poverty graduation approach into their safety net program. Poverty graduation is remarkably effective in helping families forge a path out of extreme poverty – a 2018 Longevity Study of BOMA's program found that 90% of BOMA's women entrepreneurs continue to run successful businesses even three years after exiting the program.

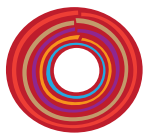
The Kenya Social Economic Inclusion Project (KSEIP) is a World Bank-funded, Government of Kenya-led endeavor to expand the country's safety net programming for the poor and to test the expansion of the poverty graduation approach. As part of KSEIP, BOMA, in partnership with the Global Development Incubator and Village Enterprise, will support the Kenyan Ministry of Labor and Social Protection to embed BOMA's model and the graduation approach in the Government of Kenya's social protection program.



KSEIP will incorporate BOMA's poverty graduation approach into The Government of Kenya's social safety net

Focused on economic inclusion and women's empowerment, KSEIP will enable tens of thousands of Kenyans living in extreme poverty to engage in sustainable livelihoods and develop resilience. The project will also build the capacity of the national and county governments in five counties to scale the reach of the poverty graduation approach.

KSEIP implementation will kick off in February with a five-county pilot in Marsabit, Makueni, Muranga, Taita-Taveta, and Kisumu in 2021. The first phase of the project will benefit over 40,000 people from over 7,500 households. Government adoption of BOMA's poverty graduation approach will continue to be a major area of focus for BOMA, as we scale our programming to end extreme poverty in the drylands of Africa.



PATH TO SCALE: STRATEGIC PARTNERSHIPS



Empowering Refugees and Host Communities in the West Nile Region of Uganda (Bidi Bidi Refugee Settlement)

The Horn of Africa and the Great Lakes Region have witnessed horrific conflicts and wars over the last decade. Millions of people have been displaced in South Sudan, Ethiopia and Eritrea. More than one million people have fled into Uganda making the country the third largest refugee-hosting nation in the world.

Children have been especially impacted by the violence. There has been a 70 percent increase in children living on the streets since 1993. As many as 1.7 million children have been orphaned, and a third of all Ugandan families have had to foster orphaned children.

As a founding member of the Poverty Alleviation Coalition (PAC), BOMA is committed to building self-reliance and social and economic inclusion among refugees and host communities. To further these goals, BOMA has signed an agreement to provide technical assistance to Caritas Switzerland and its local partners, including The Agency for Accelerated Regional Development (AFARD), and the International Union for Conservation of Nature (IUCN), to design and implement a three year program that accomplishes the following objectives:

- *Strengthen community structures to support children's rights and protection.*
- *Identify vulnerable households and move them out of extreme poverty using the poverty graduation approach.*
- *Promote the management of natural resources to protect and promote the establishment of sustainable livelihoods.*



Uganda is home to millions of refugees – many of whom are children (Image credit: Swiss Caritas)

The project will be implemented in the Yumbe district in West Nile, Uganda, and will focus on locations with the highest prevalence of poverty.

PATH TO SCALE: SMARTER PROGRAMMING

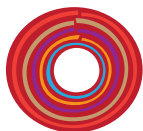
Interactive Voice Recognition: A COVID-19 Era Innovation That's Here to Stay

BOMA rapidly adapted the organization's programming to provide mentoring and support to our participants in the era of COVID-19. BOMA initiated a pilot using Interactive Voice Recording (IVR) technology to deliver remote training and mentorship, after in-person meetings were rendered impossible due to social distancing restrictions.

IVR allows participants to receive recorded trainings on their "nonsmart" mobile phones. To serve participants in areas without mobile service, BOMA is also testing solar/crank radios that can also play custom audio content from a USB stick.

In-person mentoring resumed in October 2020 after the Government of Kenya eased restrictions on gatherings. However, given its effectiveness, IVR is here to stay. Interactive Voice Recognition will now be used to supplement – and not replace – mentoring.

BOMA is currently expanding the program from Samburu into Isiolo and Marsabit. BOMA will also integrate Interactive Voice Recognition into the organization's proprietary Performance Insights platform built with Salesforce. This will enable BOMA's mentors to deliver the most relevant training content at the most relevant moments in time.



Optimizing Poverty Graduation Programming For Maximum Impact

BOMA has launched a new cohort in Isiolo in November 2020 made up of 1,800 participants. This cohort will graduate from BOMA's poverty graduation program in 16 months – as opposed to the standard 24 months. This will enable BOMA to test the efficacy of our model in a shorter time duration.

The BOMA team arrived at the new timeline based on our analysis of previous cohorts, which indicates that over 90% of women participants achieve all of our graduation criteria in the shorter time period- except for one related to girl children attending primary school. BOMA will design specific interventions to address this shortfall, as we roll out the pilot – which if successful will allow us to scale the impact of our program in a considerably shorter amount of time.



BOMA's optimized poverty graduation program will potentially enable more women to evolve into successful entrepreneurs in shorter amounts of time.

Q4 COHORT PERFORMANCE

BOMA's mentors worked closely with women entrepreneurs to increase business income and profits in Q4. Savings continued to increase over the quarter.

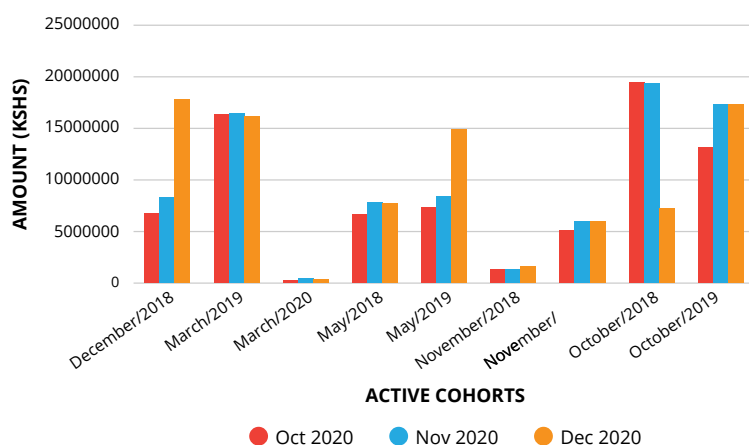
The percentage of participants on track with their savings contribution targets remained steady.

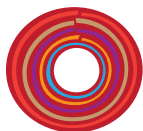
The increase in sales for the December 2018 and May 2019 cohorts was driven by the resumption of monitoring for business groups in Garissa and Wajir counties. Monitoring for these groups were paused due to restrictions imposed as a result of COVID-19.

The pause in monitoring after the successful graduation of the December 2018 business groups accounted for the drop in sales for that cohort.

Overall, BOMA's women entrepreneurs continued to display remarkable resilience heading into 2021.

TOTAL SALES BY COHORTS IN KSHS (OCT-DEC/2020)





Resilience in Action: Agnes Lekupe

As a young girl, Agnes Lekupe was always told that women were responsible for all household duties. Women raised children, fetched water, and cooked food. Over the years, Agnes began to live out this life that had seemingly been written out for her. She became the mother of five children. She fetched the water. She became responsible for household-related work.

Today, Agnes is responsible for household duties, But she's also responsible for a business. Over the last two years, she has become an entrepreneur.

The Road to Becoming an Entrepreneur

Ten years ago, it would have been unthinkable for a woman like Agnes to become a business owner. In her patriarchal community, men provided for the family. Women performed household duties. However, as the weather changed due to shocks caused by climate change, so did societal expectations.

Due to periodic cycles of floods and droughts, local grazing lands have been devastated. Men can be gone for months upon months in search of pasture. Women are left behind in the village with their children. To support their households, women are defying gender expectations.

"Over the years, all the people in my village have heard of the BOMA Project. BOMA has gone into communities and made so many women into successful entrepreneurs. We hear stories of women making money for their families. The men in our village have become more open to the idea of women running businesses."



Members of the Naserian Savings Group along with their livestock

Success after Success

Agnes enrolled with the BOMA project in May 2018. Along with two other women, she formed a BOMA business group. Agnes and the members of her group received \$300 to start a livestock business. Over a two-year period, BOMA's mentors provided her with business and life-skills training. Agnes became an entrepreneur.

Getting connected to the larger market

BOMA's mentors connected Agnes' "Naserian" savings group to the Women Enterprise Fund – a semi-autonomous Kenyan government agency that provides accessible and affordable credit to support women businesses. The Women's Enterprise Fund is funded by the Kenyan government and the World Bank.

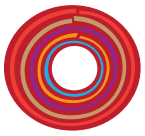
Agnes' savings group had been extremely disciplined when it came to savings. They were able to pay the required 5% contribution which qualified their group to receive a grant in form of assets. In return, they received 120 goats from the National Agricultural and Rural Inclusive Project (NARIGP).

Members of the group began to buy and sell livestock at the local market. There was no shortage of customers.

"Women are better than men when it comes to running a business," says Agnes. "We are more flexible. We know how and when to negotiate."

The members of the group have elected Agnes to become their leader.

"I now understand what it is to be an empowered woman," Agnes says. "My views matter. My decisions make a difference."



BOMA IN THE MEDIA

BOMA is actively partnering with governments, donors, NGOs and the media to better advocate for COVID-19 recovery plans that will meet the economic needs of the ultra-poor in the drylands of Eastern Africa.

- › [Women and climate change in Kenya 22.10.2020 \(Living Planet\):](#) Women in rural Kenya are disproportionately affected by climate change as they struggle to find food for their families. Deutsche Welle spoke with program director Sam Owilly – and a couple women also speak for themselves.
- › [In Northern Kenya, the Climate Crisis Shifts Gender Roles \(Foreign Policy\):](#) Drought has disrupted the traditional way of life for pastoralists, pushing many women into business for the first time.
- › [Does Poverty have a Marketing Problem \(Marketing for Good\):](#) Wendy Chamberlin, Global Director of Programs for the BOMA Project joins Erica Mills Barnhart to discuss the marketing of poverty. They talk about poverty graduation programming, the static picture of poverty (and why it is important to change that frame), and myths around poverty marketing.

EVENTS

BOMA's leadership spoke at leading industry events including:



[#FINEQUITY2020 Annual Event](#)



[SEEP 2020: Weathering the Storm: Understanding COVID's Effects on WEE](#)



[Connecting with the World: UC Davis Global Conversations Series](#)



EPIC 2020

[Scaling Futures: Foresight that Delivers Meaning and Value](#)



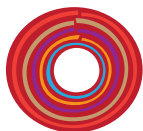
Center for Financial Inclusion 2020

[Financial Inclusion Week: Women's Financial Inclusion](#)



Accelerating Social Transformation

[Thriving through the Pandemic: A Conversation with Nonprofit Leaders](#)



WE ARE BOMA



Francis Elim was promoted to the role of Project Manager- Nawiri. Francis was Graduation Advisor for The BOMA Project. Francis holds a Master's of Science Degree in Development Studies from Jomo Kenyatta University and a Bachelor's Degree in Development Studies. During his free time, Francis likes participating in volunteer church missionary activities, travelling, reading, and watching soccer.

BOMA also welcomes 16 Mentors, 3 Field Officers and 1 driver in Q4 2020.



FUNDRAISE FOR BOMA

A Great Way to Get Your Child, Friend or Family Member Involved In Ending Extreme Poverty

"When we hear stories about the women that BOMA helps it really shows us how much we have and how little other people have. We don't need more gifts this year. What we do need is to make a difference. We can make a big difference of the lives of other people."

- Ella Cocheo, twelve year old, who set up a holiday fundraiser for BOMA

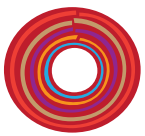
Get your children, friends, or family members to raise money and help end extreme poverty in the world.

Visit <https://give.bomaproject.org/fundraiseforBOMA> and click on Become a Fundraiser.

You can:

- Start your own personal fundraising campaign.
- Give your birthday, wedding, anniversary, Festivus or any day that's special to you.
- Skip one meal a month, and donate the cost of the meal to BOMA.

Visit <https://give.bomaproject.org/fundraiseforBOMA> to get started!



FUNDRAISING AND FINANCE

Q4 2020

Revenues & Expenses

For the three months ended December 31, 2020, revenues recognized were \$1.9 million and total expenses were \$1.2 million. Revenues include restricted funds for Program Activities temporarily delayed due to travel and other COVID-19 restrictions.

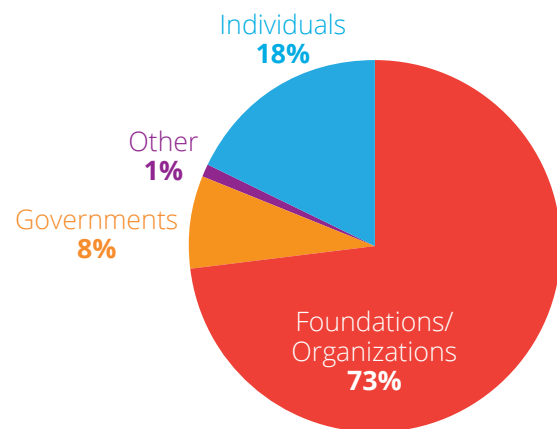
Revenues for the three months ended December 31, 2020

INDIVIDUALS	\$	331,614	18%
FOUNDATION/ORGS	\$	1,369,952	73%
GOVERNMENTS	\$	141,393	8%
OTHER	\$	28,986	1%
Total Revenue	\$	1,871,945	100%

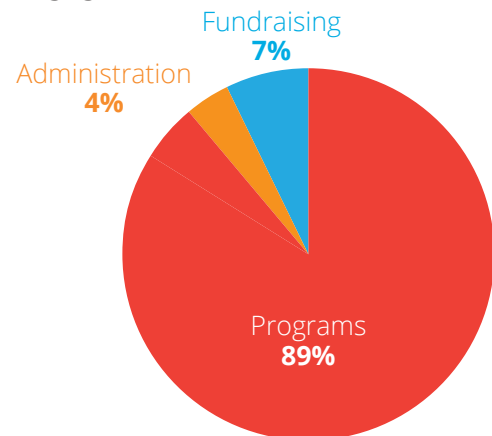
Expenses for the three months ended December 31, 2020

			% of Total Expenses
REAP PROGRAMS	\$	1,040,572	84%
EDUCATION & ADVOCACY	\$	62,388	5%
Total Program Expenses	\$	1,102,960	89%
ADMINISTRATION	\$	55,499	4%
FUNDRAISING	\$	87,375	7%
Total Expenses	\$	1,245,834	100%

REVENUES



EXPENSES



NEW FUNDING THIS QUARTER

BOMA received funding from the following foundations and government donors during this quarter:

