THE BOMA PROJECT STATEMENT OF THE BOMA PROJECT STATEMENT OF



A Global Problem

Since 1990, the number of people living

in extreme poverty around the world has dropped by 66%. However, the COVID-19 pandemic threatens to erase much of this progress. For the first time in three decades, the number of people living in extreme poverty is actually projected to rise.

We can't let this happen. We can't let the progress of three decades come to naught. At BOMA, we believe that we can end extreme poverty in our lifetimes. We have more than a vision. We have a proven model that has helped hundreds of thousands of women and families forge a path out of extreme poverty.













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

No Poverty. Zero Hunger. Education. Gender Equality. Climate Action. Partnership.



Our goal:

To transform the lives of 1 million women and children by 2024.



"I did not know the importance of schooling my kids. But now I have enrolled all of them

in schools. My community has always been made up of herders — but as BOMA participants, we have shown other women how business can be profitable. I earlier had no phone, but now I own one and am eager daily to learn more about the phone applications. In three years time I see myself owning a big retail shop."

A Proven Solution

THE BOMA PROJECT is ending extreme poverty in Africa by unleashing the entrepreneurial spirit of women.

The women enrolled in BOMA's poverty graduation programs 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 two years of business and life skills training, and access to markets and capital. Women use their skills, confidence and income to forge a path out of poverty. They are now able to transform their lives, and the lives of their children.

5 Steps to Building Resilience

HUMANITARIAN DISASTER RELIEF can save the lives of people facing war, famine or disease. However, aid can't help people forge a path out of extreme poverty. Short-term humanitarian aid is not a sustainable solution to building people's financial resilience, nor does it bolster their ability to respond to future shocks.

If aid doesn't work, what does? Building resilience. The United States Agency for International Development (USAID) estimates that \$1 spent toward building resilience saves as much as \$3 in humanitarian aid and relief costs. BOMA's poverty graduation program builds the resilience and self-sufficiency of women through a five-stage process:



Designed for Climate Shocks

CLIMATE CHANGE has had a profound impact on the lives of people in Sub-Saharan Africa. 90% of the heat caused by environmental pollution is absorbed by the oceans — and the part of the Indian Ocean bordering Africa has experienced the greatest temperature fluctuations in the world.

This intense warming has caused severe cycles of droughts and floods. In 2020, unseasonal rains also caused massive locust swarms that ravaged local grazing lands.

The residents of this region are traditionally pastoralists. However, climate change has made the pursuit of traditional livelihoods impossible. Men can now be gone for months upon months in search of pasture. Women are left behind in their villages along with children. They live in extreme poverty, dependent on aid and credit to survive.

The BOMA Project has enabled over 37,000 women in the drylands of Africa to start new businesses and forge a path out of extreme poverty.



BOMA's approach is transformative:
Over 90% of women continue to operate successful businesses even three years after exiting the program.

Pastoralists in the Arid and Semi-Arid Lands (ASALs) of Northern Kenya.

Helping Families Deal with Shocks Like COVID-19



Mercy Lekolo at her sewing machine along with Titoo Lengolos, her business group member. **IN EARLY 2020**, the residents of Northern Kenya were reeling from the effects of a three-year drought. The drought was followed by heavy flooding and two swarms of locusts.

And then COVID-19 happened.

After COVID-19 struck, all of the livestock markets were closed," says Mercy Lekolo, a BOMA entrepreneur in Samburu County. "We were unable to buy and sell goats. I had no income."

BOMA's mentors reached out to Mercy's business group by phone. They discovered Mercy was trained in sewing. BOMA's mentors encouraged Mercy's business group to purchase a sewing machine with their savings.

The group began to make and sell masks at the nearby livestock markets. They made sufficient money to make up the lost income — and more. They were even able to donate masks to the elederly in their village.

I now know my business skills can be applied to many situations," says Mercy. "This knowledge has done wonders for my confidence."

Mercy isn't alone. During a year when businesses around the world closed down, 99% of BOMA's women entrepreneurs grew income and profits — staying resilient to the shocks of COVID-19.

Impact 1020

TO DATE, BOMA HAS HELPED more than 200,000 women and children break the intergenerational cycle of extreme poverty by empowering women to start more than 12,000 businesses across seven counties in Northern Kenya. Our goal: Transform the lives of one million women and children by 2024.

3,930 new women enrolled

1,310 new businesses launched

20,790 women entrepreneurs sustained

51,552 business group meetings held

3,579 micro-trainings delivered

4,142 savings trainings conducted

18,150 children's lives transformed





37,683
of women



188,415
of dependent children reached



226,098 # of women & children to date



12,561# of businesses launched



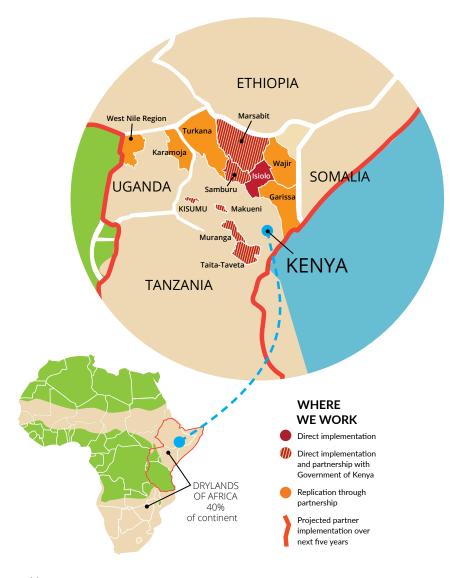
2,000
savings groups
established



1,000,000 # of women & children by 2024

Where we work

BOMA WORKS IN the Arid and Semi-Arid Lands (ASALs) of Africa to help people forge a path out of extreme poverty. Today, BOMA works in Uganda and Kenya, and plans to expand its operations to other countries in the coming years.





A 2018 impact evaluation report shows that over a 24-month period from baseline to endline, on average, graduates from BOMA's program have achieved:

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



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

THE ROAD TO BECOMING AN ENTREPRENEUR

Agnes Lekupe has always been told that women can't work outside the household. Today, Agnes has defied societal expectations. She is now a successful entrepreneur. 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. BOMA's mentors provided her with business and life-skills training.

BOMA's mentors also 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-run businesses.

Agnes' group was 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 the form of assets. In return, they received 120 goats from the National Agricultural and Rural Inclusive Growth Project (NARIGP). Members of the group began to buy and sell livestock at the local market. There was no shortage of customers for Agnes' group.

Success after Success

"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 elected Agnes to become their leader. Today, she has evolved into a prominent figure in her community.

Fath to 1 Million Government Adoption

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

Government of Kenya-funded 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.

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 2021 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, as we scale our programming to end extreme poverty in the drylands of Africa.

Strategic Partnerships

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

DUE TO VIOLENCE in South Sudan, Ethiopia and Eritrea, more than one million people have fled to Uganda over the last decade. Children have been especially impacted by the violence. There has been a 70% 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.

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.

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



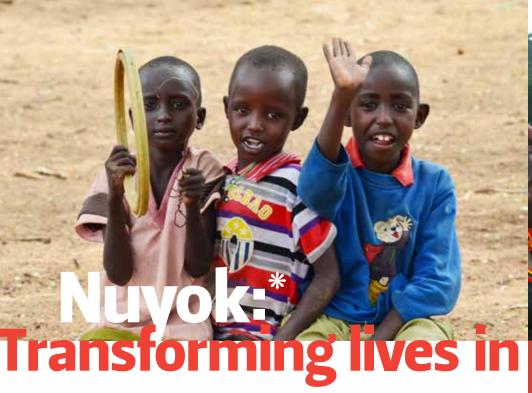
3 WAYS BOMA ENSURES A CHILDREN-FIRST APPROACH IN UGANADA:

1. Nutrition First:
Provide business
assets that are lowmaintenance so that
parents have time
to focus on raising
their children.

2. Education First:
Setting expectations that children will not stay away from school to contribute to the business.

3. Future First: Train parents to pursue businesses that generate income for families even after they exit the program.

Above: Refugees in the Bidi Bidi refugee camp in Uganda.



TODAY, A BUDDING ARMY OF 1,635 WOMEN

entrepreneurs is poised to transform the lives of families in the Karamoja region of Uganda through Project Nuyok. The project aims to build resilience and improve food security for families in this rural region of the country. Project Nuyok is funded by the United States Agency for International Development (USAID). BOMA is partnering with Catholic Relief Services and other organizations to help rural families graduate from extreme poverty based on our strict criteria including food security, the ability to generate sustainable livelihoods, the ability to stay resilient to shocks, and the ability to educate girl children.

A 2018 impact evaluation found that after enrolling in BOMA, 98% of women entrepreneurs said that their children don't go to bed hungry at night.

Nuyok is a Nga Karimojong word meaning "it is ours" — and BOMA is enabling the residents of the county to collectively build sustainable livelihoods that are in harmony with their way of being.



AT THE END OF PROJECT NUYOK, BOMA'S WOMEN ENTREPRENEURS WILL BE ABLE TO:

- 1. Feed their families nutritious foods like potatoes, rice and meat.
 - 2. Run successful businesses that deliver a 125% return on investment.
 - 3. Save at least USD \$300 for a rainy day.
- 4. Stop burning charcoal and move to sustainable organic farming.
 - 5. Enroll in a government-run social safety net program like the Northern Uganda Social Action Fund.



BOMA's Climate Warriors

Ultra-poor pastoralist women bear the brunt of the adverse impact of climate change. However, they are mostly excluded from decision-making processes and policies around natural resource management (NRM). MANY OF THE RESIDENTS of Northern Kenya are illiterate. As a result, they can't interact effectively with government policymakers. They can't shape climate policy.

With a project funded by the Climate Justice Resilience Fund, that's changing.

BOMA is working closely with county governments to train women in climate resilient management of land, water, and pasture. BOMA's mentors will also empower women with the leadership skills they need to work with government policymakers, and shape climate resilience policies.

2,100 women entrepreneurs will be able to generate sustainable livelihoods at the end of the program.

But they'll be more than entrepreneurs. They'll also evolve into leaders with a strong voice in shaping the climate policies of tomorrow.



Interactive Voice Response: A COVID-19 - era innovation that is here to stay **AFTER THE OUTBREAK** of the pandemic, BOMA's mentors could no longer meet with women entrepreneurs in person. BOMA initiated a pilot using Interactive Voice Response (IVR) technology to deliver remote training and mentorship.

IVR allows participants to receive recorded trainings on their "non-smart" 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. IVR will now be used to supplement — and not replace — mentoring.

BOMA will also integrate Interactive Voice Response into the organization's proprietary Performance Insights platform built with Salesforce. The best-in-class Performance Insights platform provides real time information on BOMA's program activities for faster feedback loops and data-driven decision making.

Provide rapid Monitor More Generate Track response & performance user-friendly efficiently performance **Easily access** targeted of our of our upload reports trainings to mentors business & data from export data groups falling dashboards the field savings groups behind field staff

How BOMA uses data to transform the lives of women entrepreneurs.

Integrating Performance Insights with Salesforce will enable BOMA to gain real-time insights into how participants are doing, and deliver the most meaningful training content at the most relevant moments in time.

DEAR FRIEND OF BOMA.



2020 ended with a meaningful and inspiring moment. 3,812 women from the 2018 cohort graduated from BOMA's program. Overall, 99.9% of businesses remained active after two years. This is an incredible accomplishment, given all that our participants had to battle over the last year — the shocks of a three year drought, extreme flooding events and two locust swarms.

Their success, along with that of thousands of other women, shows that BOMA's poverty graduation approach works. Investing in women and building their resilience is how we end extreme poverty in our lifetimes.

We can draw analogies from COVID-19. As we've seen from this horrible pandemic, the vaccine was developed at a pace that was unprecedented in history. However, manufacturing, distribution and getting shots in arms proved to be far more significant obstacles.

That's how I think about where we currently are at BOMA. With poverty graduation, we now have a 'vaccine' to end extreme poverty. The challenge now lies with getting this 'vaccine' to 400 million people living in extreme poverty around the world. How do we take the transformative power of BOMA's approach and scale it to reach millions of people?

We're actively pursuing multiple avenues to make this scale possible. Partnerships with governments will be critical. We also signed new partnership agreements to provide technical assistance, and adapt our model to reach new populations such as refugees. And we're utilizing data-driven approaches to "graduate" women from our program in as few as 16 months.

But we need to do more. We need to spread awareness of how prevalent extreme poverty is — and also how this problem has a real and proven solution. Today, I want to ask you to tell your friends, families and colleagues about BOMA and our transformative approach.

Together, we can end extreme poverty. We can change the world.

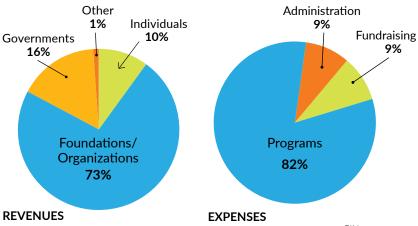
John T. Stephens, CEO, The BOMA Project

2020 FISCAL YEAR REVENUES & EXPENSES

For the twelve months ended September 30, 2020, revenues recognized were \$5.1 million and total expenses were \$3.3 million. Revenues include restricted funds for program activities temporarily delayed due to travel and other COVID-19 restrictions.

Revenues for the twelve months ended September 30, 2020

INDIVIDUALS	\$518,338	10%
FOUNDATIONS/ORGS	\$3,688,525	73%
GOVERNMENTS	\$815,541	16%
OTHER	\$38,870	1%
Total Revenue	\$5,061,274	100%
Expenses for the twelve months ended September 30, 2020		% of total expenses
REAP PROGRAMS	\$2,515,674	76%
EDUCATION & ADVOCACY	\$188,795	6%
Total Program Expenses	\$2,704,469	82%
ADMINISTRATION	\$310,504	9%
FUNDRAISING	\$292,085	9%
Total Expenses:	\$3,307,058	100%



EIN: 84-1671995

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\$100,000 plus

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BOMA CIRCLE

\$10,000-\$24,999

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Sam Owilly, the Kenya program director for the BOMA Project, which helps women run their own businesses, said husbands of women in the program in northern Kenya are largely grateful for the additional household income. "We've seen men's perception change when the women no longer expect them to provide for the family," he said.

-Foreign Policy Magazine

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THROUGHOUT 2020, 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. Our staff proved to be remarkably resilient in adapating to the needs of the pandemic era, staying compliant with government safety regulations, and keeping women entrepreneurs successful and healthy — we now have 146 full-time staff in Kenya, representing more than eleven different ethnic Kenyan groups, and 6 full-time U.S. staff.

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"Women in rural Kenya are disproportionally affected by climate change as they struggle to find food for their families. Nongovernmental group the BOMA Project offers grants to the most vulnerable in society, allowing women to generate their own income to mitigate climate impacts like drought."

- Living Planet, Deutsche Welle

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I have been following the BOMA Project for 5 years now, ever since I first fundraised for them in college. Initially I was impressed with the effectiveness and efficiency of the work they do. But I was soon floored by their transparency, innovation, and dedication to the mission.

- Shan Ali, BOMA Youth Ambassador

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Instiglio COVID 19

climate shocks have helped BOMA's women entrepreneurs cope with shocks like

COVID-19. — CNBC Africa

Ron & Terry Sconyers Susan Williams

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Invest in women to end extreme poverty

WHAT YOUR GIFT ACCOMPLISHES:

\$50 lifts 1 person out of extreme poverty

\$100 provides seed capital for one woman entrepreneur

\$200 provides mentoring for two years for three business women

\$300 lifts a family of 6 out of extreme poverty

\$500 sponsors a village mentor

\$1,000 sponsors three women entrepreneurs for two years

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