BOMAPROJECT

2021 Q2 Impact Report | April to June

BOMA's Path to Scale

BOMA is preparing to embark on a new phase of our history — one that promises deeper fulfillment of our mission to end extreme poverty in the drylands of Africa. With a \$10 million investment from author and philanthropist MacKenzie Scott, BOMA now looks to scale our proven poverty graduation model to reach millions.

I was lucky to celebrate this moment alongside our staff in Kenya this summer, and a highlight of my trip was taveling to Nkaroni for direct feedback on BOMA's programs from participants. I left Nkaroni particularly impressed by the organization and commitment of Nabulaa Savings Group, made up of six business groups from the Ndikir Manyatta and set to graduate in October 2021.



As Covid decimiated livelihoods around the world, Nabulaa's members exemplified the resilience that BOMA works to build. These women adapted to a new normal by shifting their strategy and diversifying their income by crafting and selling woven bags. Member businesses hold steadfast to their schedule of two meetings per month, and coordinate with each other using mobile phones.

"We are so glad for the opportunity that BOMA gave us," said Nabulaa member Mariana Lentini. "We are able to support our families but also come together and support each individual during times of need."

Currently, BOMA's programs are on track to deliver our biggest-ever annual impact, despite a disappointing lag in vaccinations throughout Africa. Our team is closely monitoring the increasing case counts in Kenya and adjusting accordingly to prioritize the safety of staff, participants, and partners. Thanks to the innovative use of tools like Interactive Voice Response, we are able to continue delivering mentoring and trainings without interruption.

This creative and steadfast spirit captures the core of BOMA's strengths — and points to our path for the future. As BOMA grows in scale and ambition, we look to our peers and partners more than ever. Together, we can witness the end of extreme poverty in our lifetimes.

In solidarity,

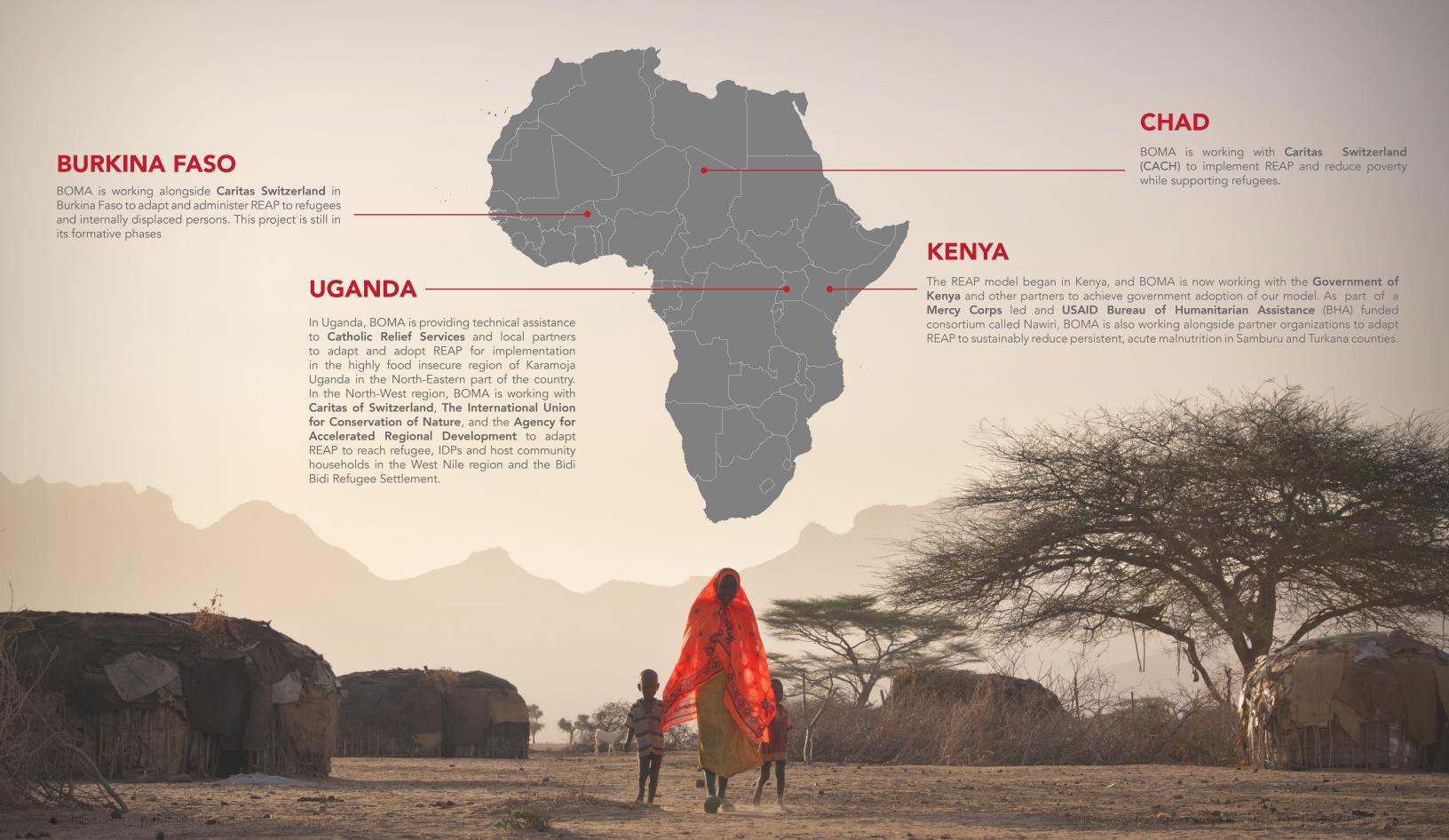
John Stephens, CEO

ENROLLED





BOMA IS GROWING TO REACH MILLIONS



WE'RE ADAPTING REAP TO NEW POPULATIONS

WHAT IS REAP?

BOMA's Rural Entrepreneur Access Program (REAP) has lifted more than 250,000 women and children out of extreme poverty since 2009.



Families who need

BOMA's expertise



Businesses with seed capital



TRAIN Participants in life

and business skills



MENTOR Entrepreneurs



SAVE Together for a



CONNECT

Entrepreneurs to financial markets

REAP has a long term impact on participants and their families:

INCREASE IN INCOME

INCREASE IN SAVINGS

OF CHILDREN **FED DAILY**

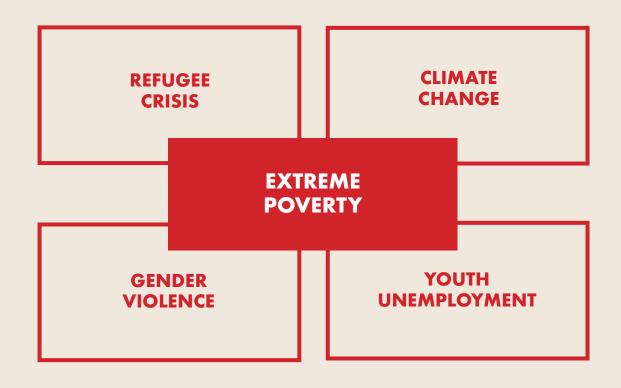
YEARS LATER

More than a decade after REAP's inception, BOMA is taking the next step and expanding our proven model to transform the lives of even more people living in extreme poverty. We are currently analyzing and testing new adaptations of REAP to serve youth, internally displaced persons (IDPs), and refugees alongside the women we have served since 2009.

These adaptations are happening in multiple countries including Chad and Uganda, but BOMA's core programming in Kenya is also expanding through government adoption and adaptations addressing youth unemployment.

WHAT DOES THE FUTURE HOLD FOR REAP?

BOMA'S ultimate goal is not just to have an impact; it is to achieve true systems change by embedding this resilience-building approach into social protection and humanitarian systems. The devastating cycle of crisis and relief response leaves recipients as passive beneficiaries rather than active agents of their own self-sufficiency. To break the cycle we must transform how governments and non-governmental organizations deliver humanitarian aid and social protection programs. By expanding REAP to reach new populations and countries in Africa, BOMA and our community can transform the lives of millions living in extreme poverty.



REAP has been studied and evaluated on multiple occasions, evidencing its effectiveness as a long-term solution. BOMA is strategizing with governments, NGOs, and advocacy organizations to incorporate REAP into social protection and humanitarian response systems.



YOUTH

Youth unemployment must be addressed if we hope to end extreme poverty in the Arid and Semi-Arid Lands of Africa. BOMA's new **Sustainable Entrepreneurship and Economic Development** (SEED) approach for Vulnerable and Marginalized Youth in Northern Kenya aims to do just that.

SEED is a youth-adapted graduation approach based on BOMA's proven REAP model. By improving youth's access to productive assets, addressing the labor demand and supply mismatch in the workforce, and reducing youth's vulnerability to economic, health and climate-induced shocks, SEED aims to create sustainable youth employment through the establishment of — and engagement of youth in — profitable enterprises in livestock-based markets.

Youth face persistent threats of violence and radicalization by terrorist groups Al Shabab and ISIS, and the problem is particularly pernicious in SEED's target areas of Isiolo and Marsabit. While the Government of Kenya has responded to youth radicalization threats with additional deployments of anti-terrorism police, this does not respond to the root causes of the issue — largely extreme poverty and unemployment.

SEED will address four key challenges that hinder youth participation in livestock-based markets: limited access to seed capital and low risk-taking culture, lack of affordable and relevant business support services that help the youth grow their enterprises and raise finances, and a lack of market and financial linkages to help the youth navigate through the market effectively and expand their enterprises. To address these challenges, BOMA will provide training and mentorship on basic entrepreneurship, seed capital and assets to launch viable startup enterprises, and a range of business services and training. Additionally, BOMA will facilitate access to market and financial products. SEED will utilize a robust Participatory Targeting Approach, market analysis and opportunity assessments, and seed capital of KES 50,000 (USD \$455) to each participating business group.

After 2 years, we plan to graduate 2,400 youth from extreme poverty and establish 800 youth enterprises. Our participants should exit with successful businesses and reliable incomes, access to credit, and an increased capacity to support household members. Upon graduation, these young people will benefit from tailored market access and market-oriented skills that can lead to employment opportunities.

BOMA has more than 14 years of experience in Africa and has developed a deep understanding of our partner communities and local market systems. SEED is drawn from our proven, effective REAP model and we are confident in its ability to transform lives with lasting results. Our implementation partner, Smart Regional Consultants (SRC), built their expertise over the past five years in supporting MSMEs, smallholder farmers, youth in technical and vocational programs, and development institutions in the ASALs. Additionally, this approach is anchored on robust digital platforms including Interactive Voice Response (IVR) technology and Performance Insights (PI), a data management and visualization platform for real-time participant monitoring. Launched in June 2021, this initiative is expected to last through October 2023.

REFUGES

The global refugee population has more than doubled in the last decade. At least 100 million people have been forced to leave their homes over the last ten years. Today, sub-Saharan Africa hosts more than 26% of the world's refugee population, a number that has soared in recent years due to protracted wars and conflicts in the Central African Republic (CAR), Nigeria and South Sudan.

Many of the extreme poor living in the ASALs are refugees or IDPs and members of the receiving communities. BOMA is piloting REAP in a refugee community in West Nile, Uganda to address their unique experience of extreme poverty and we plan to expand this to provide a path to self-reliance for those displaced as well as their host communities.

In partnership with Swiss Caritas, AFARD, and IUCN, BOMA is working to transform the lives of more than 3,000 refugees and host community members in Uganda's Bidi Bidi Refugee Settlement. This program aims to design, test, iterate, and scale adaptations of BOMA's REAP model on extremely poor households in West Nile, Uganda. The ultimate goal is to build financial resilience and reduce the risk of children having to live and work in the streets. In fact, we will track indicators developed specifically for natural resource management and the protection of children alongside standard metrics.

This quarter, BOMA facilitated team training for the West Nile project and also completed a market assessment, finalized targeting methodology and tools, developed a measurement and evaluation framework, drafted a baseline questionnaire and began the process of adapting training materials and harmonizing the savings approach.

BOMA is also engaging with refugee and IDP populations in Chad, providing technical assistance to Caritas Switzerland (CACH) to support the adaptation and implementation of a poverty graduation pilot as part of the Inclusive Development of the Home Zones (DIZA) project. The DIZA program, funded by the European Union (EU) Trust Fund for Africa and the French Development Agency (AFD) aims to improve the living conditions of local and displaced populations in eastern and southern Chad — including refugees, internally displaced persons (IDPs) and returnees — through support for sustainable economic development.

BOMA is excited to further these partnerships with Caritas and its local partners to scale the poverty graduation approach to build the financial resilience and self reliance among refugees, IDPs and host communities.





GENIDER

Women and girls disproportionately bear the burden of extreme poverty, and gender equality has been a core goal of BOMA's work since our founding. Women's voice, choice, and agency are limited in these highly patriarchal societies, as they have limited access to sustainable income, savings, and financial services. Climate change and the negative economic impacts of COVID-19 are further trapping women and children in an unjust status quo of intergenerational poverty and chronic food insecurity.

In a survey of 480 BOMA participants who graduated in May 2021, all 160 business groups and 31 savings groups were still active at exit and well within the desired range for household benefits: 99 percent of graduates reported two meals over the past seven days, no children going to bed hungry, and multiple income sources, while 97 percent said that all girl-children were enrolled in primary school.

BOMA mentors consistently enforce the importance of gender equality in education as well as the rights of women under their country's constitution. As REAP grows and expands to serve new population, empowering women will remain a key component of BOMA's approach to ending extreme poverty.

Why does BOMA believe so strongly in the power of women and girls? Numerous studies indicate that economically empowering women is the most effective way to break the cycle of persistent poverty and build resilient households. Women are 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.

As said by MacKenzie Scott, "Over 700 million people globally still live in extreme poverty. To find solutions, we all benefit from on-the-ground insights and diverse engagement, so we prioritized organizations with local teams, leaders of color, and a specific focus on empowering women and girls."



A BRIDGE OF HOPE: NANYU PHAUSTINE

"I am so happy for this opportunity from BOMA. I will be sitting for my final exams in December 2021 and then I will acheive my dream of becoming a teacher."

Nanyu Phaustine was married at 17, with the hope that her husband would send her back to school. She dreamed of becoming an elementary school teacher but, unfortunately, life had other plans for Nanyu. Shortly after her marriage Nanyu became pregnant, and her husband subsequently abandoned her. With no husband and no means of providing for her unborn child, Nanyu returned to her parents house depressed and struggling to find hope for her future and the future of her child.

Thankfully, Nanyu's mother stood by her with steadfast dedication. Nanyu gave birth to a beautiful daughter and, soon after, her mother enrolled her in college using the little savings she had. When Nanyu's mother fell ill, however, she was forced to drop out of college to look after both her mother and her daughter. The family's scant savings were redirected to medical treatment, and Nanyu worried that her dreams had been deferred once again.

In March 2018, fate had other plans for Nanyu Phaustine. She was selected as a BOMA Project participant through BOMA's community targeting process and given a grant to begin a kiosk business alongside three partners. Nanyu quickly fell into the role of treasurer as the group received trainings in financial and life skills from mentors, joined with other business groups to build savings, and diversified their income.

The trainings Nanyu's group participated in covered supply and demand, profit and pricing, record keeping, marketing,

savings, borrowing lending, planning for long-term expenses, investing, and sustaining the business and savings group after REAP. Life-skills sessions include household decisionmaking, the importance of educating children (especially girls), family planning, and the rights of women under the Kenyan constitution.

After six months with BOMA, Nanyu's business group qualified for a second grant of \$100 and they expanded their enterprise to include a livestock business as the kiosk was thriving. This diversified income is key to helping women like Nanyu build resilience, and her group flourished. Through their savings groups they registered with the Ministry of Social Services and eventually opened a bank account. Now, they can apply for financial opportunties provided by the Kenyan government in fact, with the help of their mentor and field officer, Nanyu's group successfully applied for Women Enterprise Funds (WEF) and received their loan soon after.

With the support of her business and savings groups Nanyu was able to save enough money for a smart phone, which empowered her to begin taking classes online. There, she studied baking and cake decorating with the help of Google and YouTube. Nanyu begin posting her cakes to social media once her skills sharpened and orders began to flow in. With the proceeds, Nanyu has re-enrolled in school to finally become a school teacher.

"When I bought my smart phone two years ago, I started learning new skills through the Google app and YouTube," she said. "I capitalized on that and worked really hard on perfecting my baking skills. I currently take photos of our livestock and advertise them on several pages in WhatsApp and on Facebook and we've been selling our livestock online."

Nanyu uses her smartphone to access school materials and complete assignments, as well as to record and market her multiple businesses.

"I am so happy for this opportunity from BOMA," Nanyu said. "I will be sitting for my final exams in December 2021 and then I will acheive my dream of becoming a teacher."

Nanyu is now a known businesswoman within her village, and she helps other women in ensuring they take advantage of rgw business and financial opportunities around them. She is giving back to her community as much as she has received exemplifying the spirit of BOMA's mission to make a positive, lasting impact.

NEW BOMA STAFF

BOMA HIRED 12 NEW TEAM MEMBERS THIS QUARTER FOR A TOTAL HEAD COUNT OF 154 EMPLOYEES.



YÉRÉFOLO MALLÉ

GRADUATION TECHNICAL ADVISOR



DORINE GENGA

PROGRAM MANAGER.



VICTORIA LESOLOYIA

CLUSTER OFFICE ADMINISTRATOR



JACQUELINE LESHORNAI

MARKET & FINANCIAL LINKAGES OFFICER



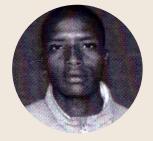
MAUREEN GICHALA

IT ASSOCIATE INTERN



VERONICA LONYEKIE

MENTOR, NAWIRI



PETER LEMONG'I MENTOR, NAWIRI



SAADIA WAKO MENTOR, ISIOLO



JOSEPH LENAPU MENTOR, SAMBURU



WENDY SCOTT KEENEY DIRECTOR OF

PHILANTHROPY



CHERISE FORBES COMMUNICATIONS & MARKETING MANAGER



LILY **HIMMELMAN** PROGRAM OFFICER

BOMA IN THE NEWS

BOMA'S PARTICIPANTS, PROGRAMS, AND PARTNERS SHONE IN THE MEDIA SPOTLIGHT THIS QUARTER.

KENYAN WOMEN STEP UP TO SAVE **A FOREST** YALE 360

Pamela Lonolngenje is part of an unusual climate adaptation project that is helping once-marginalized Samburu women earn money and manage a vital natural resource as climate change disrupts the environment around them. Instead of razing trees, they are now planting them. Read more in Yale 360!



SURVIVING CLIMATE CHANGE & A PANDEMIC UC DAVIS

"I had only three goats and two cows. Now I have 20 goats and seven cows. Our kids go to school. I can buy medicine for my kids, my husband and even the livestock if they are sick," said Nkaspan Lentipo. Keep reading to learn about BOMA's collaboration with researchers from UC Davis in Kenya.



#UNEXPECTED PANDEMIC LESSONS CARTIER PHILANTHROPY

In a year when many businesses closed around the world, 99% of BOMA's women entrepreneurs grew their income and profits. Their businesses diversified and evolved, while the women learned the power of their own resilience. Learn more about BOMA's #Unexpected pandemic lessons.



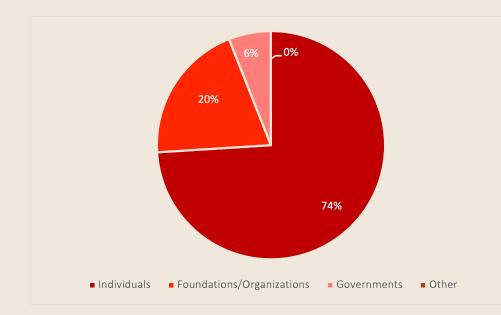
FUNDRAISING AND FINANCIALS

REVENUES AND EXPENSES FOR Q3, FY21

For the nine months ended June 30, 2020 cash received was \$14.1 million and total expenses were \$3.6 million.

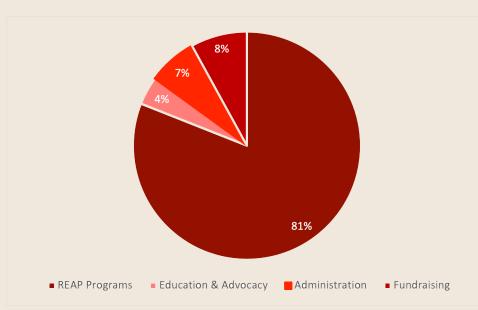
Revenues for the nine months ended June 30, 2021

Total Revenue	\$14,074,327	100%
OTHER	\$73,084	0%
GOVERNMENTS	\$781,308	6%
FOUNDATIONS/ORGS	\$2,819,952	20%
INDIVIDUAL DONORS	\$10,399,983	74%



Expenses for the nine months ended June 30, 2021

Total Expenses	\$3,578,248	100%
FUNDRAISING	\$277,649	8%
ADMINISTRATION	\$275,979	7%
PROGRAM EXPENSES	\$3,024,621	85%
EDUCATION/ADVOCACY	\$152,906	4%
REAP PROGRAMS	\$2,871,715	81%



NEW FUNDING BOMA received funding from the following foundations and government donors during **MACKENZIE SCOTT**

THE QUARTER IN NUMBERS

PARTICIPANT'S LOANS

\$6,729,343 KES

PARTICIPANT'S TOTAL INCOME

PARTICIPANT'S SAVINGS PROGRESS

\$17,188,927 KES \$25,280,203 KES

BUSINESS GROUP MEETINGS

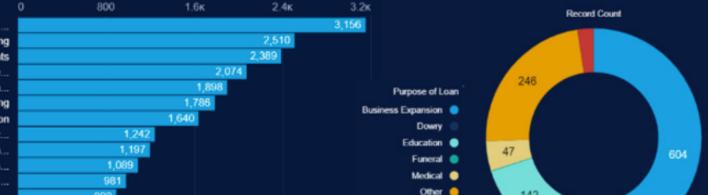
11,625

SPOTCHECK MEETINGS

SAVINGS GROUP MEETINGS

PARTICIPANTS RECEIVING MICRO TRAININGS





Transport |

Sum of Count Training Attendance

787

PURPOSE OF GRANT



PARTICIPANTS RECEIVING IVR TRAININGS