

Quarter 4 Impact Report
October to December, 2021

A BREAKTHROUGH YEAR

We have embarked on a new year of growth for BOMA, and I'm excited to see all that we will accomplish. 2021 was a breakthrough year for our organization — the BOMA team enrolled more than 21,000 new participants in our program, the largest-ever enrollment number in a single year, bringing BOMA's total reach to more than 354,000 women and children. In just one year, we enrolled more than 56 percent of the total number of people that BOMA had enrolled cumulatively since our founding!

We also adopted an ambitious new Strategic Plan for 2022 through 2027, which will guide our organization's goal to lift 3 million women, youth, and refugees out of poverty by 2027. We're serving more populations than ever before and expanding BOMA's footprint to new countries and new regions including Francophone Africa as our work grows.

Thanks to new partnerships with Swiss Caritas, the Danish Refugee Council and others, in 2022 BOMA expanded our work to multiple new countries: Burkina Faso, Cameroon, Chad, Ethiopia, and South Sudan. We signed new agreements and launched new programs in Uganda and Chad, completed new program design, and are getting ready to launch new projects in the other four countries. We are expanding our Technical Assistance Unit and growing our Francophone capacity to reach more countries in West Africa and the Sahel region. We have also initiated a new global partnership with CARE USA to expand REAP to new countries and populations.

We will face many new challenges as our organization rises to meet one of the world's biggest problems — but I truly believe that BOMA has the potential to end extreme poverty in Africa's drylands. Thank you for your ongoing support of this ambitious mission.

In solidarity,

John Stephens, CEO



**OUR IMPACT
SINCE 2009**

59,115
TOTAL
WOMEN
ENROLLED

295,575
TOTAL
CHILDREN
IMPACTED

354,690
TOTAL WOMEN
AND CHILDREN
TO DATE

19,564
BUSINESSES
LAUNCHED

3,500+
SAVINGS
GROUPS
ESTABLISHED



ADAPTING BOMA'S APPROACH

A TIME-TESTED POVERTY GRADUATION MODEL

The Rural Entrepreneur Access Project (REAP) is BOMA's original 24-month model that "graduates" families out of extreme poverty through a six-stage process:



1. TARGETING

Participatory targeting of families with the greatest need to participate in the program.



2. TRANSFER

Participants receive a basic mobile phone & seed capital divided into an initial "jump grant" and a performance based "progress grant."



3. TRAINING

Provide monthly training to savings groups on financial, business and life skills topics.



4. GUIDANCE

Provide monthly mentoring and monitoring to the entrepreneurs over the course of two years.



5. SAVINGS

Form several business groups of three into a savings group which facilitates convenient local access to savings and credit for its members.



6. LINKAGES

Link businesses and savings groups to formal financial institutions, markets, and government services.

WITH PROVEN EVIDENCE OF IMPACT

BOMA measures success through four graduation criteria:

- > Food security – In participant households, no child goes to bed without an evening meal and all household members have had at least two meals per day.
- > Shock preparedness – All participants are members of functional Savings Groups and have saved at least 8,000 Kenyan shillings (\$80 US).
- > Sustainable livelihoods – All participant households have at least two sources of income, and the value of the REAP business has increased at least 25% over the original cash grant.
- > Human capital investment – All primary school aged girl children are enrolled in school.

Alongside the graduation criteria, BOMA also measures changes in women's decision-making power in their households and at community level as well as other indicators of success based on our internal learning agenda.

In pursuit of BOMA's goal to end extreme poverty in the drylands of Africa, we're adapting the REAP model to serve a number of new populations in new places — with rigorous attention paid to evidence of impact.

16-MONTH REAP MODEL

After data from the original REAP model showed that most participants met all the graduation criteria with the exception of the savings requirement early in the program, BOMA undertook a test of a condensed 16-month version of REAP.

Shortening the length of the program is intended to maximize the cost efficiency and scalability of the graduation model, while still achieving the same results.

Adaptations include earlier formation of savings groups and integration of technology such as radio and Interactive Voice Response (IVR) to enhance training. The first 16-month cohorts are currently underway, with the most advanced cohort currently at the 12-month mark in Marsabit County, Kenya.

BOMA Mentor Helen Lebasha works with participant and entrepreneur Genereti Lekoromet in the village of Nydonyo Wololei in Northern Kenya.

Photo by Ami Vitale





Jimmy Lenepe right and
Dabello Elema, BOMA
staff, in Northern Kenya.

Photo by Ami Vitale

REAP FOR YOUTH (SEED)

Africa is the world's youngest continent, with 60% of its population under the age of 25. Many economies struggle to accommodate the influx of youth into the workforce, leaving 10-12 million young people to compete for only 3.1 million jobs each year. In Kenya, despite overall economic growth, almost 40% of young people, or 5.3 million youths, remain unemployed.

BOMA is addressing this crisis by adapting REAP to address the needs of vulnerable youth in rural areas of Marsabit and Isiolo. In both counties, over 50% of young people are unemployed, and the lack of economic opportunity has led to an increase in radicalization.

The 12-month Sustainable Entrepreneurship and Economic Development (SEED) Project for Vulnerable and Marginalized Youth program involves the same six steps as REAP, with certain adaptations tailored to the youth participants. While the classic REAP model enrolls 100 percent women, SEED is enrolling an equal number of men and women, ages 18-34.

The overall timeline is condensed, with participants spending 12 months enrolled from business launch to exit. BOMA is partnering with **Smart Regional Consultants (SRC)** to provide enhanced business training, coaching, and business development services.

GREEN REAP

Climate change has had a profound impact on peoples of Africa's drylands. 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.

BOMA is bolstering the climate resilience of populations facing extreme poverty by providing them with access to training, markets and capital so that they can start sustainable businesses and forge a path out of extreme poverty. To maximize our impact on climate-impacted populations, we've developed a new adaptation known as Green REAP.

Green REAP is a climate-smart adaptation of BOMA's approach which supports women and youth to create viable green enterprises. To ensure a commitment to the environmental conservation goals of the program, participants are trained in natural resource management, sustainable forest management, and climate change adaptation and mitigation, in addition to the typical graduation trainings.

Additionally, linkages are facilitated to local Community Forest Associations and water resource users' associations alongside formal financial services, allowing participants to be involved in decision making around natural resources while accessing funding dedicated to green businesses.



BOMA participants walk through their local forest in Samburu County, Kenya.

Photo by David DuChemin



REAP 4 NUTRITION

As a part of a USAID funded consortium led by Mercy Corps, BOMA has designed a version of REAP to address acute malnutrition in children under five years old. The REAP for Nutrition approach prioritizes targeting and enrollment of women with children under five years old and households that are currently or have previously experienced child malnutrition.

Other adaptations include engagement of households, including men and children, in formation of a nutrition-oriented household plan alongside the REAP business plan. Both plans will create a basis for mentorship and monitoring throughout the program.

REAP for Nutrition also involves measuring and maximizing the potential for REAP to be a source of nutrition resilience for the wider community. To this effect, REAP for Nutrition cohorts will involve intentional layering with and investments in key food and sanitation value chains (i.e. milk and fresh vegetables), and REAP businesses will have the opportunity to act as an important distribution network for these products at the last mile. REAP businesses that engage in nutrition-related income generating activities may apply for additional innovation grants and training opportunities to further nutrition goals.

BOMA participant Genereti Lekoromet prepares dinner for her six children, who she supports with income from her business.

Photo by Ami Vitale

REAP FOR REFUGEES

The global refugee population has more than doubled in the last decade. At least 100 million people have been forced to leave their home 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 the Central African Republic (CAR), Nigeria and South Sudan. Forced into unfamiliar environments, refugees often lack access to the most basic human rights and also face food insecurity, lack of access to sustainable livelihoods and low security.

In response, BOMA is adapting REAP to meet the needs of extremely poor refugees, displaced people, returnees and host communities. In engagements in Chad, Uganda, and soon in Cameroon, these adaptations vary based on the specific program requirements, needs, livelihood and market context, and layering with program elements that are provided by various actors within the humanitarian system.



Women in the village of Laishimi in Samburu County, Kenya gather water.

Photo by Ami Vitale



THE LATEST NEWS FROM BOMA

SEED FOR YOUTH

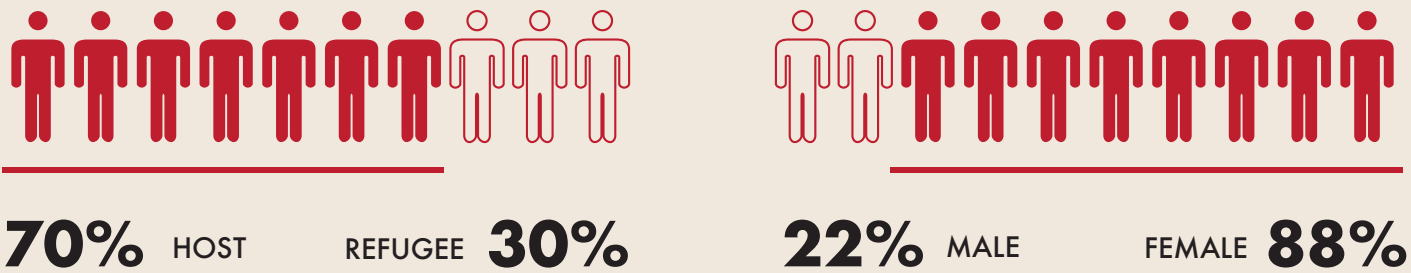
Drawing on BOMA's proven REAP model, SEED is designed to improve youth access to productive assets, address the labor demand and supply mismatch in the workforce, and reduce youth vulnerability to economic, health and climate-induced shocks. This quarter, BOMA conducted a SEED design workshop in our Nairobi offices; hired 11 new staff including 1 Project Manager, 2 Field Officers and 8 Mentors; conducted a market assessment; and finished adapting our targeting tools and process for SEED.

PROJECT NAWIRI – NUTRITION

BOMA is contributing to the nutrition and dietary diversity of those experiencing extreme poverty through our work with the USAID Nawiri consortium [more on page 10]. In Quarter 4, we tested a number of nutrition-sensitive design adaptations around the impact of male engagement, cooking demonstrations, and behavior change to influence nutrition alongside poverty. Additionally, we finished three research studies building the evidence base behind the new REAP for Nutrition design.

WEST NILE — REFUGEES AND IDPS

BOMA is refining adaptations of REAP for refugees and internally displaced persons (IDPs) alongside our partners in Chad and Uganda. In partnership with Swiss Caritas, BOMA has successfully formed 150 business groups in the West Nile region of Uganda, totaling 450 participants. These budding entrepreneurs are 22% male and 78% female, 30% refugees and 70% host community.



This quarter, the BOMA team traveled to Yumbe, Uganda to conduct training for Project Officers on entrepreneurship, group dynamics, financial literacy, and natural resource management. Project Officers then took participants through a 6-week intensive training program, culminating in the completed of individualized business plans for each business group. Now, we are preparing for the dispersement of jump grants in the West Nile.

KSEIP — GOVERNMENT ADOPTION

Government Adoption of BOMA’s REAP model is a key aspect of our plan to lift 3 million people out of extreme poverty by 2027. In furtherance of that goal, BOMA is working closely with the Government of Kenya through a program known as the Kenya Social and Economic Inclusion Program (KSEIP). Under the auspices of the Kenya Ministry of Labor and Social Protection, we’ve expanded REAP into four new counties in Kenya reaching 7,500 households. The phase two of KSEIP will reach more than 30,000 households in 13 counties, and BOMA successfully identified new 2,191 participants in Quarter 4.



BOMA participant Teresia Nangiche, owner of the Twisty Salon works at her business in Samburu County, Kenya.
Photo by Ami Vitale



BUILDING FINANCIAL LITERACY

At a small shop in the village of Sololo, Kenya, Mako Bonaya serves a regular customer, using her phone to calculate the total cost of their purchase and the appropriate change. Once the customer leaves, Mako logs the sale in her record book.

Though a transaction like this is not uncommon, it is one that would not have been possible months prior. Mako is one of 450 participants impacted by The Write Project, an innovative collaboration between My Oral Village and BOMA. Supported by the Fund for Innovation and Transformation (FIT), “The Write Project” aims to equip women living in extreme poverty (defined as living on less than \$1.90 per day) with the financial skills, tools, and understanding to

manage successful businesses and households. The project will build their financial numeracy: a key capability that – when absent or at low levels – acts as a barrier to safe and confident participation in the formal financial system. Financial numeracy can be defined as the skills required to carry out basic financial transactions with understanding, in real-time and without the help of a third person.

When The Write Project began, Mako was unable to read or write numbers longer than 2 digits — a critical barrier to independent use of any financial service, or to keeping the records needed to expand and sustain many types of businesses. She quickly developed an interest in

business and mathematics, however, when introduced to the phones and record books provided to participants by BOMA and MOVE.

Alongside her peers, Mako began to receive trainings from MOVE and BOMA on financial literacy. The trainings featured multiple tools but focused on an innovative cash-based calculator app for Android called '4-Share,' accessed via smartphone and tailored to the needs of women in Marsabit County. 4-Share was complemented by other OIM tools co-developed by MOVE and BOMA, including several business record-keeping templates that do not require any use of text.

“I didn’t get a chance to go to school, but I am going to ensure that my children receive a proper education.” – Mako Bonaya, BOMA and MOVE Participant

Though these tools were a significant help in developing Mako’s financial numeracy, she went the extra mile as well. She asked her children to teach her the math they had learned at school, embracing her own educational opportunity with gusto. Through BOMA’s program Mako joined with two other women to launch a kiosk business, which is now thriving thanks to their skills, knowledge, and experience.

“I didn’t get a chance to go to school,” she explains, “but I am going to ensure that my children receive a proper education.”

With improved basic numeracy skills, the participating women are able to translate cash amounts into written numbers. This has enabled them to better keep and understand simple income and expense records as well as participate more fully in their business and savings groups. With greater income and more control over their savings accumulations and goals, women will increase their status and decision-making power in their households and in their communities, contributing to greater gender equality over time.

Today, Mako has taken it upon herself to teach other group members when their mentor is not around. Thanks to Mako’s motivation to empower other women, the ripple effects of BOMA and MOVE’s investment in her potential is limitless.

“When we come together, we learn from each other,” Mako reflects. “Coming together helps us to be better.”



Mako Bonaya logs a sale for her business using the skills she acquired by The Write Project and BOMA’s REAP program.

Photo by BOMA Staff



BOMA employees Celestine Heibor and Helen Lebasha work with women in the village of Laishimi in Samburu County, Kenya.
Photo by Ami Vitale

BOMA IS GROWING!

WE WELCOMED 37 NEW STAFF MEMBERS THIS QUARTER

BOMA ended 2021 with a total of 268 staff members, thanks to a number of new hires at our offices in Kenya. A total of 122 new hires makes 2021 the biggest growth-year in BOMA’s history — and we hope to continue the pace into 2022!



NANCY WAMWEA
DIRECTOR OF PROGRAMS



JULIET KYALO
GRANTS MANAGER



ABDUL ROBA
PROGRAM MANAGER, SEED FOR YOUTH



DICKSON ELIMLIM
MARKETS & FINANCIAL LINKAGES OFFICER



SYLVIA NANDALO
CLUSTER OFFICE ADMINISTRATOR



BARENDINA LOROT
MONITORING & EVALUATION OFFICER



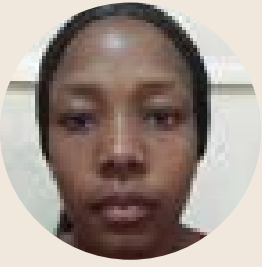
SYLVIA MASIA
MONITORING & EVALUATION OFFICER



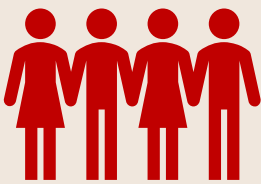
MATHEW GUYO
FIELD OFFICER



PAULINE NGAPIKI
FIELD OFFICER



NANCY NAITIRA
FIELD OFFICER



IN ADDITION TO THE ABOVE, 23 NEW MENTORS AND 2 OFFICE ASSISTANTS JOINED TEAM BOMA THIS QUARTER! 5 STAFF MEMBERS WERE PROMOTED INTERNALLY.

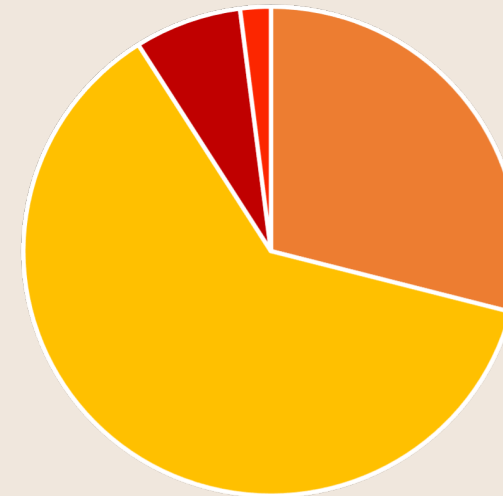
FUNDRAISING AND FINANCIALS

REVENUES AND EXPENSES FOR Q1, FY22

For the three months ended December 31, 2021, revenues recognized were \$1.96 million and total expenses were \$2.07 million.

Revenues for the three months ended December 31, 2021

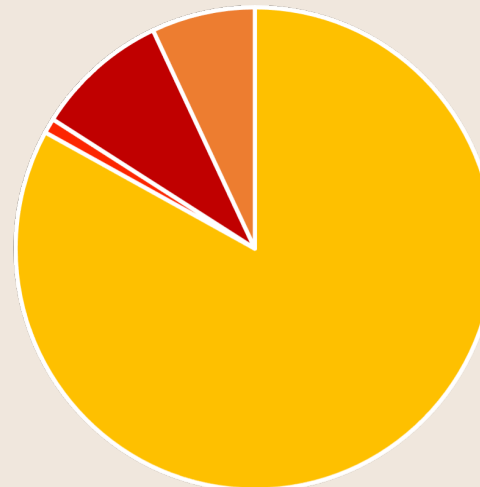
INDIVIDUAL DONORS	\$576,993	29%
FOUNDATIONS/ORGS	\$1,213,587	62%
GOVERNMENTS	\$135,126	7%
OTHER	\$30,929	2%
Total Revenue	\$1,956,635	100%



Individuals Foundations/Orgs Governments Other

Expenses for the three months ended December 31, 2021

REAP PROGRAMS	\$1,718,479	83%
EDUCATION/ADVOCACY	\$26,875	1%
PROGRAM EXPENSES	\$1,745,354	84%
ADMINISTRATION	\$181,711	9%
FUNDRAISING	\$140,668	7%
Total Expenses	\$2,067,733	100%



REAP Programs Education & Advocacy Administration Fundraising

NEW FUNDING

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



LDS Charities



UNFCU FOUNDATION

Cartier
philanthropy

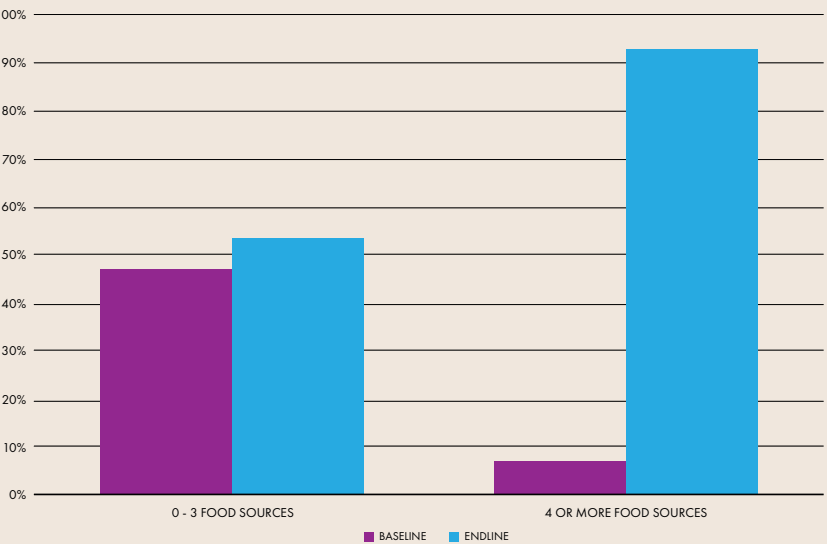
**WHOLE
PLANET**
FOUNDATION

KEY METRICS THIS QUARTER

2021 was a breakthrough year for BOMA — our team enrolled the largest-ever number of participants in a single year, bringing BOMA’s total reach to more than 354,000 women and children. For most participants, enrolling in BOMA’s program leads to significant gains in income and dietary diversity.

NUTRITION & RESILIENCE

BOMA is contributing to the nutrition & dietary diversity of those experiencing extreme poverty through our work with the USAID Nawiri consortium [more on page 10]. Notably, there was a 40% increase in the number of food sources consumed by participants during the program — shown below.



TOTAL BUSINESS VALUES BY COHORT

Total Business Values represent the sum of cash in hand, the value of all equipment and assets, the total value of current stock, business savings and the value of all outstanding credit.

