



Quarterly Report: Q2

APRIL TO JUNE 2015



Letter from the CEO

BOMA's work has always been distinguished by a rigorous monitoring and evaluation process to track our outcomes, continually improve our program, and prove its long-term impact as a sustainable, scalable poverty graduation model for ultra-poor women across the African drylands. By leveraging technology through digital data collection surveys, we can now assess our impacts quickly and the results remain impressive: 95% of women graduated out of extreme poverty. This means that more children are being fed, they are going to school, and households have growing, sustainable incomes and savings that allow them to plan for the future.



But sometimes the most important things cannot be measured. In May we hosted our first "BOMA Days," bringing together 170 women entrepreneurs from 29 different village clusters. It was a joyous event of singing and dancing by women from different ethnic groups, many of whom have a long history of war and violence. During that time, we offered women the opportunity to provide testimonials of their changed lives, and it was a woman from a Gabbra community who touched all our hearts. She said, "We know some of our sisters could not be with us today because of conflict. This must stop. We must lead the fight for peace."

KATHLEEN COLSON, *Founder and CEO*

OUR REACH

8,481

of women enrolled

42,250

of dependent children impacted

50,731

women and children to date

100,000

women and children by 2018

2,651

of businesses launched

452

of savings groups established



Program Milestones

951

women will be enrolled in REAP in September

Exit surveys collected on

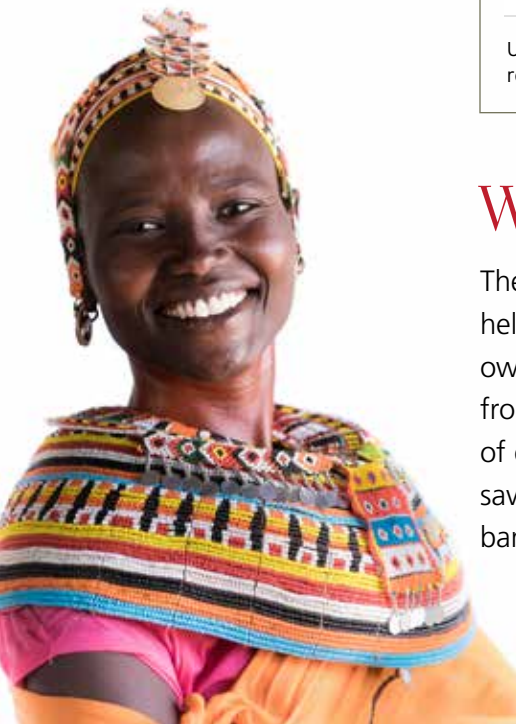
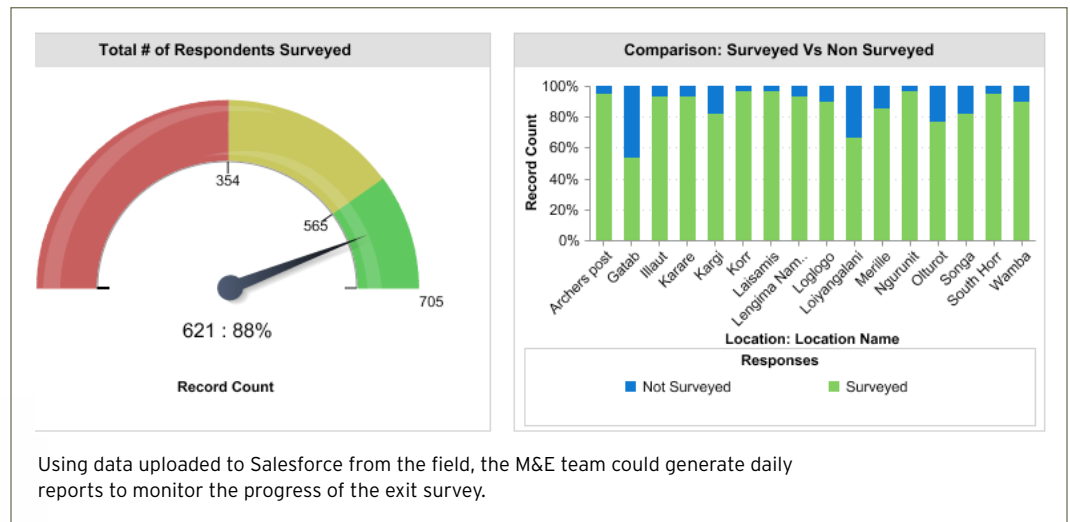
705

women who completed the two-year REAP program

We are currently preparing to enroll 951 women in BOMA's two-year poverty graduation program, the Rural Entrepreneur Access Project, in September. Participants in 26 village clusters will receive skills training and a conditional cash transfer to start a small business.

In May 2015, we conducted two-year exit surveys with 705 women who entered BOMA's program in April 2013. Over the course of three weeks, trained, independent enumerators conducted the surveys in the field using laptops with Android apps that uploaded data to our cloud-based Salesforce relational database. The monitoring and evaluation team in our main office was able to monitor the progress of surveys conducted daily and analyze the quality of data received. *For survey highlights, see Key Performance Indicators on the following page.*

This gauge shows the progress toward completed surveys.



Women as Catalysts for Change

The inaugural BOMA Days, funded by grants from Dining for Women and DFID, was held in Korr on May 13–14. The two-day event brought together 170 REAP business owners from 29 far-flung villages across Northern Kenya to learn from each other and from guest speakers like Umuro Roba, the Marsabit county secretary and a champion of effective governance. The women shared stories of successful BOMA business and savings group strategies and attended presentations from solar-product firms and banks that encouraged opening individual savings accounts.



Key Performance Indicators

98%

of businesses still in operation

MAY 2015 EXIT REPORT: BOMA BUSINESS PERFORMANCE

- > 98% of BOMA businesses are still in operation
- > Average business value at exit: 31,339 KES (a 145% increase over the 11,500 KES value of the cash grant at launch)
- > Types of businesses: 79% kiosk (basic foodstuffs, clothing and supplies), 17% livestock sales, 4% fish, <1% beads, curios, hotel

95%

of participants graduate out of extreme poverty

MAY 2015 GRADUATION REPORT: INDIVIDUAL REAP PARTICIPANTS

- > **95% of participants have graduated from extreme poverty** based on strict criteria in food security, sustainable livelihood, shock preparedness (savings), durable asset ownership and human capital investment (education and medical care)
- > 92% of participants still report being a member of a BOMA business
- > 82% of participants report receiving “excellent” support from their Mentor
- > 82% of participants say they now offer business advice to other women
- > 28% of participants had savings at entry; 99% have savings upon exiting the program.
- > 92% of participants have savings with a BOMA savings group
- > The primary reasons for loans from BOMA savings groups are business expansion (55%), followed by school expenses (22%) and medical expenses (15%)



82% of participants report receiving “excellent” support from their Mentor. Above, BOMA mentors at a training session.

BOMA PARTICIPANTS: A DEMOGRAPHIC PROFILE OF WOMEN WHO GRADUATED IN MAY 2015

- > Average age: 36
- > 80% are married
- > 85% have received humanitarian food
- > 51% live in semi-nomadic villages while 49% live in permanent villages



Fundraising and Finances



Lydia Orre, BOMA business owner, selling goods at her stall in Ilaut Market.

67%

of 2015 budgeted expenses has been contracted or pledged

2015 Operating budget is \$1.527 million

Revenues through June 31, 2015: \$599,913

GOVERNMENT	\$288,408
INDIVIDUALS	\$64,382
FOUNDATIONS/ORGS	\$108,101

Expenses through June 30, 2015: \$667,408 (Percentage of total expenses)

REAP	\$441,367	66%
WOMEN AS CATALYSTS FOR CHANGE	\$106,928	16%
EDUCATION AND ADVOCACY	\$23,181	4%

Total Program Expenses: \$571,476 86%

ADMINISTRATION	\$35,767	5%
FUNDRAISING	\$60,166	9%

NEW FUNDERS



Big Bang Philanthropy: BOMA is now a member of the Big Bang Philanthropy Group portfolio. BOMA was selected for inclusion in the Big Bang portfolio for our ability to address the fundamental needs of the ultra-poor, our commitment to impact at maximum scale, and our receipt of grants of a minimum \$100,000 from at least three Big Bang funders.



The Agora Fund: BOMA was approved for inclusion in the Agora Fund's portfolio focusing on extreme poverty. BOMA will be featured on Agora Fund platform in fall 2015 for donors to choose from.

Pilot Project Seeks Funding: BOMA is seeking funding for a pilot program that will provide every BOMA participant with a cell phone, extensive training, and a mobile banking account. We have partnered with Kenya Commercial Bank and Vera Solutions to submit a proposal to the Global Resilience Partnership, a joint project of USAID, Rockefeller Foundation and SIDA.



BOMA in the News



In May 2015, the prestigious journal *Science* published the results of a rigorous seven-year randomized control trial conducted with 21,000 people in six poverty graduation programs. “... a particular aid package called the graduation program ... gives very poor families a significant boost that continues after the program ends. Indeed, it’s an investment,” wrote Pulitzer Prize winning *New York Times* columnist Nicholas Kristof in an article about the study (“[The Power of Hope](#),” May 21, 2015). “Much of the news about global poverty is depressing, but this is fabulous: a large-scale experiment showing, with rigorous evidence, what works to lift people out of the most extreme poverty.” We were thrilled to receive a mention in Nicholas Kristof’s column. BOMA was also mentioned by Professor Dean Karlan—co-author of the *Science* study—in a number of other news articles as an example of an organization successfully implementing a poverty graduation program that employs a similar approach and success rates as those in the RCT.



Kathleen Colson in a break-out session with Susan Davis of BRAC USA and Larry Seruma of Nile Capital Management at the Segal Family Foundation annual meeting.

Travel and Visitors

In July, BOMA founder and CEO Kathleen Colson traveled to Jersey City, New Jersey to attend the Segal Family Foundation annual meeting, which brings together SFF partners to promote learning and greater impact in responding to development issues.

In June, Jaya Tiwari, Director of Strategic Partnerships, attended an invitation-only briefing in Washington, DC hosted by the Consultative Group to Assist the Poor (CGAP), Ford Foundation, J-PAL and Innovations for Poverty Action. The focus was on exploring opportunities for and barriers to implementing poverty graduation programs on a mass scale to propel one-fifth of the world’s population, living on \$1.25 a day, out of extreme poverty.



BOMA board member Katie Kelley visiting a BOMA savings group in Archer’s Post.

In May, BOMA board member Katie Kelley, along with her family, visited BOMA businesses and attended a savings group meeting near Archer’s Post. “After many years on the BOMA board, I was finally able to travel to Kenya and visit a village. To see BOMA’s work in action, especially the savings and loan program, was so valuable,” says Kelley. “I am forever grateful to the women of the village for receiving my family and I in such a warm and gracious manner.”



New Initiatives and Programming

Only **4%**
of BOMA participants have
mobile bank accounts

In a remote region where cellular networks have only recently arrived, we believe in helping ultra-poor women to move from a cash and credit based economy to a new world of financial inclusion and empowerment through mobile banking.



REAP women selling mobile phone SIM cards

THE LAST MILE OF FINANCIAL INCLUSION

Only 33% percent of BOMA business owners use M-PESA, the mobile-phone service that allows Northern Kenyans to deposit, withdraw, transfer money and pay for goods and services with a mobile device.

INITIATIVE: BOMA is currently designing training programs and adding an additional component to our two-year program of sequenced interventions for poverty graduation: We want to give women the option of opening formal bank accounts so they have a safe place to keep their savings. As the presence of bank agents and mobile phone networks expand in the region, we will be encouraging mobile phone ownership and the value of transferring money digitally over carrying cash. We expect by 2016, all BOMA participants will have bank accounts where bank agents are present and/or reliable mobile networks are available.

PROFILE OF A PARTICIPANT Nabolu Lenure, Karare, Kenya

“All my children will go to school.”

For Nabolu Lenure, education is the top priority. So she uses income, savings and loans from her BOMA business to pay for tuition and uniforms for her children. Three are in elementary school. Three are in secondary school. The oldest is in university, and she couldn't be more proud. “I've never gone to school, so I don't know how to read or write,” she says. “I didn't get that opportunity. Now it's time to give this opportunity to my children. All my children will go to school.”



Nabolu entered an arranged marriage at a very young age, exchanged by her parents for 10 cows. Her husband is a herder, and he's often away with the livestock for weeks or months at a time. It's up to her to support her children when he's away. She and her BOMA business partners operate a kiosk in Karare, where they sell basic food staples and milk.

To hear her story of hard work and success, [CLICK HERE](#).



Building Capacity

NEW FACES



Jim Anderson

Kenya Country Director: Following an extensive global search, Jim Anderson recently joined BOMA as Kenya Country Director, overseeing all Kenya operations. Jim first went to work in Africa as a Peace Corps volunteer in the Congo (Zaire) 40 years ago. Since then he has returned to Senegal to manage the West Africa Region for Chase Manhattan Bank, to Rwanda to conduct economic research in the agricultural sector with The National University of Rwanda, and most recently to Burundi as Director of Finance for One Acre Fund. In between Senegal and Rwanda, he fulfilled his passion as an entrepreneur, building several successful financial services businesses in Silicon Valley. Jim is a Director of myAgro, a firm providing services to small plot farmers in Mali and Senegal. He is a Certified Financial Analyst and holds a BA in Math from SUNY New York, an MBA from The American Graduate School in International Management (Thunderbird) and a MS in International and Development Economics from the University of San Francisco.



Nancy Stroue

Interim M&E Manager: Nancy Stroue has over 10 years of experience conducting community based evaluations and research studies in the United States and internationally. From 2008-2012, she served as the lead evaluator for a large, federally funded mental health service project with the Pascua Yaqui Tribe and has been an evaluation consultant for multiple tribes in the Southwest and California. As the Associate Program Director of Research, Evaluation, and Analysis at the University of Arizona Mel and Enid Zuckerman College of Public Health, Nancy worked with schools and communities to develop, implement, and evaluate public health programs and research studies on topics ranging from suicide prevention to pediatric asthma. She has served on university and national evaluation advisory committees and continues to provide research and evaluation technical assistance to community organizations. Internationally, she has conducted research projects in Burmese refugee communities in Thailand, in rural Kenya, and in urban areas of southern India. She has a MA in anthropology from the University of Wyoming, an MPH from the University of Arizona, and is a PhD candidate in Epidemiology (also at the University of Arizona).



Professional Development



BOMA field officers Sabdio Doti and Fred Learapo at a BOMA staff retreat.

Three BOMA field officers traveled to Nairobi to take a course in project management offered by the Kenya Institute of Social Work, covering topics like leadership, conflict resolution, communication and delegation. “I learned that project supervision involves being a leader – drawing a straight line between what you say and what you do,” says field officer Sabdio Doti. “A good leader has vision, integrity and humility. I’m looking forward to practicing new skills in my day-to-day work in the field.”

BOMA’s Director of Field Operations, Kura Omar, travelled to Arusha, Tanzania to complete a Project Planning and Management training course at the MS Training Centre for Development Cooperation established by Action Aid Denmark. The course consisted of training in project cycle management, problem analysis, stakeholders mapping, theory of change and logical framework, project risk management and budgeting and proposal writing.

“This was a great opportunity to participate in tailor-made courses at an outstanding institution. I am already practically applying what I learned to my daily work,” says Kura.



Kura Omar, director of field operations (second from right), at the MS Training Centre for Development Cooperation in Tanzania.