



"The personal return on investment is enormous. BOMA makes a big difference with every dollar they get. I feel like we really understand where the money is going and how effectively it is being used."

Francine Fleming, Journey Charitable Foundation

Four years ago, Naperu Llabalang'a had a hard life.

She was a traditional young woman, raised in a semi-nomadic village in a remote part of Northern Kenya. She had never attended school. Her husband abused her. To feed her four young children, she sold livestock when she could—and begged for food when she couldn't.

Then two things happened to change her life: Her father chased her husband away, and she was selected to enroll in BOMA's high-impact income and savings program.

Now she's a business owner who sells basic staples—like ground maize, tea and washing powder—to residents in the settled town of Ngurunit. She supports her own children and is paying for two of her siblings to attend school. She belongs to a BOMA savings association, and has taken out small loans to expand her business and to help another sister with school fees. She works hard to make her BOMA business succeed.



"It's all about effort," she says of her BOMA business and her two partners. "From BOMA, we have learned so many things. But the key was learning to trust ourselves. I'm the breadwinner for my family now," she says. "I don't have stress. My kids are fed well. God gave me this business, and I have a good life."

Since 2005, I've spent a great deal of time in Northern Kenya, where I get to meet—and often, truly get to know—women like Naperu. My life has been profoundly changed by my experiences in villages like Ngurunit, where women who live in dirt-floor huts—made of sticks, skins and cardboard—speak with clarity and conviction about hard work, about progress, about gratitude and a good life.

My hope is that these women will change your life the way they changed mine—that they will inspire you to think about a good life, and the countless ways in which that can be defined, and how we each can make important contributions in ways both big and small.

In September we enrolled 984 women in our life-changing poverty graduation program, for a total of 7,431 women since 2009. With income and savings from a BOMA business, these women provide food, medical care and education to more than 37,000 children. **Our goal is to lift 100,000 women and children out of extreme poverty by 2018. We're at 44,000 and counting.**

Please help us reach our goal with a generous contribution to BOMA—and women like Naperu.

In gratitude,

A handwritten signature in black ink, appearing to read "Kathleen".

Kathleen Colson, CEO

P.S. The one-time cost to start a BOMA business, with a cash grant and two years of training and mentoring, is \$850. That's just \$50 for each person—3 women and 15 children—that the business impacts.

ABOUT THE BOMA PROJECT

The drylands of Africa are overlooked until a crisis flares, and then they dominate world headlines with pictures of famine and food aid. BOMA's goal is to implement a long-term solution by helping women to earn an income and accumulate savings, so they can survive shocks, build resiliency and develop diversified livelihoods in rural regions that have long been dependent on livestock.

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HOW IT WORKS

- Provide a cash grant and two years of training and mentoring to groups of three ultra-poor women, so they can start and sustain businesses in rural villages.
- Help business groups form savings associations that serve as rural financial institutions for savings and credit. Deliver micro-trainings through monthly savings association meetings led by local mentors.

HOW BOMA CHANGES LIVES

At one year:

- 63% decrease in participants who put their children to bed without any food
- School expenditures have increased from 400 Kenyan shillings per household per month to 4,097 per month
- Average business value has increased by 215%

At two years:

- Household income has doubled
- 92% of participants have graduated from extreme poverty
- 98% of businesses are still in operation
- 95% of participants have enrolled in a savings group

At three years:

- Medical expenditures have increased from 155 Kenyan shillings per household per month to 516 per month
- Number of children enrolled in school has increased by 78%
- Average business value has increased by 362%



In September, Ntiriswa Lesurkukwa walked 20 kilometers across the arid scrubland of Northern Kenya to attend her first BOMA training session. After working with a BOMA Village Mentor, she and her new business partners established a kiosk that sells basic supplies, like maize flour, cooking oil, sugar and tea. "We will identify what goods are needed [in our village]," she says. "Then we will know what to purchase, so we can make a profit. We are so excited!" Ntiriswa is the mother of four children; her husband is a herder. They live in a semi-nomadic settlement near the settled town of Ngurunit.

OUR IMPACT SINCE JANUARY 2009

7,431

of women enrolled

37,501

of dependent children impacted

44,431

Women and children to date

100,000

Goal: Women and children by 2018

2,301

of businesses launched

370

of savings groups established



One-time cost for BOMA's two-year program:
\$850 per business group / \$50 per person

1 business group = 3 women

Each woman supports an average of 5 children

Total impact of each business group = 18 people