

BOMA PROJECT

2017 Q3 IMPACT REPORT | July through September 2017

A TEST OF RESILIENCE

Although they were eating less, they were successfully tapping their savings to feed their families and livestock.



In 2017, Kenya experienced another severe drought. With rainfall down 75 percent, water sources and grazing terrain dried up. Livestock died, prices soared and the number of food-insecure people doubled to 2.7 million. The northern counties where we work were hit the hardest. In the face of this crisis, BOMA participants endured.

From March through July, our Mentors asked a series of drought-related questions during their monthly visits to each BOMA business and savings group. Using digital tablets, they gathered vital data in the field and uploaded it to our Salesforce platform, Performance Insights, so we could track how women were responding to the drought.

As hunger spread across Northern Kenya, BOMA participants reported that although they were eating less, they were successfully tapping their savings to purchase food for their families and livestock. They kept their children in school, kept their businesses afloat, and continued to save money. Although BOMA was ready to step in—with contingency plans to distribute an emergency stipend for families to buy food—it wasn't necessary. BOMA women were surviving and adapting.

In June, I wrote a blog post for "Women Deliver" about the resources of economic empowerment: financial tools, assets, technology and education. When we give ultra-poor women these tools, they use them to build resilience and a lasting pathway out of poverty. [CLICK TO READ](#)

The drought of 2017 was a test of BOMA's model. It proved to us—and most importantly, to our participants—that it works, even during hard times. For more on the 2017 drought, see page 5.

KATHLEEN COLSON, *Founder and CEO*

OUR REACH & IMPACT SINCE 2009

15,697

of women enrolled

78,485

of dependent children impacted

94,182 → 100,000

Women and children to date

100,000

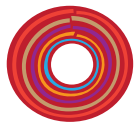
Women and children by 2018

5,223

of businesses launched

837

of savings groups established



BOMA PROJECT 2017 Q3 IMPACT REPORT PROGRAM MILESTONES

Scaling Our Program Through Partnerships

EXPANDING TO NEW COUNTIES (NORTHERN KENYA): In partnership with Mercy Corps and ACDI/VOCA, BOMA has received multi-year funding through the USAID Feed the Future program. Over five years, the funding will enable BOMA to enroll women across Northern Kenya by (1) direct implementation of our program by BOMA staff and (2) providing technical assistance to Mercy Corps through its replication of our model. In a separate agreement with the European Union Trust Fund (EUTF), Mercy Corps has secured funding to expand its replication of BOMA's poverty graduation program in Turkana County, with the potential to reach 3,900 ultra-poor women and children.

EXPANDING TO A NEW COUNTRY (UGANDA): In partnership with Catholic Relief Services Uganda, BOMA has received a multi-year grant under the USAID Food for Peace program. Over the next four years, this funding will allow BOMA to jointly pilot and replicate our model in the highly food-insecure region of Karamoja. The pilot will test the need for a consumption stipend—an additional cash payment that's distributed to participants during the first months of the program. By providing ultra-poor women with money for food and basic household needs, the stipend is intended to ensure that early business profits are re-invested in the new enterprise.

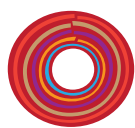


Mobile with M-PESA

ALL BOMA PARTICIPANTS now receive a mobile phone when they enter the program. The phones are distributed during the first business-skills training session and grant distribution, and come equipped with a SIM card and the ability to open M-PESA accounts. M-PESA is a mobile money transfer service that allows women to safely store, send and receive money digitally—a huge step toward connecting women to formal financial opportunities in a remote region where banks are few and far between, and cash is typically kept hidden in the home. In a recent survey, we noted a 25% increase in the use of M-PESA mobile money among BOMA participants from baseline to midline (one year).

New Strategic Plan in the Works

DURING A TWO-DAY SEPTEMBER MEETING in Vermont, the board of directors reviewed a draft three-year strategic plan to guide BOMA's long-term vision and strategy. Jane Leu, founder and CEO of Smarter Good, has been hired as a consultant to guide this process. The U.S. and Kenyan boards will vote on the final plan at the November meeting in Kenya.



BOMA PROJECT 2017 Q3 IMPACT REPORT MONITORING & EVALUATION

Just the Facts: Two-Year Exit Report

ACCORDING TO OUR MOST RECENT EXIT SURVEYS, after two years in the BOMA program:

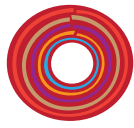
- 99.7% of BOMA businesses are still in operation
- 97.4% of BOMA businesses have a value at least 125% of the initial grant size (21,250 KES)

Using a comprehensive questionnaire called the BOMA Standard of Living Index (SOLI), participants respond to questions about their income, savings, household decision-making power, livestock ownership, enrollment of children in school, food security and expenditures. The SOLI is administered at enrollment and exit, allowing us to measure the impact of our program over time. Highlights include:

	ENROLLMENT: SEPTEMBER 2015	EXIT: SEPTEMBER 2017
% of women who have savings	65.9%	100%
Average savings	1,462 Kenyan shillings	13,062 Kenyan shillings (794% increase)
% of women who have two or more sources of income	26.7%	98.1%
Annual school expenditures	3,217 Kenyan shillings	7,167 Kenyan shillings (122.7% increase)
Annual medical expenditures	407 Kenyan shillings	772 Kenyan shillings (89.6% increase)
Does your family eat two meals per day?	70.3%	98.1%



BOMA participants, their children and other residents attended a savings-group micro-training led by a BOMA Mentor on October 10 in the semi-nomadic village of Ngirnat. In addition to business skills and financial literacy, BOMA's two-year program includes training on such topics as the importance of education for children (and especially for girls), family planning and the rights of women under the Kenyan constitution.



BOMA PROJECT 2017 Q3 IMPACT REPORT MONITORING & EVALUATION

MEASURING WOMEN'S EMPOWERMENT: The September 2017 exit survey also found a 23% increase in participants who now can decide themselves—without consulting their husbands—whether to sell livestock they own, and a 43% increase in participants who can independently decide whether to buy livestock.

BASED on our surveys, here's a typical profile of a BOMA participant:

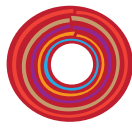
- > Average age: 36 years
- > Almost 80% are married
- > Average of four children under the age of 18 living in the household
- > 85% have no formal education
- > Only 16% can read or write
- > 88% can do simple calculations (adding, subtracting, multiplying and dividing)



Diverse BOMA Businesses

WHILE MANY BOMA BUSINESSES SELL livestock or basic food supplies, it's not all about goats and maize flour. When women enter the program, they work with their assigned Village Mentor to write a Jump Grant application—a simple business plan. The Mentors encourage the women to consider available resources, equipment they might need, and other businesses operating in the region. These photos show BOMA enterprises that sell sandals, traditional spears and French fries. Other BOMA businesses include a barbershop, petrol dealer, several poultry farmers, a few mechanics, and many purveyors in clothing, beads and crafts, fish and freshly butchered meat.





BOMA PROJECT 2017 Q3 IMPACT REPORT

THE KENYAN CONTEXT

Resilience During Drought

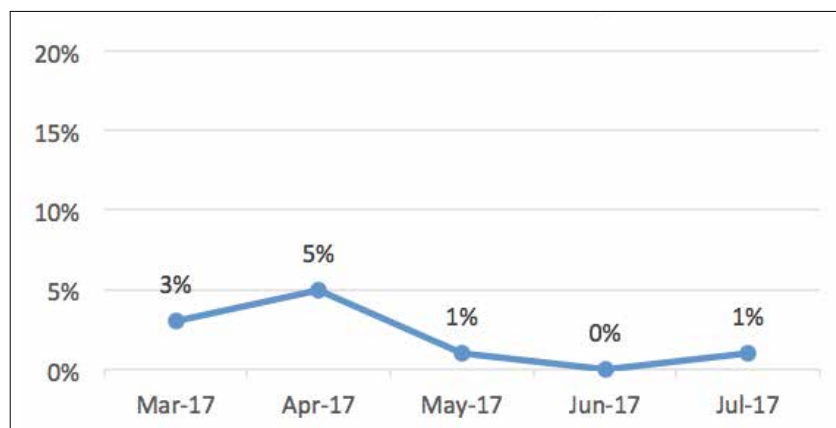
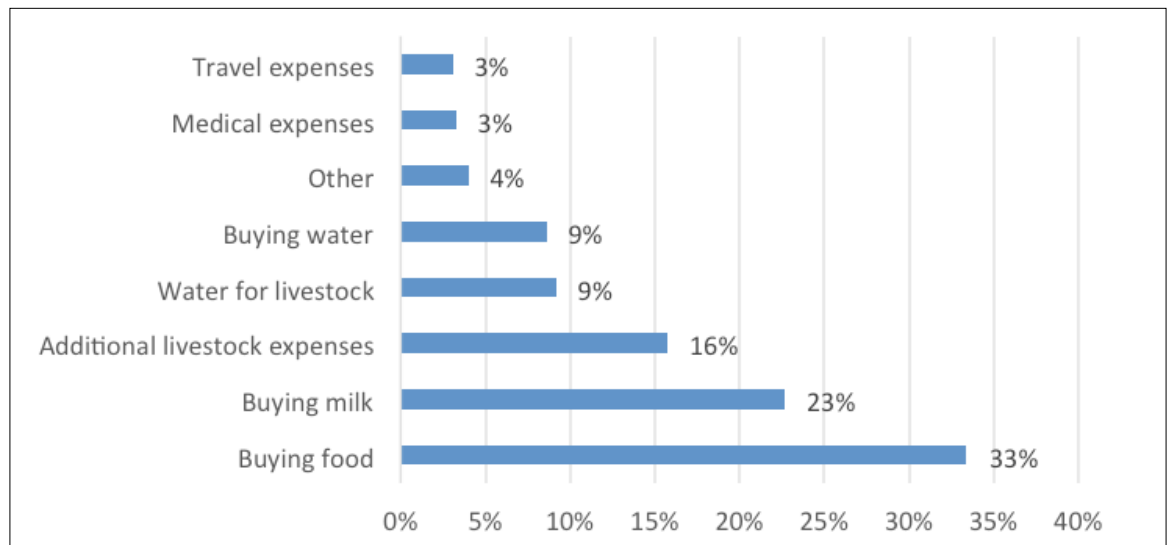
HOW DO WOMEN GRADUATE FROM EXTREME POVERTY in the arid lands of Africa? One important measurement is “shock preparedness,” or having the resources you need to handle emergencies. In Northern Kenya, where families rely heavily on livestock for income and nutrition, this means being able to survive drought.

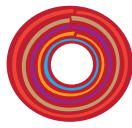
During the drought of 2017 (see page 1), our BOMA Village Mentors spent five months (March through July) asking a series of additional drought-related questions during their monthly visits to each BOMA business and savings group. The questions focused on how the drought was impacting our participants’ food security, household expenses and children’s education.

While the drought placed a significant burden on families—with higher food costs and increased expenditures on food, medicine and animal feed—it had a limited impact on BOMA businesses. Average business values held steady. While we saw a slight dip in the savings contributions that women were making every month, the contributions resumed to target levels once the rains arrived.

Top: The most common new expenses reported by participants were increased food costs, milk and livestock expenses.

Bottom: For the most part, the drought did not cause children to be taken out of school or to miss school. Among the few participants whose children did miss school, the reasons were to take animals for water and pasture, or to care for younger siblings while their parents took the animals for water and pasture.





BOMA PROJECT 2017 Q3 IMPACT REPORT THE KENYAN CONTEXT

Staying Safe During the Kenyan Elections

AS POLITICAL TENSION INCREASED IN THE LEAD-UP to the Kenyan general election in August, BOMA's leadership and Risk Management Committee monitored the situation closely and implemented contingency plans.

Our offices were closed and staff was placed on paid administrative leave from August 8 through 11. While employees were encouraged to participate in the electoral process, Regional Director Helen Dalton and Deputy Country Director Kura Omar developed security protocols to keep all BOMA employees safe in the event of violence. Most returned to their home villages, and stayed in touch with senior management via satellite or cell phones. BOMA vehicles were loaded with any valuable assets—including office computers—and driven to remote locations.

"We created a circle of care around our employees," says CEO and founder Kathleen Colson. "We operated with an abundance of caution but also a sense of confidence that Kenyans would do the right thing, and they did."



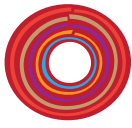
Testing, Testing...

BOMA FIELD OFFICERS CONDUCT FREQUENT SPOT CHECKS to verify the accuracy of the data our BOMA Village Mentors provide every month. They select BOMA businesses and savings groups at random and visit these groups to confirm participant progress. It's a two-pronged approach that allows us to check our numbers while monitoring our BOMA Village Mentors' performance.

All of this data is collected on wireless tablets via Taroworks and synced to Performance Insights, the powerful new digital platform that BOMA developed in partnership with Vera Solutions. The project was funded by a 2015 grant from Salesforce.org, Salesforce's nonprofit social enterprise.

"BOMA's data-driven, rigorous and dynamic approach has the exciting potential to reach million in need across Africa."

Greg Coussa, International Centre for Social Franchising



BOMA PROJECT 2017 Q3 IMPACT REPORT TRAVEL



Jaya Tiwari

JULY 26: **Kathleen Colson** (CEO), **Jaya Tiwari** (Director of Strategic Partnerships) and Michael Felix (Director of Programs and Innovation) participated in a Poverty Graduation and Gender Deep Dive briefing at the Bill & Melinda Gates Foundation's headquarters in Seattle. Other participants included representatives from the World Bank, London School of Economics, Innovations for Poverty Action and BRAC USA.

JULY 19-21: **Steve Kelly** (CFO) attended the annual InsideNGO conference in Washington, DC. This invite-only event is one of the largest gatherings worldwide of professionals in the international relief and development NGO community.



Steve Kelly

SEPTEMBER 5-8: **Kathleen Colson** (CEO) flew to Portland for high-level meetings with senior leadership at the U.S. headquarters of Mercy Corps. Colson gave a presentation to the Mercy Corps technical teams and a brown-bag lunch open to all staff. Colson also visited the Vibrant Village Foundation, which is funding the enrollment of 480 women into BOMA's poverty graduation program in 2017. John Stephens, Senior Director of Program and Partnerships at Vibrant Village, joined the BOMA U.S. board of directors last spring.

SEPTEMBER 15-17: **Susan Bornstein** (Deputy Director) and Jaya Tiwari (Director of Strategic Partnerships) attended the Segal Family Foundation annual meeting in Jersey City, New Jersey. SFF has been a sustained BOMA funding partner since 2013.



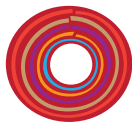
Susan Bornstein

SEPTEMBER 21: **Jaya Tiwari** attended We the Future: Accelerating Sustainable Development Solutions, hosted by the Skoll Foundation and the United Nations Foundation during Global Goals Week in New York City. In a series of panels and presentations, a curated audience of social entrepreneurs, corporate leaders, government innovators, artists and others explored how we can learn from, strengthen and scale the approaches that are working to create a world of sustainable peace and prosperity.

In the News

WHY DATA MATTERS: On September 21, Kathleen Colson published a blog post on "Women Deliver" on BOMA's commitment to data collection and data-driven decision-making. Why is data so important? Because the numbers:

- Bring our participants' lives into focus
- Help us understand what's working—and what isn't working
- Keep us accountable to our participants, to our partners and funders, and to ourselves. To read her post, [CLICK HERE](#)



BOMA PROJECT 2017 Q3 IMPACT REPORT FUNDRAISING & FINANCE

AS OF SEPTEMBER 30, 2017 cash on hand and contracted grant commitments represent 74% of budgeted expenses of \$3.9 million for the fiscal year ending September 30, 2018.

Effective October 1, 2016, the BOMA Project changed its fiscal year to end on September 30. Consequently, the figures below represent revenues and expenses for the twelve months ended September 30, 2017.

2017 REVENUES & EXPENSES

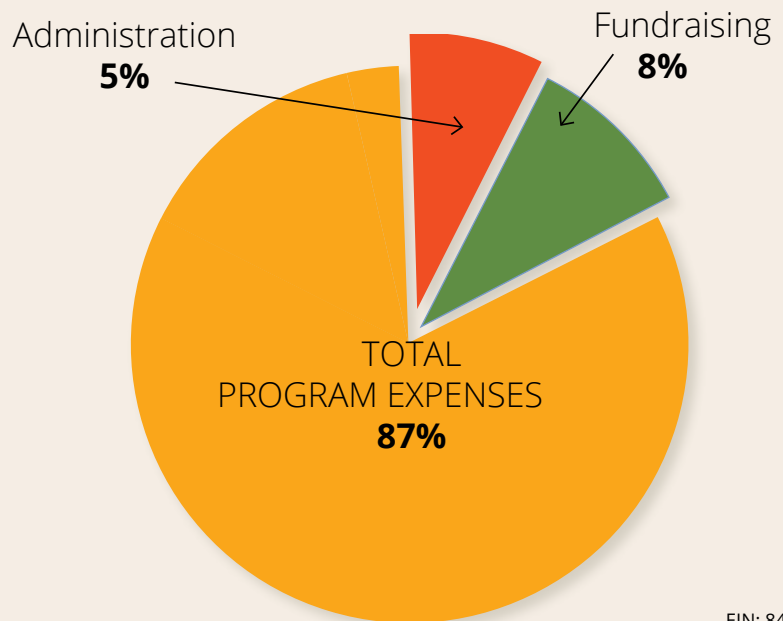
Revenues for the twelve months ended September 30, 2017

GOVERNMENT	\$ 973,835
INDIVIDUALS	\$ 392,359
FOUNDATIONS/ORGS	\$ 1,979,088

***Total Revenue \$ 3,345,282 ***

Expenses for the twelve months ended September 30, 2017

		Percentage of total expenses
PROGRAMS	\$ 2,368,311	81%
EDUCATION & ADVOCACY	\$ 181,806	6%
Total Program Expenses	\$ 2,550,117	87%
ADMINISTRATION	\$ 131,408	5%
FUNDRAISING	\$ 239,161	8%
Total Expenses:	\$ 2,920,686	100%



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THE FOLLOWING FUNDING PARTNERS supported our work with generous contributions in the third quarter of 2017.

