

BOMA PROJECT

2018 Q4 IMPACT REPORT | October through December



What self-reliance looks like.

It is incredibly powerful to see a woman who once struggled to provide basic needs for her family become self-sufficient and confident. At the BOMA Project, we live for those transformations. Esterina Lieliman is a single mother of five whose children often went to bed hungry. She couldn't even think of sending them to school because she could not afford uniforms or books, much less pay the school fees.

Esterina became a BOMA participant in April 2018. Just eight months later, she and two other BOMA participants are operating three businesses in Loglogo, in northern Kenya.

Since joining BOMA, the changes in Esterina's life have been profound. Using her own income, she recently purchased a water tank to hold clean water for her family. Her children are eating three meals a day and attending school. She even bought a mattress for her home.

Esterina is one of 7,146 women who enrolled in BOMA's program in 2018. She believes that her success will continue, and so do we. Our data-driven approach to alleviating poverty and building resiliency among vulnerable populations has been proven to be effective and sustainable. Our Longitudinal Assessment of graduated BOMA participants revealed that the positive changes catalyzed by BOMA continue, and more importantly, increase, for women three and five years after the end of our program. And our midline survey of the women enrolled in 2017 under our pilot with the Government of Kenya's PROFIT program (see p. 2) reveals substantial progress, including a 77% increase in income and a 1055% increase in savings.

2018 was a remarkable year for BOMA. We have now helped more than 22,000 women, supporting more than 110,000 children, overcome extreme poverty and become self-reliant (see p.3). Our next ambitious goal is to enroll 23,000 new participants in 2019, and reach more than 1,000,000 women and children by 2022 by scaling our program across Africa. When women like Esterina become self-reliant and successfully break the vicious cycle of extreme poverty and dependence on humanitarian aid, it not only changes their lives, but shines a light on what is possible: an end to extreme poverty in our lifetime.

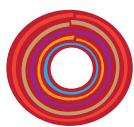
"I used to worry every day. It was hard to even feed my children. If I couldn't afford the uniform, my kids couldn't go to school. But now we have been lifted up."

Esterina Lieliman
Mparicho Business Group, Loglogo

With gratitude and much hope for the year ahead,

JOHN STEPHENS, Executive Director, and the BOMA Team





THE RESULTS ARE IN! Midline Evaluation of the GoK PROFIT Pilot

BOMA's pilot program with the IFAD (International Fund for Agricultural Development)-funded Government of Kenya's PROFIT (Programme for Rural Outreach of Financial Innovations and Technologies) is testing how our model can be embedded into the GoK's social protection systems. BRAC USA, who is serving as the technical advisor to the Government of Kenya on this pilot, engaged Catherine Sanders, PhD, of Expanding Opportunities to complete an extensive midline evaluation of the project.

The evaluation was conducted using surveys/monitoring data, Focus Group Discussions and Key Informant Interviews. The evaluation noted that, at baseline (July 2017) women enrolled in BOMA's program, in comparison with country and district-level data, had some of the lowest levels of income, savings and empowerment indicators, such as confidence and decision-making, in Kenya. After 12 months in our program, the midline data showed women had made dramatic gains:

- Household income increased 3,455 KES, or (77%), from 4,480 KES at baseline to 7,935 KES at midline.
- Household Savings increased by 7,194 KES or (1,055%) from 682 KES at baseline to 7,876 KES at midline.
- BOMA business values increased, on average, nearly 17,000 KES or 47.44% (to 51,604 KES).
- Participants accessed roughly two more income sources per household compared to baseline, for more income diversity and resilience to shocks and emergencies.
- Women's empowerment increased significantly in three indicators:
 - Decision-making (7% increase)
 - Leadership (10% increase)
 - Local committee membership (3% increase)
- 26% more households were treating water supplies.
- Secondary-school age school enrollment increased from 76% to 88%.

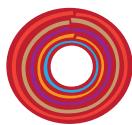
For the complete midline assessment [CLICK HERE](#).

"PROFIT Financial Graduation pilot has, in a short period, drastically improved the lives of women."



"On market day, you will see so many BOMA women doing business... and they started with nothing."

Members of the Namayana Business Group in Lkuroto conducting a sale from their livestock business.



BOMA'S TRANSFORMATIVE APPROACH

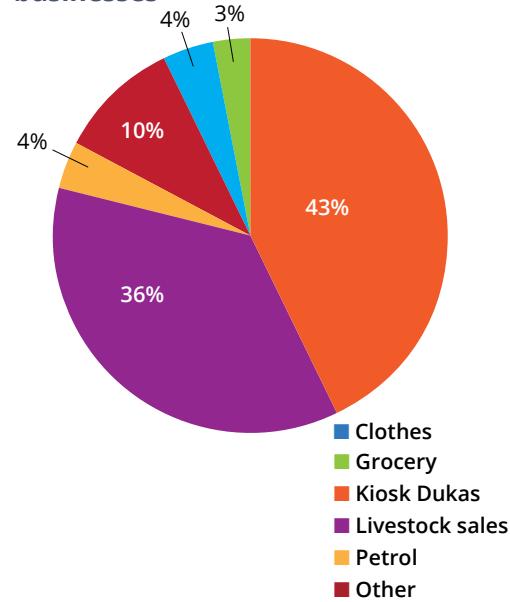
Our Rural Entrepreneur Access Project (REAP) helps women become self-sufficient and start building long-term resilience. Through constant program testing and refining, we have developed a two-year sequence of effective interventions that begins with community entry and progresses through launching a three-woman income-generating business, joining a savings group and receiving business and life skills training, and linkages to market systems and financial services. The proven success of this holistic model has the potential to transform the humanitarian landscape from simply delivering aid to actually breaking the generational cycle of extreme poverty for millions of vulnerable people. [[CLICK HERE](#) to learn more about our model.]

KEY METRICS FROM Q4 2018 INCLUDE:

	Q4	TOTAL 2018
Women enrolled	5,298	7,146
Children impacted	26,490	35,730
Business groups launched	1,766	2,382
Savings groups formed	132	233
Community entries completed	18	103
Participants mentored through the program		14,715
Program participant trainings*		1,089 group training sessions delivered to 14,715 participants
Business groups under mentorship		4,837

*Micro-trainings including financial skills, business practices, women's rights, education, health & wellness

Types of BOMA-supported businesses



PROGRAM OUTCOMES

- **79%** increase in household income
- **1,748%** increase in savings
- **21%** increase in girl child school enrollment
- **156%** increase in use of mobile money tools
- **99.6%** of businesses in operation at 2 years
- **96%** of businesses meet the graduation target of a business value at least 125% of the initial grant size
- Average business value **KES 51,633**, compared to the original grant of KES 30,500.
- All participants reported diversified income with an average of three sources of income per household, indicating increased resilience and ability to weather shocks.



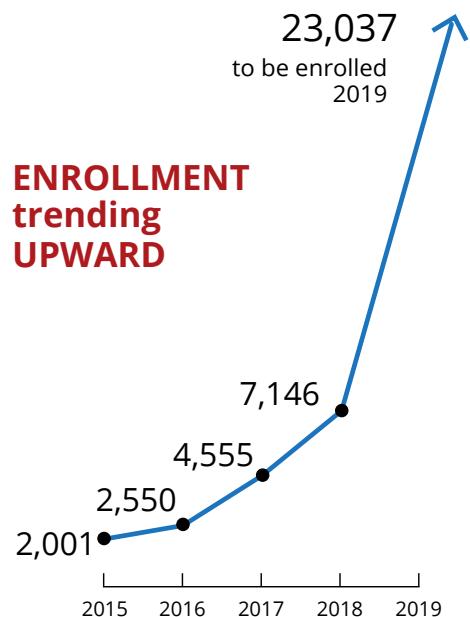
*Based on endline survey conducted in May 2018 on a cohort of 750 women funded by the Bill & Melinda Gates Foundation's *Putting Women and Girls at the Center of Development (WGCD) Global Grand Challenge*. [CLICK](#) to read the survey.



Scaling Our Work and Changing the System

While BOMA is moving aggressively to expand our program and achieve our goal of enrolling 23,037 women in 2019 and reaching 1 million women and children by 2022, solving the problem of extreme poverty needs to happen not just at the individual and household levels, but also at the level of policy and humanitarian response.

Our 2018-2020 scaling strategies include working with governments and large humanitarian organizations to embed the poverty graduation approach into social safety nets to achieve sustainable, long-lasting systems change.



Scaling Strategies

1. Direct Implementation of our program in existing and new counties in northern Kenya (enrolling 10,347 women in 2019)

2. Strategic Partnerships (enrolling 12,680 women in 2019)

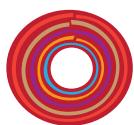
- BOMA is providing technical assistance to [Mercy Corps](#) as part of the Livestock Market Systems (LMS) project funded by [USAID's Feed the Future](#) and led by [ACDI/VOCA](#). In Turkana, Wajir and Garissa counties, BOMA is supporting Mercy Corps to deliver REAP to more than 3,240 households.
- BOMA is providing training and support to [Catholic Relief Services](#), Uganda, to replicate REAP in Karamoja region as part of a CRS-Uganda led and USAID Food for Peace funded consortium.

3. Government Adoption

Building on the ongoing success of our PROFIT pilot with the Government of Kenya, BOMA continues to advocate for government adoption of our poverty alleviation approach into the GOK's and other governments' social protection networks.



AS BOMA MOVES INTO A ROLE PROVIDING technical assistance to partners as we scale our program, knowledge-sharing becomes increasingly important. This quarter Christine Muuthia, BOMA's Training Manager, conducted "Trainings of Trainers" for Mercy Corps and our new Regional Technical Advisor and Graduation Advisor for our partnership with Catholic Relief Services in Uganda.



Markets and Linkages

In the under-developed and remote areas where BOMA operates, market systems are often thin or poorly functioning. Connecting our participants to suppliers, buyers, distributors and financial and other services is essential to their long-term success and is an elemental component of REAP. Linkages to other business owners and savings groups can also drive efficiencies and increase negotiating power for our participants.

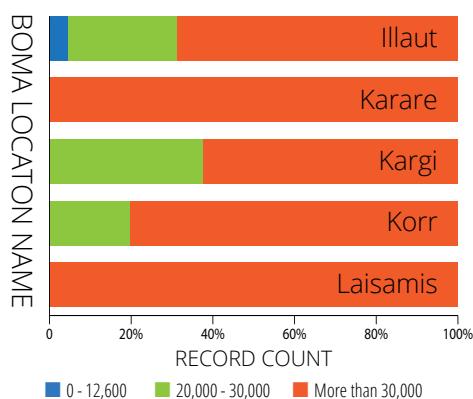
BOMA recently completed a market assessment for micro-enterprises to better understand how markets operate and how they relate to and affect the livelihoods of the ultra-poor households targeted by REAP. The complete assessment will be available in Q1 2019.



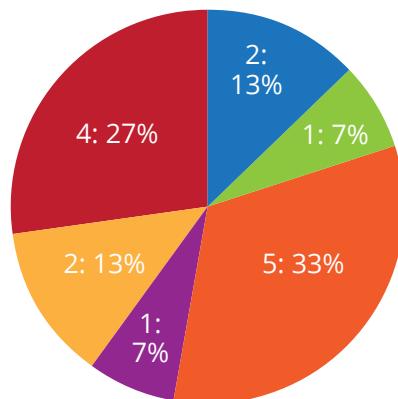
DATA AND TECHNOLOGY

BOMA is a global pioneer in the use of technology to drive impact. Our powerful Salesforce-based digital platform, Performance Insights, allows for efficient data upload from the field and the generation of user-friendly dashboards. Seeing important program milestone information in real time allows us to adapt and respond with faster data-driven decision making and feedback loops. [Click here to see PI in action.](#)

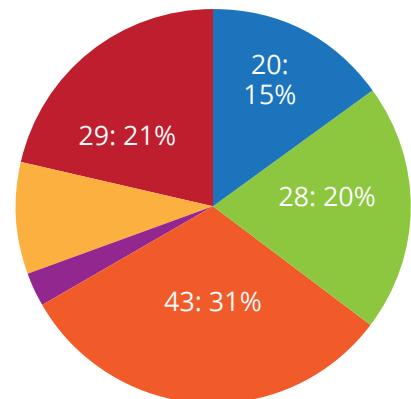
Avg. Business Value Distribution by Location



Savings Group Training Modules Offered This Month



Social or Health Message Delivered at the Home Visit This Month





BOMA HAPPENINGS

- Executive Director John Stephens attended SOCAP 2018 in San Francisco, a social capital gathering where impact investors meet with development organizations to discuss how private investment funds can support development agendas.
- John Stephens and Jaya Tiwari, Director of Strategic Partnerships, attended the Segal Family Foundation Annual Meeting in Nairobi.
- Sam Owilly, BOMA's new Kenya Program Director (formerly Program Manager for our LMS project) and Meshack Omarre, BOMA's Regional Manager for Marsabit County, attended the KLMS Annual General Meeting in Mombasa to knowledge-share on achievements, challenges and lessons learned at the one-year program mark.
- Erin Lewis, Regional Technical Advisor, returned from Uganda after finalizing geographic targeting based on population and market assessments in preparation for our 2019 launch in Karamoja with Catholic Relief Services.
- East Africa Regional Director Helen Dalton and Jaya Tiwari attended a DFID/USAID and GOK-sponsored stakeholder forum entitled Achieving Graduation at Scale. More information on this can be found [HERE](#).
- BOMA was included in a two-part article about financial services for women in remote regions on News Deeply that was picked up by multiple news outlets. [READ HERE](#).

- BOMA was recommended for year-end charitable gifts by Soul of Finance, a website dedicated to addressing poverty issues. [READ HERE](#).

- BOMA again achieved Top-Rated Status for the year from Great NonProfits, a community-sourced platform for evaluating nonprofits and inspiring and informing donors. [CLICK to see our profile](#).





WE ARE BOMA!



Stephen Mbaabu

BOMA welcomed many new team members this quarter, bringing our total staff number to 133 in Kenya and 8 in the U.S.

- › **Stephen Mbaabu** (left), Monitoring & Evaluation Manager, Nanyuki
- › **Christopher Jaldesa**, Senior Mentor, Marsabit
- › **Stephen Leshorono**, Field Officer, Maralal
- › **John Lenamatiyo**, Mentor, Maralal
- › **Marko Nkireu Choki**, Mentor, Maralal
- › **Lopsala Joseph Letoole**, Mentor, Westgate
- › **Michael Mamo Abudho**, Mentor, Forole

NEW BOMA BOARD MEMBER



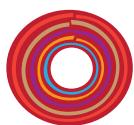
Greg Coussa joins us as the newest member of the BOMA Project Board of Directors. Greg is a strategy and operations consultant to social impact organizations, and was the U.S. Founder of Spring Impact (formerly ICSF: International Centre for Social Franchising), which is dedicated to helping nonprofits replicate their programs and scale their impact. Greg received his MBA from the University of Oxford's Saïd Business School, and his bachelor's degree in business economics from UCLA, graduating cum laude, with university honors and department of economics honors.



BOMA STAFF RETREAT

The 2018 BOMA Staff Retreat took place in early November in Samburu with over 60 staff attending the three-day event. The retreat themes were:

- › **Building Relationships:** Strengthening connections among the different regions and departments.
- › **Looking Forward:** Organizational Vision, Plans, and Priorities. Exploring each team's role in contributing to organizational goals and targets.
- › **Celebrating Success/Excitement for the Future:** The team celebrated our many accomplishments of 2018 and our momentum heading into 2019.



2019 Q1 FISCAL YEAR REVENUES & EXPENSES

For the three months ended December 31, 2018, cash received was \$1.1 million and total expenses were \$1.3 million.

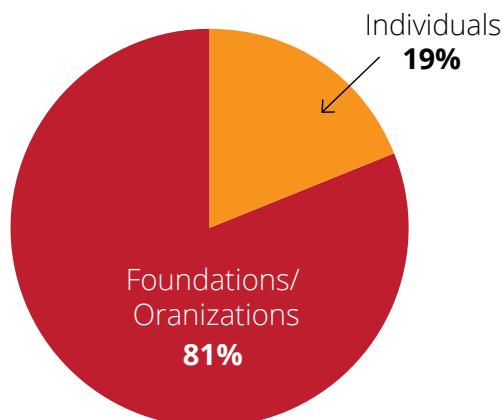
Revenues for the three months ended December 31, 2018

INDIVIDUALS	\$ 208,239	19%
FOUNDATIONS/ORGNS	\$ 871,807	81%
Total Revenue	\$ 1,080,046	

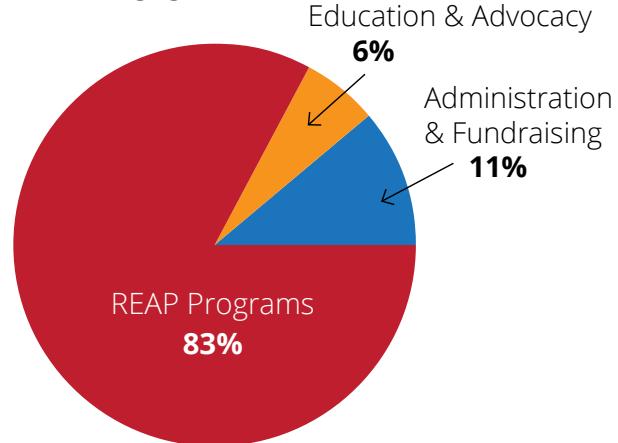
Expenses for the three months ended December 31, 2018 % of total expenses

REAP PROGRAMS	\$ 1,045,017	83%
EDUCATION & ADVOCACY	\$ 75,964	6%
Total Program Expenses	\$ 1,120,981	89%
ADMINISTRATION	\$ 80,379	6%
FUNDRAISING	\$ 56,967	5%
Total Expenses:	\$1,258,327	100%

REVENUES



EXPENSES



CHANGE THAT WILL LAST FOREVER

"We used to run to our husbands for money, now they run to us."

Nasujuu Lufle Gambare (Rose), Daima Butchery Business in Loglogo

The word "Daima" means "last forever" in Swahili, so when Rose and her partners started their business in March of 2018, that was the name they chose—a business that will last forever in their community.