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DINING FOR WOMEN & THE BOMA PROJECT
SUSTAINED FUNDING AGREEMENT 2013-2015
(Featured Program Months: January 2013 and 2014)
Six-Month Interim Progress Report: June 2014

Organization Name	The BOMA Project
Program Title	Rural Entrepreneur Access Project
Grant Amount	\$45,000 / \$15,000 per year for three years)
Contact Person	Kathleen James, Director of Philanthropic Partnerships
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Supplemental materials included with this report: Message to Dining for Women members and blog-style summary of impact (included in this document; see below), firsthand report from the field (separate document), high-resolution photos (embedded and as separate files), budget for expenditures to date (separate document) and BOMA 2013 Form 990 and audited financial statements (uploaded to Dropbox).



A BOMA business owner gives her children hot tea with sugar before sending them to school. Among REAP families, the total number of school-aged children who are enrolled in school has increased by 78 percent at three years.

Brief description of what has been accomplished so far, including progress on the goals and objectives of the program DFW is funding. What impact has been made through DFW's funding?

In June 2013, Dining for Women provided a generous \$15,000 grant to The BOMA Project and its Rural Entrepreneur Access Project, an innovative two-year poverty graduation program that targets ultra-poor women in Northern Kenya. REAP gives women the tools and resources they need to start small businesses in their rural villages, so they can earn a sustainable income, build up savings, survive drought and adapt to a changing climate. The 2013 DFW grant represents the first year of a three-year sustained funding agreement. BOMA was the featured program in January 2013 and the check was received on June 5, 2013. Therefore the funding period for Year One is June 1, 2013 through May 31, 2014.



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Objective: Expand REAP across Northern Kenya and launch 36 DFW-funded businesses near the villages of Archer's Post and Wamba in Samburu District.

Progress as of June 2014: 36 DFW-funded businesses were launched in September 2013 (15 in Archer's Post and 21 in Wamba). Each REAP business includes three women, and each woman supports an average of five children.

DFW impact: 36 new businesses, changing the lives of 108 women who can now pay for food, school fees and medical care for more than 540 children.

BOMA Impact: As of June 2014, BOMA has launched 1,973 sustainable businesses and 315 savings groups across the greater Marsabit and Samburu Districts, changing the lives of more than 38,000 women and children. Our goal is to scale REAP across the African drylands, reaching 100,000 women and children by 2018.

PROGRESS TO DATE

In September 2013, BOMA Village Mentors MariaGrazia Khoyan (Archer's Post) and Julieta Lekerpes (Wamba) worked with local community members to select 108 women to enroll in the two-year REAP program. REAP targets women living in extreme poverty—those most vulnerable to the devastating impacts of drought and climate change—who are also enterprising and willing to work hard to make their business succeed. After targeting, Mentors used the BOMA Standard of Living Index (SOLI) to verify women's poverty levels and gather baseline data that BOMA uses to measure the impact of REAP over time. Following a training session in basic business skills, each group received a seed-capital grant of \$100 to launch the enterprise. Most REAP businesses are small village kiosks that sell food staples (maize flour, beans, cooking oil) and basic household supplies (wire, batteries, washing powder).

In February 2014, following completion of a satisfactory progress report, the business groups received a second and final grant of \$50 to grow the business. At this time, the Mentors delivered a training session focused on savings and the business groups self-assembled into larger BOMA savings groups. Savings groups meet monthly during the remaining 18 months of the REAP program to make deposits and withdrawals, approve loans, and receive additional training modules on various aspects of financial literacy, including the importance of education for children (and for girls in particular). Mentors meet with each BOMA business and savings group monthly during the two-year REAP program. As of June 2014, the 36 businesses are on track and progressing as planned. Using the baseline data gathered upon program enrollment, BOMA will interview participants again at program exit in September 2015 to assess the impact of REAP on participants' income and expenditures, nutrition, access to education and medical care, household assets, and other indicators of well-being (see information regarding graduation criteria, below).

In 2014, BOMA will launch 32 DFW-funded businesses per the approved modified budget (see below). The first five of these businesses were launched in Archer's Post on April 22, 2014, prior to our May 2 receipt of the \$15,000 grant for Year Two (see field report for a firsthand account). The remaining 27 businesses will be established in September 2014 (15 in Archer's Post, 12 in Wamba). We will submit a narrative report and budget for expenditures-to-date on these 32 businesses in December 2014.

Has anything changed in regard to the original program goals and objectives? If the budget has changed, please include the new program budget.

In year one of the agreement (June 1, 2013 through May 31, 2014), BOMA launched 36 businesses for \$15,000 as submitted in our original grant proposal. In year two of the funding agreement (June 1, 2014 through May 31, 2015) we will launch 32 businesses for \$15,000, following a budget modification submitted on December 12, 2013 and approved by DFW on January 10, 2014.

Have you experienced any significant challenges or obstacles in implementation? If so, how are you addressing them?

No challenges have been encountered in the establishment of these 36 businesses, and BOMA is not currently collaborating with any partners to implement REAP in the field. In the past year, however, we have encountered several challenges, as described below.



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Randomized Controlled Trial: BOMA conducted an extensive Randomized Controlled Trial in 2013-2014, involving 585 REAP businesses (1,755 women) who were phased into the program in April 2013 (treatment group), September 2013 (control group) and March 2014 (control group). Baseline data was collected on all 1,755 participants prior to the April 2013 launch. Comparisons were made between the treatment and control groups to ensure that there were no significant differences in key variables at baseline. These “balance checks” revealed no significant differences, which implies that any difference between these groups observed in future data collection can be attributed to the impact of REAP.

Comparative data was collected at midline by trained enumerators in September 2013, when all participants were interviewed for a second time. Preliminary midline results indicate that, after six months in REAP, per capita income is 37% higher, children are 7% less likely to have gone to bed hungry, expenditures in education are 80% higher, and participants have 330% more money held as savings. Endline data collection began in February 24 by a team of 16 trained enumerators; by mid-April, they had managed to locate and interview 96 percent of the initial sample of women. The data is being entered into Salesforce and a final report will be complete in late June.

Though the study is of great value to our work—and will contribute to the international body of knowledge on poverty graduation in the arid lands—BOMA’s greatest challenge in the last year has been the time, cost and logistics required to carry out the RCT. It was particularly difficult to locate women in the control groups to gather midline data, because they were not yet REAP participants; many had dispersed to remote settlements. Also, the volume of data required hiring eight temporary enumerators who worked full-time for more than a month.

Monitoring the Mentors: BOMA has 26 Mentors who work in villages scattered across a remote, rural region the size of Ireland. They are monitored and supported by our Kenya field team, which includes three field officers stationed in the Marsabit office. Although motorbikes, an additional vehicle, cell phones (where coverage exists) and additional training sessions have made it easier for field officers to stay in close contact, it remains difficult to support our Mentors in the field—helping them to answer questions, solve problems and resolve conflicts among REAP businesses and saving associations—and also to effectively monitor each Mentor’s performance. This was particularly challenging during the months when our field officers were immersed in RCT data collection.

We anticipate making great strides in this area through our new Android devices, which include a suite of TaroWorks mobile technology tools that will allow Mentors to collect and upload data to our customized Salesforce.com relational database from the field. With access to real-time data regarding business and savings group performance, our operations team can support Mentor’s work in a more informed and timely manner. In addition, the tablets have built-in cameras and GPS that will allow us to verify that Mentors are visiting each assigned business and savings group monthly, as required.

We are currently conducting a pilot (April 15 to June 30) to (1) evaluate Android mobile phones versus tablets, (2) ensure that the data being collected is accurate and of high quality, and (3) establish efficient processes. The pilot is occurring in three villages with varying levels of Internet connectivity; Mentors have been trained in the use of the Android devices and TaroWorks tools and are



Village Mentor Peter Leamo meets with a BOMA savings group near the village of Ngurunit. As hands-on trainers and coaches for each BOMA business and savings group, Mentors are a vital component of the REAP program. They meet with each assigned BOMA business and savings group monthly.



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required to submit weekly business reports and savings group forms through the phones/tablets. We hope to provide all Mentors with Android devices and training at our annual BOMA Mentors Workshop (July 27 to August 1).

Business Saturation: In February 2014, BOMA Village Mentors were tasked with collecting additional information on all businesses, both REAP and non-REAP, by village. This supplementary information, which was not part of existing data sets, was seen as necessary for the study on business saturation. In May 2014, we recruited a recent Kenyan graduate of a Master's program in Applied Economics, who worked with the Monitoring & Evaluation team to develop a suitable methodology. Working with the BOMA M&E team, the individual will complete an analysis of the current levels of saturation in BOMA villages, including the impacts this might be having on REAP businesses. The analysis will also be used to develop a methodology for determining: 1) critical levels of saturation in existing locations, and 2) the total number of businesses that can be funded in a new location. The report is due in late June.

Revision to graduation standards: This year, BOMA revised our graduation criteria to better capture relevant data for behavior change, diversified livelihood and resiliency.

Our poverty graduation standards now include nine statistical criteria across five categories: Food security, durable asset ownership, sustainable livelihoods, shock preparedness and human capital investment. At program exit, in order to meet BOMA's definition of having "graduated" from extreme poverty, each BOMA participant must achieve one criterion from each of the two compulsory categories (sustainable livelihoods and shock preparedness), in addition to one criterion from two of the three remaining categories. BOMA's previous standard required that participants meet any five among ten criteria, regardless of category; the new standard requires broad-based achievement across all categories.

A study of 216 women who exited REAP in January and May 2013 shows that 93.5 percent had graduated from extreme poverty by our old standards, while 87% of women who exited REAP in October 2013 had graduated from extreme poverty by our new, stricter standards. The October 2013 graduation report shows that 100 percent of 165 participants met at least one of the two food security criteria, and more than 90 percent can demonstrate a sustainable livelihood. Almost 99 percent demonstrate a commitment to long-term investments in their families by sending more children to school, spending more on education and medical fees, or enrolling in an adult literacy program.

Has the timeline for the program changed from the original funding application?

The timeline has not changed.

Has funding changed for this program? For example, have you received unexpected funding from another source?

On May 29, 2014, we were notified that Dining for Women has raised an additional \$6,748 for BOMA. In response to this great news, we have submitted a proposal to establish a new two-day event, BOMA Days, that would bring together 110 REAP participants and graduates from across Marsabit and Samburu Districts to exchange ideas, learn from each other, and learn from relevant women role models. If approved, this event will take place sometime in 2015. It is not linked to our ongoing launch of DFW-funded businesses in 2014 or 2015.

How much of the original DFW restricted funds have been disbursed and how much remain?

The full \$15,000 of the 2013 grant has been spent to launch 36 businesses and a budget is attached. In December 2014, we will submit an interim report on this year's expenditures-to-date for the five DFW businesses that were launched in April 2014 (with the expense "fronted" by BOMA, as the grant check had not yet arrived) and the remaining 27 businesses that will be launched in September 2014.



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Is your organization or program situation different than presented in the approved proposal? For example, new executive director, significant program staffing changes or NGO affiliation, loss of large funding, or other significant changes?

The BOMA Project is growing. We are also growing up. As we seek to become a sustainable organization focused on impact, our priorities include program goals and organizational goals. The initiatives and action steps that we take to achieve those goals serve as platforms for future expansion into new dryland regions of Africa. Following a six-month strategic plan process, The BOMA Project Board of Directors in the U.S. and our NGO Board in Kenya approved a new mission statement, reflecting a singular focus on impact with women living in extreme poverty in the drylands of Africa: *The BOMA Project empowers women in the drylands of Africa to establish sustainable livelihoods, build resilient families, graduate from extreme poverty and catalyze change in their rural communities.*

We now measure our growth not only by the number of businesses we launch and the number of lives we touch, but also by organizational milestones that chart our path to scale. Throughout this growth period, we have remained committed to an organizational culture of innovation, collaboration, mutual respect and continuous learning. We also remained committed to our founding values: to uphold the dignity of marginalized and ultra-poor women and to achieve lasting and sustainable behavior change through locally led programs.

In October 2013, BOMA commenced a strategic plan process with a three-day retreat in Kenya that included senior Kenya and U.S. staff members and representatives of the Kenya and U.S. boards. Pamela Brown of Brown Performance Group then worked with a U.S. board-appointed Strategic Plan Task Force to develop a new three-year strategic plan. Additional sessions were held with U.S. staff and a final leadership retreat of senior staff was held in Kenya in February 2014. The plan was approved at the April 26, 2014 board meeting in Vermont, with BOMA board members from the U.S. and Kenya in attendance. Our work on the strategic plan allowed us to articulate a clear vision for BOMA's path to scale and to develop an organizational structure that will support sustainable growth. In turn, this has opened a door to new funding and promising partnerships.

The five goals of The BOMA Project Strategic Plan over the next three years are to:

1. Reduce extreme poverty in African drylands for women and children through a replicable poverty graduation program.
2. Build resilience and catalyze change in rural dryland communities through the increased engagement of women in community development planning.
3. Institutionalize the capacity of the organization to sustain a high standard of monitoring and evaluation processes.
4. Diversify the funding sources and increase the fundraising capacity of the organization.
5. Align board and senior staffing structures to accomplish the goals of the organization and provide for succession planning.

A new organizational chart, revised along functional lines, was approved by the BOMA board of directors in February 2014. The restructuring allows for logical reporting lines and better positioning of the organization for geographic expansion. As a result of this restructuring, the position of Executive Director was eliminated and a new position—Director of Finance, Administration and Planning — was created.

Stephen Kelly was hired for the position of Director of Finance, Administration and Planning on April 15; a native of the United Kingdom and a graduate of Oxford University, Steve has 30 years of financial experience in international banking, real-estate development and social services. Steve most recently worked as CFO for the largest senior-services agency in Rockland County (NY) and has served on the boards of several nonprofits, including years as Vice Chairman of Nyack (NY) Hospital.



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Blog-style summary of impact:

The arid lands of Africa are overlooked until a crisis flares, and then they dominate world headlines with pictures of famine and food aid. The goal of [The BOMA Project](#) is to implement a long-term solution by diversifying incomes for families who have long been dependent solely on livestock. By providing seed capital grants and hands-on training to groups of three women, BOMA can get a business up and running, earning an income and savings, in two months. During the two-year program, local BOMA Mentors also provide sustained training to each business and savings group. The result: 93 percent of women “graduate” from extreme poverty in two years, meaning they have food for their families, diversified income and savings, and the ability to pay for life-changing resources for their families, like education and medical care. In November 2013, BOMA was [recognized by the United Nations](#) “Women for Results” program as one of six innovative, women-led solutions to climate change worldwide. BOMA founder Kathleen Colson has also been named a [Rainer Arnhold Fellow](#). This prestigious two-year fellowship is awarded to people with good ideas about change in the places that need change the most. The program gives them a chance to design for impact that can go big.

Message to Dining for Women members:

From 2009 through 2014, Dining for Women has supported the establishment of 180 sustainable, women-led businesses in Northern Kenya in partnership with The BOMA Project. This means that 660 women—the poorest of the poor, the women most vulnerable to the devastating impacts of drought and climate change—are now earning a sustainable income and savings, so they can pay for food, medical care and school fees for more than 3,300 children. In a remote part of the world where the rest of the world so often sees disaster, we see success every day.

We’re motivated by women like Ndorogo Ngoyoni, leader of a BOMA business group in the nomadic village of Marmar near Kargi, who told us, “We used to just sit around and do nothing. We would go and ask for credit. I could spend the whole day begging for a cloth on credit but now I have mine. We can brag; we have something for ourselves. Our lives have really changed for the better. Our husbands don't shout at us: 'Where have you been?' They know we are somewhere, doing business. You opened our eyes and our BOMA Mentors are always here with us. They keep us awake. We will not go back to sleep.” We are grateful to the energetic, committed and passionate Dining for Women members who are changing the lives of women like Ndorogo in one of the poorest, hardest places on the planet.

For more information about The BOMA Project, go to www.bomaproject.org or call 802.231.2542

Marsogoso Galnagale, a BOMA business owner in Matarbah, gives her children a hot meal in front of their traditional stick-and-hide hut. At one year, BOMA documents a 63 percent decrease in the number of mothers who say they had to put their children to bed hungry in the past month.

