



# Dining for Women

Program Fact Sheet

December 2010

**Program:** BOMA

**Website:** [www.bomafund.org](http://www.bomafund.org)

**Mission:** The BOMA Fund works to improve the lives of the marginalized residents of northern Kenya through economic empowerment, education, advocacy and the training of a new generation of entrepreneurial, ethical leaders. The BOMA Fund does this by implementing innovative micro-finance and skills-training programs in order to establish enduring small businesses; by providing merit-based secondary, vocational and university scholarships for ambitious students willing to give back to their communities; by creating awareness of the plight of pastoral nomadic communities; and by mobilizing human, financial and technical resources so that residents may lead healthy, productive lives.



**Where BOMA Works:** DFW's funds will allow BOMA to develop 50 businesses in the **Karare Village** in the **Laisamis district** of northern Kenya.

**About the Region:** The Laisamis District is larger than the entire country of Rwanda. However, **BOMA is the only grassroots organization functioning in the Laisamis District area.**

In this region, malnutrition rates for children are soaring, **90% of women are illiterate**, and

access to a health facility can be as far as 50 miles. Security is also a constant concern, as ethnic groups battle for limited resources and extremists target the poor and vulnerable.



## History of Kenya<sup>1</sup>

Around 2000 BC, tribes from what is now Sudan and Ethiopia moved into what is now Kenya. Throughout the first eight centuries AD, Persian and Arab traders colonized the coastal region. In 1498, the Portuguese overthrew Arabic rule, marking the beginning of nearly five centuries of European conquest. The British established their East African Protectorate in 1895, pushing African settlers off their land. Although Africans in some communities were allowed to have a voice in politics, **they were prohibited from any direct political participation until 1944** when a few appointed (but not elected) African representatives were permitted to sit in government. In December 2007, presidential election results were skewed and a crisis ensued, which left more than 1,000 Kenyans dead and 600,000 internally displaced.

**History of the BOMA Fund:** Kathleen Colson, the founder and executive director of BOMA, has been organizing and leading safaris in Kenya for over 25 years, as well as working with various conservation and humanitarian causes throughout Africa. **In 2005, she created The BOMA Fund**, which is co-led by Ahmed Omar, the BOMA Fund's Operations Director in Kenya.

## The BOMA Fund Financials

Most current fiscal year expense total as well as specific amounts for program, fund raising and administrative expenses:

**Expense total: \$12,760**

**Program: \$49,385**

**Fundraising: \$3,840**

**Administrative: \$8,921**

The administrative and fundraising rate for BOMA is 15.3%, sourced from the most recent IRS Form 990.

**Projected budget for upcoming year: \$187,600**

## The Projects:

Dining for Women will support two Boma Fund projects.

### 1. THE RURAL ENTREPRENEUR

**ACCESS PROJECT (REAP)** is an

innovative micro-finance

program developed by The

BOMA Fund that is completely

led by local residents in the nomadic

and settled villages of northern Kenya. **The Boma Fund identifies, trains and supports**

**community residents as Business Mentors who deliver skills-training programs to small**

**groups of five people.** Each group then establishes a small business with a seed grant of \$150

from the BOMA Fund.



*Sundowners with DFW Safari Group*

<sup>1</sup> <http://web.ebscohost.com.libproxy.furman.edu/ehost/pdfviewer/pdfviewer?vid=8&hid=11&sid=033f8af9-79ba-40f7-9df2-3ef16d9f9e17%40sessionmgr11>

The Business Mentors monitor the groups for two years. By providing training, capital and mentoring, they help people establish small local enterprises that provide income and savings so they can feed and educate their children and pay for health care. In turn, the businesses provide affordable food and essential products and services in the villages. This project will use **\$10,375 for the economic empowerment of 125 women in and around the villages of Karare, Ngurunit and South Horr in Laisamis district.**



**Ninety-five percent of the women in the region are illiterate. Thirty percent of the children suffer from severe malnutrition, and the walk to the nearest health clinic can be as much as 50 miles.** Although livestock remains the traditional source of food and income, it is increasingly unsustainable as the severity of droughts escalates. During the extended drought of 2008-2009, 90 percent of the region's livestock died.

### ***Kathleen Colson in Kenya***

## **2. IMPLEMENTATION OF MICRO-SAVINGS PROGRAM FOR LOIYANGALANI BUSINESSES**

In 2009, Dining for Women provided the funds to launch 60 business groups of women in the Loiyangalani region of Laisamis District. With cash on hand for the operation of their businesses, as well as group and individual savings, the business groups remain vulnerable without easy access to secure savings instruments. Formal financial systems are not designed for the poor and they remain inaccessible to the residents of northern Kenya.

**This project will remedy this situation by funding a micro-savings training program to be delivered to the 60 businesses in**

**Loiyangalani previously funded by Dining for Women in 2009. There will be 4 training sessions of 15 groups each in 2011.**

In July and August, BOMA visited the first 20 Loiyangalani enterprises funded by Dining for Women. **Click on the following link to view a "thank you" video** that includes comments from several business group participants, BOMA Mentors Teresalba Leparsanti and the BOMA field operations manager in Kenya, Kura Omar.

<http://www.youtube.com/watch?v=-6pvzbyWybs> .



## Why We Love this Program

**The objective of REAP and the BOMA Micro-savings program is to provide diversified sources of incomes and savings for the “poorest of the poor”** and to improve the living standards of the participants and their dependents. By economically empowering women, REAP and Micro-savings allows them to pay for food, education and health care; creates small businesses that provide villages with affordable goods and services; supports a new generation of skilled, ethical leaders; and reduces ethnic tensions over limited natural resources. *Since 2008, The BOMA Fund's REAP program has established 260 income-generating businesses of five people each, impacting the lives of 1,300 adults and an estimated 6,500 children.*

### THE POWER OF MICRO-SAVINGS

There is considerable data on the impact of micro-savings programs as a way to reduce poverty and increase wealth.

**Nicholas Kristof of *The New York Times*** writes eloquently about the impact of micro-savings programs: [http://www.nytimes.com/2009/12/31/opinion/31kristof.html?\\_r=1Savings](http://www.nytimes.com/2009/12/31/opinion/31kristof.html?_r=1Savings)

- **Savings stabilizes incomes** and helps families pay for manageable health issues so that they do not become burdened by preventable but expensive hospitalizations.
- When incomes are stable, **students do not have to drop out of school**, ensuring their continued education.
- For this reason, **BOMA is introducing a micro-savings training program** as well as facilitating access to saving mechanisms.

## How They Measure Success<sup>2</sup>

**Demographic information on REAP participants are collected at the outset of the program through the Small Business Application (SB)**, which collections information on the group and each member; and the Standard of Living Index (SOLI), which includes data on each participant's nutrition, education and household assets.

**Three months after the Business Application**, SOLI data is collected on one representative member of each group and compared to the initial SOLI. The Mentor also prepares a progress report on each business.

**One year after disbursement of the first \$100 grant**, BOMA completes a Comprehensive Impact Assessment by redelivering SOLI surveys to the same representative member of each group. The assessment also includes questions on record-keeping, savings, profits and cash on hand.

### Monitoring:

Mentors must complete monitoring forms on attendance and participation in training programs. Signatures or thumbprints are collected on grant receipt forms. All disbursements of grants are carried out in a public setting to confirm full transparency. Operations Director monitors Mentors and businesses monthly via scheduled and unscheduled visits and by phone. Where phone service is not available, the Operations Director must visit with each Mentor monthly in person.

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<sup>2</sup> Except for a few syntactical changes, this section was written by Kathleen Colson, BOMA's founder and president

### BOMA's objectives:

- \* Respect and listen to the communities in which they work
- \* Protect the rights of all marginalized people by giving them education, training, recognition, acceptance and equality
- \* Develop and implement innovative, culturally appropriate poverty-reduction programs with measurable outcomes that will reinforce the dignity and self-confidence of participants
- \* Inspire a generation of young leaders to pursue relevant educations that will encourage integrity, creative problem solving and critical thinking
- \* Reduce ethnic conflict and foster peace in the region by diversifying income sources and encouraging the sustainable use of natural resources

### DINING FOR WOMEN PROJECT BUDGET

Budget for REAP:

2011 Funding of 25 Businesses in Karare, Ngurunit & South Horr villages				
Boma Fund Q2 & Q4 2011	Units	Cost/Unit	Total	Notes
Grants	25	\$150	\$3,750	Administered in two grants
Training	125	\$9	\$1,125	Business Skills Training Sessions
One-on-one Mentoring	125	\$22	\$2,750	One-on-one mentoring
Kenya Office	2	\$700	\$1,400	Travel to Karare & Staff Mentoring
BOMA Mentor training	2	\$425	\$850	2 BMs to attend one week training session
Impact assessment	1	\$500	\$500	Progress Reports, SOLI, Assessments
<b>Total</b>			<b>\$10,375</b>	
<b>Total Impact</b>				
# of Businesses	25			

2011 Funding of 25 Businesses in Karare, Ngurunit & South Horr villages				
# Business Owners	125			
# of Dependents (average 25/ group)	625			
<b>Total # People Impacted</b>	<b>750</b>			

### Budget for Micro-Savings Program:

Dining for Women Micro-savings training budget proposal				
Micro-Savings Training and Implementation	# of units	Cost/ unit	Total	For the 60 businesses funded by DFW in 2009 and 2010 in Loiyangalani village, northern Kenya
Beneficiary Training Expenses Module I	60	\$9	\$360	Stipends, 4 training session expenses of 15 business groups each - Module 1
Kenya Staff Salaries Module I			\$2,880.00	4 staff members for preparation and implementation of 4 training sessions of 15 business groups each: Operations Director; Training; Security; Field Support
Lodging, Meals, Expenses	4	\$110	\$440	\$110 per training session for lodging and accomodation expenses (10 days in field) for 4 staff
Vehicle and Petrol	4	\$250	\$1,000	Vehicle and petrol expenses for 4 training sessions in field
Kenya Office expenses	60	\$15	\$900	Data Entry; Photocopying; Phone; E-mail; follow-up reports
Mentoring	60	\$15	\$900	Mentors expenses for two years - Tea, sugar, photocopying and phone expenses
<b>Total</b>			<b>\$6,480</b>	
<b>Village Training Sessions</b>				
# of businesses per mentor		30		Two Mentors for Loiyalani overseeing 30 businesses each from DFW 2009 grant
# of businesses per training session		15		15 businesses in 4 areas of Loiyangalani

Village Training Sessions (Continued)			
# of training sessions		4	Mt. Kulal; Olturot; Loiyangalani town and Loiyangalani nomadic villages
Cost per group		\$108	Costs include mentoring of businesses and monitoring of program for two years
Cost Per person		\$22	
<b>Total Impact</b>			
# of Businesses		60	
# Business Owners		300	
# of Dependents (average 25/group)		1500	
<b>Total # People Impacted</b>		<b>1800</b>	

**Impact of Previous DFW Funding**



In 2009, Dining for Women provided BOMA with \$18,124 to fund 60 REAP businesses in the village of Loiyangalani, changing the lives of 300 women and an estimated 1,500 dependent children. Read the Follow-Up Report on the DFW website: <http://diningforwomen.org/programs/followup>

After just one year in operation:

- The average total value per businesses is \$706
- The average value of cash savings per business: \$342
- In a region where the average income is less than \$1 a day, these families could not otherwise afford to send their children to a doctor or to buy pencils for school.

The Dining for Women donation in May 2009 allowed the BOMA Fund to establish business groups and impact the lives of 1,800 people.