

BORDERLESS SINGLE MOTHERS ASSOCIATION (BSMA)

MINUTES OF THE MEETING HELD ON SATURDAY, 3RD JANUARY 2026

Venue: ATC Grounds, Busia Town

Time: 2:00 p.m. – 5:00 p.m.

1. OPENING AND WELCOME

The meeting was called to order at 2:00 p.m. under the patronage of Hon. Beatrice Akinyi Opwapo the Director and Founder BSMA. Members were warmly welcomed and appreciated for turning up in large numbers.

2. ATTENDANCE

Members Present: 70 Single Mothers

Chair / Patron: Hon. Beatrice Akinyi Opwapo

General Secretary: Christine Namayindi (Tina Nams)

SPECIAL GUESTS:

DC Humphrey Nakitari

Hon. Bernadette Muyomi

Apologies: None recorded.



3. ADOPTION OF THE AGENDA

The agenda was read out by the Secretary and unanimously adopted by the members.

4. CIVIC EDUCATION ON FINANCIAL LITERACY

Members were taken through a civic education session on financial literacy, emphasizing:

- The importance of budgeting
- Developing a saving culture
- Financial discipline as a pathway to economic empowerment
- Members were encouraged to embrace savings as a long-term tool for stability and growth.

5. TABLE BANKING AND SAVINGS

The meeting discussed the importance of table banking and collective savings.

It was unanimously agreed that:

- ✓ Each member shall contribute a minimum of Ksh 100 monthly as share savings.
- ✓ Savings will form the basis for accessing loans within the association.

6. LOANS POLICY

Members resolved that:

- ✓ Loans shall be issued based on the amount saved by individual members.
- ✓ Loans would be Issued and paid back with a reasonable loan interest
- ✓ Further loan guidelines will be developed as the association grows.
- ✓ Failure to pay back the loans would affect the members savings and credibility
- ✓ Group loans of BSMA members joining in clusters of the same business would also be considered for group loans.

7. DONATIONS AND SUPPORT.

The association received generous donations, which were highly appreciated:

- 1) Two (2) sewing machines donated by DC Humphrey Nakitari
- 2) Blow dryers and juice blenders issued to members who had requested them
- 3) Sanitary pads donated to support members' personal and family needs.

The Patron and members expressed sincere gratitude to all donors for their support and commitment to empowering single mothers.

8. MEMBERSHIP MOBILIZATION

Members resolved to:

- Mobilize and encourage other single mothers within Busia County to join the Borderless Single Mothers Association and benefit from its initiatives.
- Pay For Membership Fee
- Start Saving more in the BSMA and prepare to start small businesses with the loans that will be channelled to them through BSMA Loan Committee

9. ANY OTHER BUSINESS (AOB)

The BSMA held an Interim election to chose their leaders in the various zones as listed.

1) BURUMBA Chairperson - Elizabeth Akinyi 0726841286 V.chair - Florence Anyonyi 0700516861	2) MARACHI Chairperson - Getrude Ekesa 0725484153 V.Chair- Pauline Aoko 0717643585	3) LUKONYI Chairperson - Mary Asala 0725043694 V.Chair- Mildred Odhiambo 0721375034
4) NAMBALE Chairperson Kubaly Patroba 0723509170 V.Chair Miriam 0711113844	5) MTONGWE Chairperson - Tabitha Masinde 0714743323 V.Chair- Ruth Wanga 0720435422	6) NANGWE Chairperson - Praxidis Anyango 0719812533 V.Chair Judith Adhiambo 0727901957

10. DATE OF THE NEXT MEETING

It was agreed that the next meeting shall be held on the last Saturday of February 2026, at a venue to be communicated.

11. ADJOURNMENT

There being no other business, the meeting was adjourned at 5:00 p.m. with a conclusive message from The Pioneer Founder and Director as Quoted

“We are delighted to warmly welcome you to the Borderless Single Mothers Association (BSMA). You are now part of a caring, empowering, and supportive family where every woman matters, every voice counts, and every dream is valid. As an association, we have been actively engaging in financial literacy and civic education, encouraging a strong saving culture through table banking, skills empowerment, mentorship, and mutual support.

We have also shared in meaningful activities such as donations of sewing machines, salon equipment, sanitary pads, and mentorship forums aimed at uplifting single mothers socially and economically. This space is your safe home, a place to grow, learn, share experiences, build businesses, and walk the journey of motherhood together with dignity and confidence. Feel free to participate, ask questions, share ideas, and support one another. Once again, welcome aboard. Together, we rise. You are home”.

Hon. Beatrice Akinyi Opwapo,
Founder & Director.
Borderless Single Mothers
Association.

Prepared by:
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General Secretary
Borderless Single Mothers Association.



Media Resource Link <https://www.the-star.co.ke/counties/western/2026-01-07-mothers-in-busia-to-set-up-skills-and-empowerment-centre>