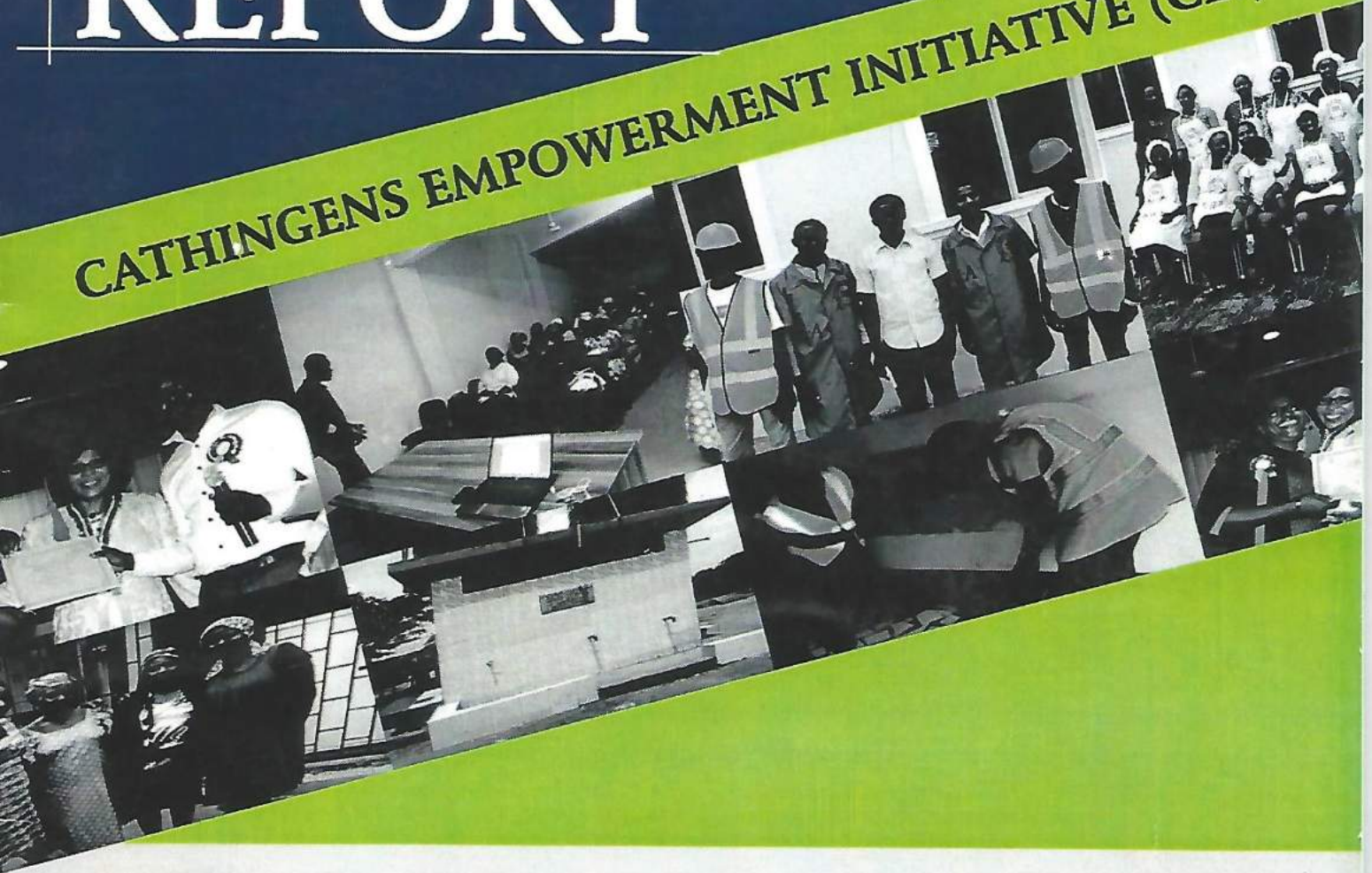


2015 ANNUAL REPORT

CATHINGENS EMPOWERMENT INITIATIVE (CEI)



**CATHINGENS EMPOWERMENT
INITIATIVE**

CATHINGENS EMPOWERMENT INITIATIVE (CEI)

is a non-profit organisation, founded in February 2011. CEI has a mission to effectively facilitate the continual improvement of humans and communities for a better world by providing financial and technical assistance to improve lives, knowledge, and understanding through a highly diversified; program of research, education and development issues.

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LET US BE THE CHANGE THAT WE WANT OR NEED FOR OUR SOCIETY.

Youth unemployment, women liabilities, Education underperformance, Zero Social Infrastructure in poor Communities....Anyone can do something in any of these aspects. Anyone can empower women or youths - 1, 2, 3 or more with training, skill acquisition, cash or cash loans. We can mentor and train the children or Youth or find someone who they can be apprentices to. You may decide to gather some students/youths and hold lessons/seminars/workshop for them, for free. Or we can afford to train 1, 2, 3 or more young men/women in some skills. As little or as insignificant the smallest of these efforts may seem, you are simply doing your best.

Here is a story of Mr Tunde and his efforts in creating a clean source of drinking water to a needy community that has never known nor have clean water. He is a simple artisan who gathered other relevant artisans to donate their skills, used his labour and raised funds to make a borehole water source with less than N500,000 which now serves to provide clean water for hundreds of the people. This eventually led to the start of the Community empowerment arm of the Cathingens. The story highlights the impact of "crowd-funding".

Friends may choose to come together and share a total cost of N600K to do a borehole for a needy community. It is more effective than waiting on Govt or NGOs or HNIs to do it. We can all do something.

As Mother Theresa said, if you cannot feed a 100 people, please feed just one!

In this report, are highlights of some of the activities we engaged in the year 2015 as we strive to build a better and safer Nigeria.

We encourage you as you read, to see the action and simplicity of the programs

The Cathingens team

BRIEF DESCRIPTION OF THE ORGANIZATION

The Acronym, CATHINGENS, stands for Cathy's Income Generating Support.

CATHINGENS EMPOWERMENT INITIATIVE (CEI) is a non-profit organisation, founded in February 2011. CEI has a mission to effectively facilitate the continual improvement of humans and communities for a better world by providing financial and technical assistance to improve lives, knowledge, and understanding through a highly diversified; program of research, education and development issues.

Cathingens has an overall objective to empower the women, youth and children of Nigeria to enable them escape from the cycle of poverty through innovative and qualitative programmes.

PATHWAY TO EMPOWERMENT - PRINCIPAL ACTIVITIES

1. Women Empowerment Initiative (WEI): This initiative is dedicated to enabling women to enhance and develop their quality of life and become architects of their future by presenting opportunities for economic transformation, thereby strengthening families and transforming communities. Through a unique combination of loans and technical assistance i.e. Entrepreneurial Empowerment Initiative, Cathingens reaches out to women in various parishes in the Archdiocese of Lagos.

2. Youth Empowerment Initiative (YEI): The Youth Empowerment Initiative is an aspect of Cathingens that empowers and educates youths using proven models or ideas modified for the Nigerian context. They seek to empower the youths through educational enlightenment programs, trainings, workshop and seminars, skill acquisition programs in order to advance Nigerian youth for self-development and capacity building of our nation.

3. Education Empowerment Initiative (EEI): The Educational Empowerment Initiative of Cathingens has the primary mission to upgrade the quality of education and social benefits in Nigeria and to reduce unemployment among Nigerian youths.

4. Community Empowerment Initiative (CEI): the Cathingens' Community Empowerment Initiative is aimed at increasing access to social change and to support, through funding and volunteer assistance, the development of community-based project with the ultimate purpose to creating a better life for the community

MESSAGE FROM THE EXECUTIVE DIRECTOR



I am proud to present the 2015 Cathingens annual report on all activities that were undertaken through the year that will impact well into the future. The year 2015 was yet another Milestone in the life of Cathingens. In the context of the 2015 activity Plan, we looked forward to greater impact social-benefit activities, including, but not limited to: Introduction of academic awards for Unity Schools, a periodic Entrepreneurship training and follow-up for women beneficiaries in their various businesses, Social

Infrastructure for poor communities and adding value to youth beneficiaries after empowerment training.

To name just one of the successes of the year 2015, the Erefun Community of Ogijo, in Ogun state now drinks and use clean pipe-borne water for the first time since existence. This and many other achievements are high points of a year that was particularly challenging. Throughout the pages of this Report, I invite you to reflect on the range of Cathingen's activities, through its response work and development programs, to help people lift themselves out of poverty and find greater self-dependence.

It is our desire to continually empower communities socially for better life, upgrade academic performance across schools as much as we can, empower children from financially challenged homes with the tool of Education, empower women to financially support their families, with the necessary Business ideas and Capital to actualize their potentials in the trade of their choice. Through this support, the women are motivated to contribute meaningfully in the wellbeing of their families and at the same time, can invest part of their income for the growth of their businesses.

Social Change is constant, continuous, unavoidable and inevitable. Social transformation is the result of positive actions to improve the environment in which marginalized/afflicted/affected are assisted to progress.

Let us congratulate and resolve to act decisively for the future to come.

DESCRIPTION OF PROJECTS REALISED IN THE SCOPE OF PROGRAMMES

1. WOMEN EMPOWERMENT INITIATIVE (WEI)

AIM:

To empower women to financially support their families, with the necessary Business ideas and Capital to actualize their potentials in the trade of their choice. When women are economically empowered, they raise healthier, better educated families. Their countries are more economically prosperous because of it, too.

OUR ROLE:

Investing in women is one of the smart ways to mitigate the negative effects of crisis and help rebuild the economies of the world.

When women aren't reaching their potential in the world of work, it affects not just their own lives but makes the whole societies poorer. Women's empowerment brings with it economic and social benefits for entire populations.

The bottom line? Investing in women helps speed up the development of local economies and creates more equitable societies.

HOW DO WE DO IT?

Since our founding about 5 years ago, Cathingen's work has expanded understanding of women's economic contributions as well as the hurdles that prevent them from being successful. Our efforts focus on how to achieve our overall objective – helping them create a successful business to constantly turn in a good marginal income.

Cathingens is a distinctively Social Benefit, working through networks of churches and collaborating with others through networks of similar agencies, church denominations to arrange exposure visits. This is followed up with *Entrepreneurial Empowerment*. During this phase, seminars and workshops are held to train and equip these women with the basic skills sets to start up a petty business. These skills include but not limited to – How to navigate their business environment, basic book keeping, customer relationship, market survey, ethics and values in business.

THE PLAN

Beneficiaries go through three stages. Beginning with a first stage, loans are given to a group, with a moratorium period of 6 months, without interest nor collateral. Reimbursement begins from seventh month for a tenor of 12 months. Once reimbursement is completed, beneficiaries automatically qualify for the next stage with a bigger loan than previous. Entrepreneurship training always precede the start of any stage.

MENTORING AND FOLLOW-UP

After loan disbursement, a Cathingens' coordinator is delegated to follow up and monitor the women to help keep them on track, ensuring that objectives are met. Questions about challenges are asked and presented to our entrepreneurship facilitator for possible solutions.

WOMEN EMPOWERMENT ACTIVITIES FOR THE YEAR 2015

In the year 2015, there were a total of six (6) groups of the Women Empowerment Initiative of Cathingens. They are:

- 1) OUR LADY OF FATIMA AGUDA:- This group of women are currently rounding up on phase II, having successfully completed and fully reimbursed their phase I loan to earn them a place in Phase II. They are due to finish up reimbursement by March, 2016
- 2) ST. MATHEW, AMUKOKO:- They are also currently rounding off on phase II, having successfully completed and fully reimbursed their Phase I loan to qualify for phase II. They are also due to finish up reimbursement by March, 2016
- 3) ST. MICHAELS, LAFIAJI:- They are the final group in Phase II. They successfully reimbursed their Phase I loan and are now in phase II. They are due to finish up reimbursement by March, 2016
4. ST. JUDE, MAFOLUKU:- Still in Phase I, St. Jude's women group are doing very well, and due to finish their loan reimbursement by March, 2016
5. ST. PIO, ORILE:- This group of women inducted and granted the phase I loan September, 2015. They are scheduled to begin loan reimbursement by April, 2016 till March 2017.
6. REGINA PACIS, SANGOTEDO, AJAH-EPE, LAGOS:- Inducted in 2015, October. They are scheduled to begin reimbursement by May, 2016 till April, 2017.

SUMMARY OF WOMEN GROUPS OF THE CATHINGENS' INITIATIVE, 2015

S/N	NAME OF GROUP	NO OF WOMEN	PHASE/STAGE	LOAN AMOUNT
1	ST. JUDE, MAFOLUKU	20	ONE	30,000
2	ST. PIO, ORILE	17	ONE	30,000
3	REGINA PACIS, SANGOTEDO	19	ONE	30,000
4	OUR LADY OF FATIMA AGUDA	4	TWO	50,000
5	ST. MATHEW, AMUKOKO	7	TWO	50,000
6	ST. MICHAELS, LAFIAJI	10	TWO	50,000

PLEASE NOTE: all group two women have all successfully passed through group one stage to have qualified for the second stage. i.e, fully reimbursed the loan amount of first stage. However, these are the existing groups for just 2015.

OUTCOMES AND EVALUATION

PHOTO GALLERIES OF INDUCTION PROGRAMMES, FOLLOW UP & MENTORING ACTIVITIES/SEMINAR FOR WOMEN GROUPS, 2015



GENERAL ANNUAL SEMINAR, 2015 FOR ALL WOMEN BENEFICIARIES



Follow-up/Mentoring session at St. Pio, Orle



Follow-up/Mentoring session at St. Matthew, Amukoko

GENERAL ANNUAL SEMINAR, 2015 FOR ALL WOMEN BENEFICIARIES



Follow-up/Mentoring session at Regina Pacis, Sangotedo



Follow-up/Mentoring session at St. Moichaels, Lafaji



Follow-up/Mentoring session at St. Jude, Mafoluku



Follow-up/Mentoring session at Our Lady of Fatima

3. YOUTH EMPOWERMENT INITIATIVE (YEI)

The Youth Empowerment Initiative seeks to empower and educate youths using proven models or ideas modified for the Nigerian context. YEI plans yearly to empower youths through educational enlightenment programs, trainings, workshop and seminars, skill acquisition programs in order to advance Nigerian youth for self-development and capacity building of our nation.

Incorporated into the Cathingens Initiatives programmes in 2014, the YEI started its pilot session in partnership with the Southern Business Academy, training and empowering five (5) youths. The pilot was an immediate success and since then, over 15 young people have benefited from it (training more than 10 youths in 2015).

The YEI arm of the Cathingens is expanding its programs to increase opportunities for youth and target additional challenges they face. First, the plan for 2016 will give wider cover to train 20 to 30 students within two sessions in the Southern Business Academy.

Methodology

There are mainly two components to this project. The first component of the project is skills-intensive trainings and practices. This component is aimed at training each beneficiary across any one of the

FOLLOWING PROGRAMMES:

1. Electrical Wiring installation
2. Painting & Decoration
3. Catering & Hotel Management.
4. Photography & Video coverage
5. Tiling & Fitting
6. Building technology
7. Photo & Video Editing
8. Beauty Make-up
9. Hairdressing & Barbing
10. Beads making

Also embedded in this component is the mandatory entrepreneurship training, where necessary entrepreneurship skills sets are taught. This, together with the technical skills helps us to produce competent craftsmen, worthy and capable of getting his/her own fair share of the market.

The component finances the cost of training all beneficiaries for a period of 6 – 9 months, with access to all training materials and equipment.

The second component of the project is private sector internships and training. The essence of this component is to improve the beneficiary-youth's work experience and knowledge acquired during the training period, with real life experience of how to put the skills to productive application. During this phase, there is a formal follow-up and checks to report how they are performing at their placements.

A third component of the project is currently in plan for 2016 kick-off.

Here, Cathingens is considering a youth version of the women empowerment initiative project, where the successfully trained youths could be considered for a soft loan (for those who need it), to kick off their services. This will help ensure that they start-off their trade after internship. Our general design of technical education and training programs typically rests on preparing students to become bosses of their own, and not necessarily to be employable in existing organizations. Do these organizations exist? At least to take up all successfully trained youths. How about graduates of regular tertiary schools? The youths and adults who are not engaged.

DESCRIPTION OF PROGRAMME ACTIVITIES 2015



Our youth project scheme seeks to empower youths through the various programmes in the SBA technical & Entrepreneurial academy. In the 2015 session of SBA, a total of 12 beneficiaries were empowered across most of the courses on offer. Please see profiles below:



**Anyibuofu
Julianan Chinyere**

**Catering
& Hotel Magt.**



**Nnedinma
Glory Glory**

**Catering
& Hotel Magt.**



**Ursula
Anayo Ebere**

**Catering
& Hotel Magt.**



Tawe Monday

**Building
Technology**



**Egbo Chijioko
Emmanuel**

**Electrical
wiring & Tech.**



**Elechi Cynthia
Chioma**

**Catering
& Hotel Magt.**



**Ifeoma Mary
Cynthia**

**Catering
& Hotel Magt.**



**Odua
Onuwabhagbe
Charity**

**Catering
& Hotel Magt.**



**Mark
Darlington
Onyia**

**Electrical
Wiring & Tech.**



**Opuole Elijah
Ohlnero**

**Audio-Visual
Tech.**



**Chioma
Aniobi Ada**

**Catering
& Hotel Magt**



**Chukwudi
Thompson**

**Electrical
wiring & Tech.**

In order to achieve our bottom line, we established that the Southern Business Academy nurtures, mentors, and empowers these students with skills set necessary for the new generation to build globally competitive value adding businesses that will create employment, spread wealth and address intractable social challenges.

MONITORING AND EVALUATION

For the right effectiveness of our empowerment program, we insist that the right set of beneficiaries is selected. We try to turn the final beneficiary participants the right fit for the intended program. They get a chance to interact with the trainer beforehand. This is achieved by interviews and screening after applications. The motive of this is to ensure that we empower productively i.e. empower students who carries on the change effect, first by creating successful businesses, and then empowering other youths by apprenticeship. By this, the nation is on the path to greatness.

Hence, it is ensured that syllabus covers the following areas besides their core technical skills of learning:

- a. Positive discipline
- b. Communication skills
- c. Self-awareness
- d. Professional work ethics
- e. Positive choice making
- f. Professional – client relationships
- g. Planning/implementing life after SBA & Administrative record
- h. Entrepreneurship

CAPACITY DEVELOPMENT ACTIVITIES INDICATORS

These are the indicating factors we used to monitor beneficiaries during the course of learning and enrollment towards the achievement of our objectives. These simple, but necessary indicators are as follows:

- Attendance
- Social skills (getting along well/respect for others)
- Demonstrated enthusiasm in performing assigned tasks/Follow Instructions
- Punctuality
- Mental alertness (organization skills/problem-solving skills)
- Proper etiquette and manners

- Attitude toward constructive criticism
- Integrity/honesty
- Capacity to try new ideas and increase knowledge

Once equally balanced, we are describing an “incredibly competent individual”. As entrepreneurs, they are free to forge ahead into their trained areas of interest; solidifying the base of operations while doing their technical work. Each derives satisfaction from the work he does best, serving the whole in the most productive way.”

OUTCOMES AND EVALUATION

Since inception in 2014, we have successfully sponsored the training and empowerment of 17 youth beneficiaries. They have also been equipped with the tools to excel in projects, and enhanced confidence to succeed as professionals. They are able to bring back the courseware simulations and exercises that apply to current crafts required. Most importantly, they learned to leverage on the needs and constantly changing demands of the society to create and innovate.

To illustrate these outcomes, we take a sample youth graduate each of 2014 and 2015.

Taiwo Hassan is one of the youth’s graduates of the first set of the Cathingens Youth Empowerment Initiative (YEI). He was registered and sponsored for training in Building and Tiling & Fitting department of SBA (who otherwise could have continued riding commercial motorcycle, had we not met him and convinced him to enrol). He is 25 years old.

The training was thorough for him. Going through 40-60 system of theory and practical respectively, with soft entrepreneurship skills to enable him get a fair share of the market.

Currently, since graduating on March 27, 2015, Taiwo had executed over 5 major contract jobs ranging from 38,500 to 1,180,000 across maintenance and building/installation works, turning in profit margin of over 705,000.

PICTURE GALLERY OF TAIWO HASSAN DURING TRAINING IN SBA AND PERSONAL PROJECTS



TAIWO HASSAN (GRADUATE, 2014 BENEFICIARIES)



DETAILS OF THE MAJOR CONTRACT JOBS EXECUTED BY TAIWO HASSAN SINCE GRADUATING:

S/N	Job	Description	Contract Bill	Profit Margin
1	Tiling/Fitting	Installation of 187 Sqm floor tiles	84,800	80,000
2	Tiling/Fitting	Installation of 163.5 floor, wall tiles for Toilets and Bathrooms	105,400	69,000
3	Building	3 bedroom bungalow (joint contract)	1,180,000	350,000
4	Maintenance /Renovation	General building renovation	357,500	111,000
5	Building Construction	Toilet and Bathroom construction and merging	323,000	95,000

695,000

TEMIDAYO OGUNBODEDE

Temidayo is one of the youth graduates of 2015 sponsored for training in catering and Hotel Management department of SBA. Enrolled in July, 2015 and currently graduated, Temidayo had learned making of various kinds of cakes, pastries and delicacies, with the necessary entrepreneurship skills.

During the four weeks break after first semester, Temidayo acquired several supply contracts for pastries for occasions. She made a net profit of 38,500, with prospects of supply to Supermarkets and Schools after referrals from previous contracts.

PICTURE GALLERY OF TEMIDAYO'S WORKS DURING TRAINING IN SBA



4. EDUCATION EMPOWERMENT INITIATIVE (EEI)

Education Empowerment Initiative (EEI): The Educational Empowerment Initiative of Cathingens has the primary mission to upgrade the quality of education and social benefits in Nigeria.

Until 2014, the purpose of the initiative was to provide academic support to students who are in school (Primary, Secondary & Tertiary) or who are willing to be in school, but without any means to. The students stand a chance of enjoying the benefits of scholarship throughout a stage. As a means of encouraging academic excellence, the students must continuously meet a stipulated academic performance in order to keep enjoying the scholarship scheme. Thus, their academic records are periodically reviewed. This initiative is currently benefitted by 21 students at the Girls' Junior Secondary Grammar School, Obalende. In essence, the scheme helps to reduce the number of students' drop-out from school (i.e. keeping them in school and keeping their dream alive) and also improve academic excellence by inspirational support.

PICTURES OF GIRLS' BENEFICIARIES (GLADIATORS & PACESETTERS)



Towards the end of 2014, Cathingens decided to extend the scheme to unity schools in Nigeria, starting with Federal Government College, Enugu (FGC, Enugu) and Federal Government College, Nise Anambra (FGC, Nise). We developed a compelling objective to improve the value of education, and consequently, the performance of the students therein. To achieve this, we acknowledged that the performance of students is primarily a reflection of their teachers' efforts. Great teaching is far more than classroom performance per se. In fact, the essence of teaching is not just performance, but the effective creation of situations in which learning takes place. Starting off with Federal Government College, Enugu, we implemented a scheme called Teachers' and Students' award for excellence.

TEACHER AWARD

Purpose of the award

The Distinguished Teaching Award is intended to recognize three teachers every term for sustained performance of excellence in teaching per term. It is a chance to showcase the achievement of very few, in the hopes that it inspires others. Here, we remind teachers of their values, virtues and their worth and further, their trainees. We encourage them to understand that they are in a noble profession; hence should put in their best into whatever they do, knowing that nothing done in good spirit and faith goes unrewarded because "a teacher can change the destiny of a child forever.

Nature of the Award

Recipients of the Distinguished Teaching Award receive a cash award of N50,000 from Cathingens and recognition by the school every term. They are honoured at a simple ceremony, and they are permanently indicated as Distinguished Teachers in the school.

Both nomination and rating is done by students.

Cathingens' Criteria for Teaching Excellence

In general, we deem that distinguished teachers will excel in the following areas:

- Effective design and redesign of curriculum.
- Ability to engage and inspire in students independent and original thinking.
- Enthusiasm and vitality in learning and teaching.
- Active involvement in and guidance of student projects both in junior and senior category.
- Advising students with personal attention and care.
- Mentorship and supervision of Student that facilitates effective teaching.
- Discipline, ethics and positive personal attributes (To be listed in the rating table)
- Nominees are to complete at least 80% presence and a follow-up of at least, 90% punctuality to class through the term of nomination
- The instructor's knowledge and techniques are appropriate to, and effective with, a variety of different learning styles
- Excellence in teaching

STUDENTS AWARD

This award is divided into two categories – the award for the three best students each in the Junior School Certificate Examination (JSCE) and in the Senior School Certificate Examination (SSCE).

The three best students in the JSCE exam gets N 50,000 each, while the three best students in the SSCE exams gets N150,000 each. This award is otherwise termed "education aid", as it ensures continuous enrolment of outstanding students, and helps keep the dreams of the senior graduating students alive.

AWARD SUMMARY FOR 2015

FGC, ENUGU STATE

S/N	CATEGORY	NO OF TERM	NO OF AWARDEES	CASH AWARD	TOTAL CASH AWARD
1	Junior Category	1	3	50,000	150,000
2	Senior Category	1	3	150,000	450,000
3	Teachers	3	3	50,000	450,000

1,050,000

FGC, NISE ANAMBRA STATE

S/N	CATEGORY	NO OF TERM	NO OF AWARDEES	CASH AWARD	TOTAL CASH AWARD
3	Teachers	1	3	50,000	150,000

150,000

PICTURES OF AWARD PRESENTATION IN UNITY SCHOOLS



ANAMBRA



This project will be a continuous routine with the unity schools currently involved. By 2017, we hope to implement same for two more unity schools as top-up.

BENFLO

The Benflo initiative is a family initiative sponsored by Cathingens Empowerment initiative. In 2015, there were thirty (30) beneficiaries who were sponsored across the Primary, Secondary and the Tertiary institution. Cathingens stays committed to their welfare until they all graduate from tertiary level.



2015

CATHINGENS EMPOWERMENT INITIATIVE (CEI)

ANNUAL REPORT