



*2016*  
**ANNUAL REPORT**



## A YEAR OF CHANGE



2016 was a period of transition and progress on many fronts for the Cathingens Empowerment Initiatives. We continued to innovate, and we introduced several new ideas within the existing initiatives.

We strengthened our Urban-Rural presence across all arms of our organization. We streamlined our procedures and operations with respect to the women initiatives to counter the economic constraints experience during the year 2016, and that commitment contributed to solid financial progress for the group beneficiaries. For

brevity's sake, I am focusing this message on the most significant changes that occurred in 2016. However, Cathingens also carried out impressive work on a couple of continuing projects on the Educational initiative. Read about those other accomplishments.

Our actions in 2016 were guided by Cathingens' strategic plan, which outlines the vision, mission and goals for the target Societies. The strategic plan also lists Cathingens' deliverables for the year. Before the year start, Cathingens had only focused on one unity school in the east (FGC, Enugu), but set out to add to the list, which was accomplished by the addition of the Federal Government College, Nise Anambra state to the academic award programme. Our aim on this arm was to continually foster a real sense of result-orientation among the teachers, and consequently, excellence in academic performance of the students.

We also mandated a weekly routine individual market place mentorship for all women beneficiaries to help bring possible solutions to help curtail the economic effects of the year 2016 political transition and policies. It was very rigorous, but our objective kept us strong to achievement. We also achieved a feat of new advanced stage for the successful women from the existing stages, where a double of previous funds were made available to those who showed the ability to manage the scale.

For the community, we set out to add two more water borehole projects, which we facilitated and funded. We also unveiled a set of 11 youth beneficiaries who were enrolled and full tuition paid for technical skills and entrepreneurship modular training at the Southern Business Academy.

Like I stated in the last year's page, Social Change is constant, continuous, unavoidable and inevitable. Intentional positive actions results in social transformation, which inevitably improves the environment in which the marginalized/afflicted/affected are assisted to progress.

Please, study and take cue as everyone has the power to make a contribution, however little.

**CATHY ECHEOZO**

## PICTURES OF AWARD PRESENTATION IN UNITY SCHOOLS

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.



## CONTACT DETAILS

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- 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

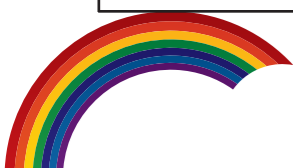
**ABOUT THE STUDENT AWARD**

**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 N100,000 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 THE YEAR**

FGC ENUGU STATE	TEACHER/STUDENT PRICE MONEY	NO. OF AWARDEES	Total Award
1 <sup>st</sup> term ,2016 – Teachers	50,000	3	150,000
2 <sup>nd</sup> term ,2016 – Teachers	50,000	3	150,000
3 <sup>rd</sup> term, 2016 – Teachers	50,000	3	150,000
2016 JSSCE - Junior Students	50,000	3	150,000
2016 SSCE - Senior Students	100,000	3	300,000
FGC NISE, ANAMBRA STATE	TEACHER/STUDENT PRICE MONEY	NO. OF AWARDEES	Total Award
1 <sup>st</sup> term, 2016 – Teachers	50,000	3	150,000
2 <sup>nd</sup> term, 2016 – Teachers	50,000	3	150,000
3 <sup>rd</sup> term, 2016 – Teachers	50,000	3	150,000
2016 JSSCE - Junior Students	50,000	3	150,000
2016 SSCE - Senior Students	100,000	3	300,000



**1. ABOUT CATHINGENS**

**OUR MISSION:** To improve the quality of lives of Communities, Children, Women and Youth

through education, entrepreneurship and social intervention programmes.

**OUR VISION:** To kindle hope, empower earning and improve lives

**OUR OBJECTIVE:** Cathingens has an overall objective to empower communities, women, youths and children of Nigeria through innovative and qualitative programmes to improve the quality of their lives and enhance their ability to improve their income generating ability.

**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.

**PATHWAY TO EMPOWERMENT - PRINCIPAL ACTIVITIES**

Our program is divided into four arms:

**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





## OUR YEAR

### 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.

##### Program Analysis

Our current momentum around women's financial empowerment offers huge scope for bringing about real changes in women's lives. Experience has revealed the positive impacts of improving women's access to credit or facilitating a small business start-up which they nurture to growth. Improving women's financial opportunities is also key to poverty reduction and economic growth.


In 2016, we not only made funds available to beneficiary women, we also critically considered how financial access can be translated into positive changes in the strategic business choices that the women are able to make. We adopted holistic approach which required that we go beyond a focus on women's access to funds and business workshops, to periodic routine business check-up and mentorships at their various market places, devising tailor-made solutions to their diverse business puzzles and problems to ensure profit-making.

We also added another higher stage that doubled the loan amount of the previous second stage for women who did well during trade and repayment.

##### 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.



Cathingens had since extended the scheme to unity schools in Nigeria, starting with Federal Government College, Enugu (FGC, Enugu) and Federal Government College, Nise Anambra (FGC, Nise). We deploy a compelling objective to improve the value of education, and consequently, the performance of the students therein. We acknowledge 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.

By the year end 2016, we had already implemented and awarded 24 teachers, 6 JSCE and 6 SSCE outstanding performers across the two schools to encourage the teachers and the student likewise to improve performance. This has positively fostered a level of healthy competition and a set milestone to achieve in the schools.

##### ABOUT THE TEACHER 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 received a cash reward of N50,000 from Cathingens and recognition by the school every term in 2016. They are honoured at a simple ceremony, and they are permanently indicated as Distinguished Teachers in the school.

Both nomination and rating were 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



#### 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.

The purpose of this aspect 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 was benefitted from by 21 students at the Girls' Junior Secondary Grammar School, Obalende and was wrapped up in 2016, by Cathingens giving out tailored size-sown uniforms to the beneficiaries.

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)



#### 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. Repayment 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 trainings 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 the on track, ensuring that objectives are met. Questions about challenges are asked and presented to our entrepreneurship facilitator for possible solutions.

#### IMPLEMENTED ACTIVITIES FOR THE YEAR

In the year 2016, Cathingens had a total of seven 7 groups of beneficiaries (Totalling – 70) for the Women Empowerment Initiative of Cathingens:

1. OUR LADY OF FATIMA AGUDA:- This group of women successfully completed and fully reimbursed their phase II loan in April, 2016. After undergoing thorough screening, they all qualified for the phase III loan. Three women received the loan in May, 2016 and they are due to finish up reimbursement by December, 2017
2. ST. MATHEW, AMUKOKO:- This group of women also completed their reimbursement in March, 2016. A group of four women were started on phase III scheme with reimbursement to be completed in December 2017.
3. ST. MICHAELS, LAFIAJI:- They also completed their reimbursement in March, 2016. Five beneficiaries started phase III scheme in May/June, 2016 with reimbursement due by December, 2017.
4. ST. JUDE, MAFOLUKU:- The St. Jude's women concluded their phase I repayment with 100% payback in March, 2016 and received phase II funding in April, 2016. They are scheduled to conclude their phase II loan reimbursement by September, 2017.
5. ST. PIO, ORILE:- This group of women are started their phase I reimbursement in April, 2016 and will end March, 2017.
6. REGINA PACIS, SANGOTEDO, AJAH-EPE, LAGOS:- Inducted in 2015, October. They started their reimbursement in May, 2016 and will complete payment in April, 2017.
7. NEW PHASE I, LAGOS:- This group was Inducted in June, 2016. We have two Zone parishes which are St. Jude, mafoluku (6 beneficiaries) and St. Mathew (6 beneficiaries). They are scheduled to begin reimbursement by January, 2017.

## SUMMARY OF WOMEN GROUPS OF THE CATHINGENS' INITIATIVE,



S/N	NAME OF GROUP	NO OF WOMEN	PHASE/STAGE	LOAN AMOUNT (Each)
1	ST. JUDE, MAFOLUKU	19	TWO	50,000
2	ST. PIO, ORILE	10	ONE	30,000
3	REGINA PACIS, SANGOTEDO	17	ONE	30,000
4	OUR LADY OF FATIMA AGUDA	3	THREE	100,000
5	ST. MATHEW, AMUKOKO	4	THREE	100,000
6	ST. MICHAELS, LAFIAJI	5	THREE	100,000
7	NEW PHASE I	12	ONE	30,000

## DOING THE RIGHT THING. OUTCOMES AND EVALUATION

### OUTCOME INDICATORS

We did impact evaluation to determine whether the desired outcomes are being achieved, that is, if 'we are doing the right things,' and is in reference to a valid comparison. We also tried to understand what would have happened without the program.

The principles we adapted to measure the women's economic empowerment outcomes were both direct and intermediate. We thus:

1. Scale both their economic and social (well-being) before and after (during) program
2. Measure effects at both the individual and household levels, considering the broader context of their well-being within the household.
3. Check monthly profit margin
4. Assess the knowledge, skills and assets acquired through our intervention programmes, i.e. new process learned

## 3. COMMUNITY EMPOWERMENT INITIATIVE (CEI)

**Aim:** to increase access to social change and to support, through funding and volunteer assistance, the development of community-based water borehole projects to create a better life for the community

### OUR ROLE

We believe that one of the greatest differences we can make in the Local Communities is in providing sustainable access to clean water. As you read and see pictures of the real life success story below, you will clearly understand why and how we undertake the Village Water Project. In 2015, our team completed 1 successful Village Water Project, serving more than 500 people. We also approved the construction of 2 more borehole projects for 2 other communities for 2016.

**WHY WATER?:** Because there is a lack of clean water in many rural villages in Nigeria, water-borne and water-based diseases are a primary cause of preventable illness and premature deaths, with children being particularly vulnerable. The partnership effort to install a water borehole in these villages immediately improves the health and well-being of everyone, even saving lives.

### IMORO & EGBEDE WATER BOREHOLE PROJECTS FOR THE YEAR

Cathingens sourced and funded the Imoro and Egbede water projects for the needy communities. This availed the residents a source of clean water for their daily water needs. Before these projects, they sourced from a local river where every water activity was carried out, including washing, bathing and even drinking.

For now, we focus on water borehole projects for the very needy communities as we believe health precedes other activities. Many a times, from our research before project approval, Cathingens learns that residents sometime fall sick due to the effect of unclean water consumption. Sickneses like Cholera and measles were among the rampant consequences.

We commissioned the Imoro project after completion, while the Egbede project is in line for completion soon.

We intend to strengthen and establish our community objectives also in the east, with 4 to 6 projects in proposal across the two regions for needy communities.



## 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  
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:

1. Attendance
2. Social skills (getting along well/respect for others)
3. Demonstrated enthusiasm in performing assigned tasks/Follow Instructions
4. Punctuality
5. Mental alertness (organization skills/problem-solving skills)
6. Proper etiquette and manners
7. Attitude toward constructive criticism
8. Integrity/honesty
9. 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 28 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.



## PHOTO GALLERIES OF INDUCTION PROGRAMMES, FOLLOW\_UP & MENTORING ACTIVITIES/SEMINAR FOR WOMEN GROUPS



### 2. YOUTH EMPOWERMENT INITIATIVE (YEI)

In today's society, the youth is facing the most of hardships and lack of belongingness within the society. Youths in Nigeria constitute a big chunk of the population, yet it remains marginalized. The difficult circumstances that young people face because of limited opportunities for education and training, viable employment and health and social services is deteriorating the chance of Nigeria's quest to achieve the status of a developed Nation. Their imagination, ideals, considerable energies and vision are essential for the continuing development of the societies in which they live.

In 2016, Cathingens tried to focus on few more amongst underprivileged youth residing in urban slums, surviving on meagre of resources and constantly seeking out a purpose for their life. These youths have never been nurtured nor reared in a way to develop into a productive generation.

Cathingens YEI project partnership with SBA selected 11 youths in 2016 within Ajah/Ibeju-Lekki and developed them into a productive and empowerment citizen.

The Southern Business Academy (SBA) has the past record of working with the youth for their development and inclusive growth and in continuation of that, to provide an external and independent end-line evaluation of our proposed project and beneficiaries to obtain the resources for the Youth Empowerment Initiative, and integrating the values of a good and productive citizen in youths, motivating them to lead a normal life by providing them a platform to develop and showcase their skills.





### **The proposed approach**

Two main approaches were used: firstly, equipping the youths with the knowledge and skills required to engage in income generating initiatives, to help contribute to the development of their communities; and secondly, engaging them in entrepreneurial sessions to help their businesses and decision-making processes at all levels. This balances a mix of Entrepreneur-Manager-Technician in the youths. And once equally balanced, we are describing an “incredibly competent individual”. As entrepreneurs, they are free to forge ahead into their trained areas of interest. Each derives satisfaction from the work he does best, serving the whole in the most productive way.” The selected youths were enrolled for the following skills trainings

- a. Electrical wiring – 2 Beneficiaries
- b. Hair styling – 4 Beneficiaries
- c. Makeup and – 2 Beneficiaries
- d. Bead making – 3 Beneficiaries

The mix of entrepreneurship with technical training will foster:

- 1. Skills to determine the customers' needs
- 2. Ability to choose the markets to serve
- 3. Ability to identify advantages over other competitors
- 4. Ability to determine reasonable prices for the right products or services
- 5. Competency in serving the greatest possible number of customers

### **THE IMPLEMENTING ORGANIZATION - SBA**

The implementing organization “Southern Business Academy” is dedicatedly working towards empowering the youth in Nigeria since the very first day of its inception in 2014, through several measures such as vocational training, (170 youths trained), coaching, and entrepreneurship and by several other measures. The organization has the expertise of relating with the youth and working towards their holistic empowerment with ample participation from all the stakeholders. The organization has the distinctive know-how of making the youths participate in our programmes for them and avail all of our services.

Some of the programmes successfully concluded by our beneficiaries in SBA till now are:

- A. Electrical wiring
- B. Hair styling
- C. Bead making
- D. Tiling & Fittings
- E. Building Tech.
- F. Photography and
- G. Makeup



### **DESCRIPTION OF PROGRAMME ACTIVITIES**

