



COVER STORY

ESTHER OKEFIE

St. Theresa Catholic Parish, Bonny Camp...

Esther is married with 6 children, and always having to contribute towards family bills since her husband lost his job in 2013. In 2016, Esther's husband lost his sights and became completely blind. He could no longer engage in the previous menial jobs he did. Esther was soon losing sleep over the family monthly bill.

At this time, Gloria and Victoria: the first and second children of Esther were already in their 300 Level and 200 Level respectively in tertiary institutions. Esther's fries business – sale of fried yam and bean cakes – could no longer cater for the family bills, and so Victoria had to defer her student's status until funds are available.

And like a flash of hope at the 'nick of time', Cathingens reached out to Esther's parish at the St. Theresa Catholic Church, Bonny Camp in May 2017 and she was selected as one of 20 women for financial and entrepreneurship empowerment.

From Esther's testimonial account, the entrepreneurship sessions were particularly life-changing as she learnt, most importantly, how to expand her customer-base and consequently realize bigger revenues. At the end of the sessions, Cathingens disbursed a sum of fifty thousand naira loan (50,000 naira) each to the women to improve their businesses.

Esther did not only improve her fries business (which she now only does during evenings), she now runs a food items store during the day. Gloria and Victoria are now graduates since 2020. Tonia and Austin: her third and fourth children are both currently 100L students of the University of Benin, Nigeria.



CELEBRATING 10 YEARS OF POSITIVE CHANGE ON THOUSANDS OF LIVES

IF YOU WERE TO DESCRIBE NIGERIA TO A CHILD, WHAT WOULD BE THE NARRATIVE?

Would you say, even though it may be true, that it is a place where we live, but a place that does not work for everyone? Sometimes it is hard to believe that as a Nigerian and in fact, a world that works for all of us can be possible and that the opportunities are all around us.

While we all hope for a better future for our world, many of us are building it. If you are a builder, we are betting on you – The change makers, The activists, The heroes, The mentors, The teachers. The Enablers, The sponsors to name a few.

10 years ago, we started building a Nigeria we want to live in, the best we can as much as our resources could aid. We started in Lagos with empowering women with business and financial support for their small businesses. We listened and learnt, failed and got up again. We never stopped trying. And we never will. We trust in people, and we take on the impossible, everyday.

As days became months, and months turned few years, we improvised and expanded our fight against poverty by extending supports that empower earnings of youths through free vocational & entrepreneurship training and financial support; scholarships for school pupils who could have otherwise dropped out of their schooling; water borehole projects and free healthcare programmes for the needy communities – all in various states across the country.

We simply pilot our idea, scale it and try to perfect it. Our DNA is to build.

As the sun rose this morning, thousands of cheerful folks who have been directly braced by our initiatives rose with it. About 100 young artisans picked up their working tools and are crafting out solutions to their clients' needs to earn a comfortable living. 400 women confidently went to their trading markets with heightened optimism.

About 80 school pupils in primary, secondary and tertiary institutions (currently on holiday) are confident of timely resumption come January 2022 and even beyond. Thousands of residents in 8 different communities are confident of potable water for their daily use, while hundreds have had privileges of receiving free medical services ranging from medical tests and minor treatments. No less than 10 tertiary institution graduates have emerged so far, and we are still kicking for more.

Whoever you are, wherever you are, doing good is everyone's business. We have never faced bigger challenges but we have never been more ready.



HERE AT CATHINGENS, WE ARE







SOCIAL INVESTOR

KNOWLEDGE HUB (SOCIAL DEVELOPMENT)

AND WE BRING TOGETHER - FOR SOCIAL BENEFIT -







THE CHANGE-MAKER—

-THE COORDINATOR -

- FIELD CHAMPION









THE MENTOR -

-THE HERO -

- THE ENABLER-

THE HUMANITARIAN

INSPIRED BY ONE SINGLE VISION:

BUILDING A SOCIETY OF HOPE, WHERE POVERTY HAS BEEN OVERCOME AND EVERYONE LIVES WITH SECURITY

-Cathingens-

Cathingens is a not-for-profit organization working in Nigeria for about 10 years, focusing on social interventions that improve lives. We do this through well planned and comprehensive programs in health, education, livelihoods, finance and entrepreneurship. Our overall goal is the empowerment of women, youths, communities, girls and boys of school-able age from financially incapable backgrounds (even up to tertiary level), leading to improvement in their lives and livelihoods. During FY 2021, Cathingens directly reached out to 930 people through 10 projects across 12 states, and other hundreds through 5 water borehole projects.

OUR VISION

A society of Hope, where poverty has been overcome and all people live with security

OUR MISSION

To kindle hope, empower earnings and improve lives. We achieve this by supporting people who are passionate about what they do (women, youths, school pupils), through partners (Vocational centres, academic institutions, rehabilitation, religious centres, etc) who share our goals and will consistently deliver results

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CHAIRPERSON'S FOREWARD



CATHY ECHEOZO

Cathingens commemorated its anniversary in 2021, remembering that day 10 years ago when the first Cathingens empowerment package was awarded to 60 needy women across three catholic parishes in Lagos: St. Jude Oshodi, St. Matthew Amukoko and St. Michael Obalende; just financial support (totaling about two million NGN Naira) to either start up or bolster their small businesses. Even though we anticipated a measure failure, we actually recorded more than we expected. We never wavered nor gave up.

Today, the Cathingens' empowerment model and package does not only look very different and better, it had also scaled up its cause. Our humanitarian package for women now identifies the very vulnerable, funds their small or intended businesses with loans, work with them closely to assess and deliver entrepreneurship support until their businesses become economically successful. We offer youths within the ages of 18 years and above - who cannot and do not wish to further their schooling – the chance to earn a living and become self-sufficient by enrolling them and paying for their training in a vocational institution. Furthermore on youth intervention, we now have a programme in-place which identifies youths who have acquired requisite vocational skill or who have great business ideas (but do not have the funds to actualize it); and help fund their business startups with non-interest loans.

We offer free social aids to needy communities: pipe-borne water, health sensitization for the residents of underdeveloped communities and free medical screenings. We offer sustained education scholarships to pupils from financially needy homes, across primary, secondary and tertiary institutions. To date since 2012, the programme have seen through not less than 10 beneficiaries to graduate level, with about 80 currently benefiting on the programme.

In a bid to advance our cause for youths in 2022, we have set plans in place to feature a post-rehabilitation business empowerment for freshly freed prison inmates to aid their re-integration process into the social and 'legitimate' economic society. Our goal on this programme is to ensure social progress for the targets and ultimately reduce their tendency to re-offend.

On this 10th year anniversary, we commemorate the partnerships that made all these achievements possible. The advocates, our brilliant field crew and volunteers who help us go from milestone to milestone. We are proud that we reached almost a thousand more people than we did the previous year.

This is how we know that improving the standards of lives and meeting the Sustainable Development Goals are possible. We hope you will be inspired by this report, not just by number, but by the stories from real people whose voices give us the impetus to persist. We are proud and thankful.



CATHINGENS

THE CHANGE-MAKER



Cathy Echeozo starts and ends some of her days thinking about the next social benefit programme that will improve more lives. She founded Cathingens in 2011 and she has actively been part of it. Her social project started with small scale business women,

when she evidently desired to improve their trades with non-interest loans to enable them support their families when needed. Since then, she had together with her team and other partners – academic intuitions, churches, health organization, individuals, etc – developed a number projects with the long term vision of reducing poverty. She hopes to keep making small differences everyday with love, as well as other changemakers in our society.

THE COORDINATOR



Since joining in 2015, Chinasa has been responsible for helping overseeing the successful completion of projects. She also identifies potential partners whose activities are consistent with our mission.

Most importantly, she had been responsible for tracking and appraising projects; making regular recommendations for tweaks to every current Cathingens programme, for a resultant better outcome.

Chinasa had in course of her role built a reputation of endearing herself to all beneficiaries, transmitting the love and care for humanity upon which Cathingens was built.

THE MENTOR



Ifeanyi Okonkwo has a compelling passion of helping youths discover their area of strength and to properly channel it to best use. He was the project director of Cathingens' foremost partner – Southern Business Academy – and also instituted Cathingens' first Youth Empowerment programme (Vocational and entrepreneurship skills training).

Also a volunteer for Cathingens, he regularly gave talks to hundreds of our women beneficiaries on how to run their businesses effectively, during induction and entrepreneurship sessions of our Women Empowerment Initiative (WEI). He has also facilitated many of our award programmes at the Federal Government College in Enugu, Enugu and Nise, Anambra states.

He remains a 'go-to', as long as it serves the purpose of improving the lives of women and youths.



THE HERO

Tunde Adebayo laid the foundation to the project that led to the advent of Cathingens' community water projects. He led the efforts to creating clean source of drinking water for a community that has never known nor have clean water. Erefun village never knew clean water. They fetched from a flowing stream.

Tunde is a simple artisan who gathered other relevant artisans to donate their skills, used his labour and as well raised funds to create water borehole with less than 500,000 naira (five hundred thousand naira) at the time in 2015, which now serves to provide water to the residents of Erefun village. It was at that time he met Cathingens, and got help to upgrade the project to a more sustainable initiative.

THE ENABLER



At a time when we needed a total website reform to strategically highlight our accomplishments and the most important features of why we exist, in a way that convinces more people to join efforts with other 'changemakers' to build a world that works for everyone, Femi volunteered to sponsor the entire cost of the project. Femi is open-minded to activities that ultimately improve the lives of other people and we are thankful for his contribution.

THE FIELD CHAMPION

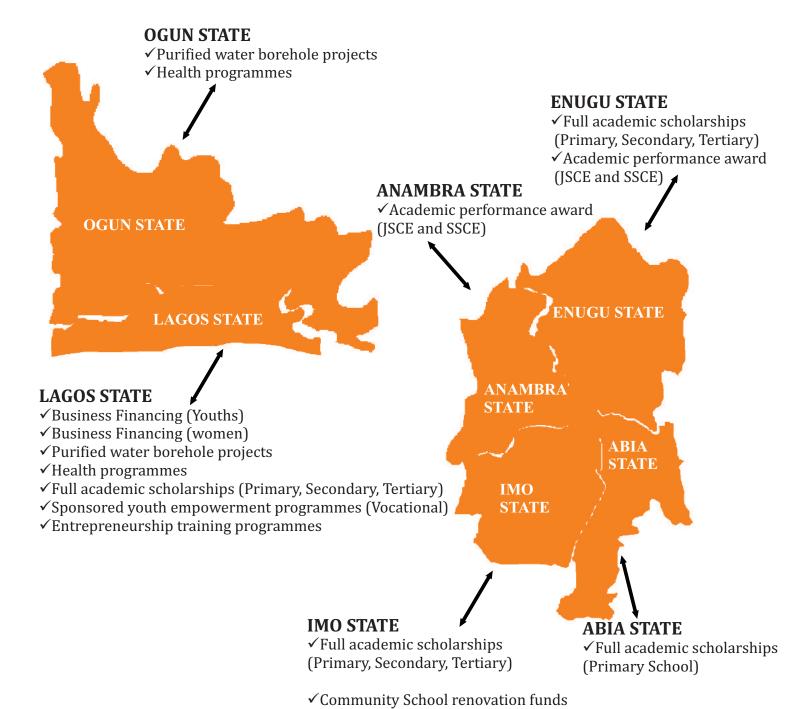


Evelyn Ezeiyi joined Cathingens in 2017 as field personnel and ever since has been mainly responsible for assisting in gathering intelligence and other data in support of our youth and women cause. She assists with project implementation, under the supervision of the Coordinator, by working directly with our partners and host communities;

coordinating our project activities and events like monitoring the progress of the women's businesses, academic performance of student's beneficiaries in different partner institutions, progress of current and past youth beneficiaries and monitoring the maintenance status of all our community projects. She is skilled in-service and community relations which helps ensure that our partners and host communities benefits from our projects, and that best practices are consistently applied.



6 STATES, OVER 80 PROJECTS AND STILL COUNTING







EXTRA-MORAL CLASSES – 24

ACADEMIC
PERFORMANCE AWARD
(MONEY) - 78



9 WATER BOREHOLES
REACHING OVER
- 3000 PERSONS





HEALTH
MEDICAL SCREENING
-1000

LIVELIHOOD

SMALL SCALE BUSINESS WOMEN (FINANCIAL) – 600

YOUTH EMPOWERMENT (VOCATIONAL) – 120

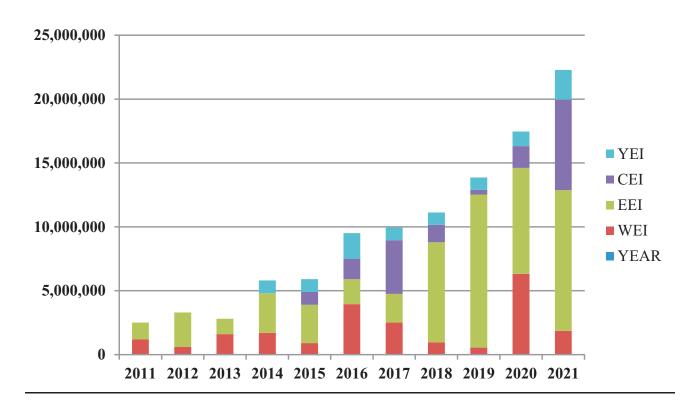
YOUTH (FINANCIAL) – 12



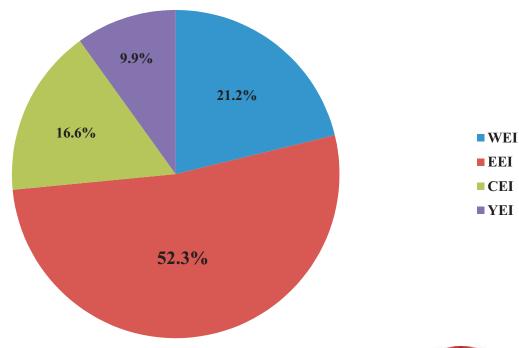


CATHINGENS FINANCIAL ALLOCATION (2011 – 2021)

Cathingens has disbursed a total sum of over 100,000,000 naira on all projects. Please see allocation to our different arms below:



OVERALL ALLOCATION BY PROPORTION FROM 2011 – 2021







FOUR YEARS AGO, WE STARTED A HEALTH SERVICE PROGRAMME IN RESPONSE TO THE INCREASING COMMUNITY NEEDS FOR ACCESS TO MEDICAL SERVICES.

IDENTIFYING THE PROBLEM

In early 2017, we lost one of our women beneficiaries to death through cervical cancer. What was more painful about her death was the family's ignorance of the disease she suffered until a latter stage of her ailment. At that stage, there was little or nothing her family or anyone else could do for her. On the course of our discussion with her family, it was very easy to attribute the cause of her death to their incapacity to afford medical screening when there was a slight need for it early on.

Study shows that 6% of about 2M annual mortality in Nigeria are medical cases of people who died due to late or no medical screening to determine what they suffered from. Hence, there is a growing challenge to continuously find ways of improving the health status of the increasing population of the underdeveloped communities. If they are afforded a periodic medical checkup, it will allow for signs of diseases and life-threatening conditions, that they may not even know to exist, to be picked and followed up on, to prevent any kind of risk before it is too late or take a turn for the worse.

THE PROGRAMME

The target beneficiaries of our free medical screenings are residents of the rural communities. In 2021, we partnered with 'Loving Gaze' (St. Kizito clinic), offering free medical screenings to 4 communities; Ikorodu, Idiaraba, Jakande and Ibeju-Lekki, reaching over 800 women. We offered the following tests:

- Ø HIV
- Ø Blood Glucose Screening
- Ø Blood Pressure check
- Ø Breast Examination
- Ø Malaria tests and sensitization
- Ø Hepatitis B
- Ø Hepatitis C
- Ø Cervical Cancer screening
- Ø Haemoglobin
- Ø GeneXpert
- Ø Free medical consultation
- Ø General health seminar



In the coming years, we will focus on solutions that address the most critical barriers to improving the health outcomes of more communities: more accessibility, human resource and finance constraints, information availability and even actual treatments.

MEET MARY (ANONYMOUS)

In 2017, during our first medical screening program, Mary was screened for all test items on our list of offerings and she returned positive for cervical cancer.

Fortunately, it was just in early-stage i.e. stage 1. She was terrified to see the results. Our partner (medical) professionals did well to calm her and offer assurances on her chances of seeing it off with time.

She enrolled on diagnostic program and other necessary procedural steps necessary for cure. Almost four years on, Mary is healthy and almost completely cured of cervical cancer.

"When I reflect back on that very day the screening was done on me, I feel like the luckiest woman on earth. In fact, I feel like I was the reason Cathingens organized that medical screening program.

I wonder what I would be going through by now if I was not a beneficiary of the free screening. I am very grateful. I am a real testimony and I will keep advising other people who can afford it to get regularly screened, and for those who cannot, I will pray and hope God gives them same favour I had"





We look back with pride at what we have been able to do in the last decade with our education initiative. We can see that our education programs performed quite well in terms of impact.

Until 2017, we worked directly with the pupils and students, providing their tuition and other academic funds. In 2017,

we began to collaborate with schools, even from the pre-primary classes to identify pupils whose parents may be pulling them off schools due to their incapacity to continue funding their schooling; and we place them on our scholarship program, while we work closely with the host school to monitor their performances throughout scholarship period.

Each year, we build on the experiences and learning of the previous year and also look at what lies ahead. Our identity as a learning and daring organization has been built on the fact that we strive to do better what we have been doing, but also explore new questions and tackle more challenges.









HIGHLIGHTS OF ACHIEVEMENTS, 2011 - 2021

BENFLO - Fully sponsored education program (2011 - 2021)

- ➤ Average of 2 new entrant beneficiaries annually
- ➤ Average of 1 University graduate annually
- >50 current beneficiaries in Primary, Secondary and Tertiary institutions across Nigeria
- > Over 100 beneficiaries to date

ST. JOHN'S NURSERY & PRIMARY SCHOOLS, LAGOS - Loving Gaze (2019 to date)

Full (and sustained) scholarship including lunch – 10 junior class pupils

2

MUMMYLON INTERNATIONA SCHOOL, ABIA STATE (2021 to date)

▶80% (and sustained) Scholarship - 2 primary class pupils

≥80% (and sustained) Scholarship – 1 secondary student

3

ST. FINBARRS' COLLEGE, AKOKA YABA (2017 to date)

➤ Full (and sustained) scholarship, hostel and feeding fees, textbooks and other academic needs – 4 secondary classes pupils

4

GIRLS SENIOR SECONDARY GRAMMAR SCHOOL (2012/2013)

- ➤ Sponsored extra moral classes for 21 selected pupils with low academic grades
- > Free school uniforms

5

FEDERAL GOVERNMENT COLLEGE, ENUGU (2014 to date)

- ➤ Termly cash award for three best performing teachers (2014 2017)
- ➤ Annual cash award for three best performing pupils in JSCE Examination
- Annual cash award for three best performing pupils in SSCE Examination

6

FEDERAL GOVERNMENT COLLEGE, NISE (2016 to date)

- ➤ Termly cash award for three best performing teachers (2015 2017)
- Annual cash award for three best performing pupils in JSCE Examination
- Annual cash award for three best performing pupils in SSCE Examination

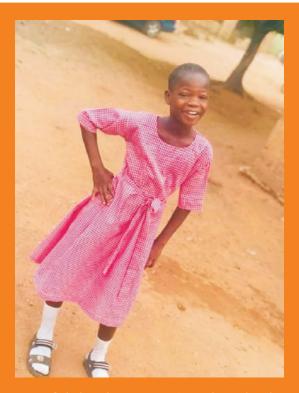
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MEETAYOADE JOHANNA

Johanna is an 11-year-old girl living with her parents in Ogijo village, in the Outskirts of Ikorodu Lagos. Until she was 5 years old, she barely spoke to anyone and would break into fear and tears whenever she is approached by any other person but her parents. All that changed when Johanna was enrolled in school at 6. She transformed into a happy girl who smiled even without reasons. She simply loved it in school with her peers.

Johanna's father is a vulcanizer who travels as far as to Ikorodu town daily to do his job. Her mom takes up laborious jobs like domestic help, cleaning and other menial jobs to support the family. But Johanna had two other siblings, which made daily living much difficult for the parents. In 2019, Johanna became a beneficiary of the Cathingens full scholarship program at the St. John's



As years went by and Johanna and her siblings grew, so did cost of living increase. At this point in 2021, her parents thought it wise to relocate back to their village in Oyo state of Nigeria, and begin life afresh, whilst keeping Johanna and her siblings at their country home until they save up money to send them back to school. This development was devastating for Johanna, who loved schooling and looked forward to writing her common entrance examination. Upon their relocation to Ibadan in Oyo state, Cathingens maintained Johanna's scholarship and she stayed happy.





Cathingens' livelihood sector programs centre on women (aspiring and micro-entrepreneurs) and Youths, which empower them with entrepreneurship skills and non-interest loans with a moratorium period of at least six months. Our common objective here is to facilitate the building of an enabling environment for conducting their economic activities.



Our livelihood programs are the head-most of our activities and have existed for as long as Cathingens had been, except for the youth aspect which began in 2014. We have directly reached a total of 720 women and youths since inception,



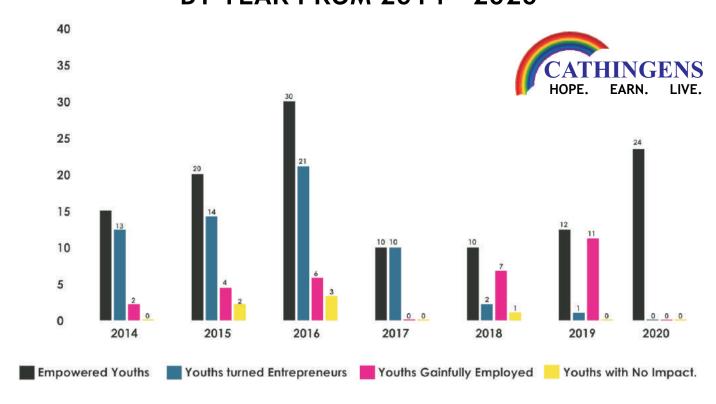
YOUTH EMPOWERMENT INITIATIVE

Recap of 2014 – 2020 programs and impact.

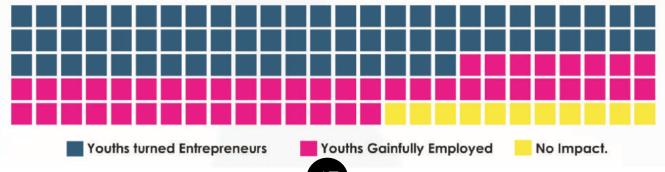
Since inception in 2014, our youth empowerment programs typifies vocational skills training of selected beneficiary youths; fully paid for by Cathingens, at a designated partner centre. Selected youths are trained in vocational courses of their choice: catering and home/hotel management, Plumbing, Bead making, Dress making, Hair styling, Make up, etc., with the object to either produce employable youths or ultimately turn them into entrepreneurs capable of creating and managing their own trades.

The figure below shows our youth programme and impact measure from 2014 to 2020.

IMPACT OF YOUTH EMPOWERMENT BY YEAR FROM 2014 - 2020



CUMULATIVE IMPACT OF YOUTH EMPOWERMENT FROM 2014 - 2020

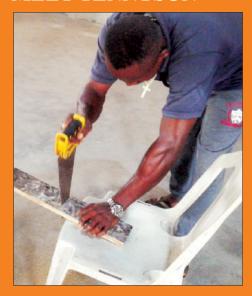


2021-YOUTH STARTUP CAPITAL EMPOWERMENT PROGRAM (YSCEP)

This year, we designed the YSCEP program to specifically target youths who are already skilled in vocations like Catering, Dressmaking, Bead making, Hairstyling/Makeup and Barbing, but whose business startup are held up by lack of startup kit. The program also afforded youths who own excellent business idea(s) who are also in need of basic capital for startup, the opportunity to present their creative idea(s) for a chance of capital award. This program eventually produced 12 beneficiaries that we awarded a combined non-interest loan of two million naira, with moratorium period of six months.

Following their selection, an entrepreneurship seminar was held to arm them with necessary entrepreneurship skills for successful planning and execution of their businesses.

MEET TENNYSON



Tennyson is one of the beneficiaries of the first Cathingens' Youth Startup Capital Empowerment Program, YSCEP. He had learned carpentry and joinery for free at the Ovie-Brume Foundation since 2016. Ever since, he began practicing by himself, with wooden pieces to make chairs and tables for local primary schools in Shomolu area of Lagos, while constantly visiting the shops of various furniture makers to update his knowledge.

Since participating in the entrepreneurship class of the Cathingens YSCEP and receiving a non-interest loan of 200,000 naira (two hundred thousand naira) in January 2021, Tennyson had made a total revenue of over 2,600,000 (two million, six hundred thousand naira) as at November 30th, 2021. This is just the start of blissful future for Tennyson.

'Since 2019, I always felt I had all it takes to make a commercial standard furniture sets for a standard living home. I thought if I could buy all the materials I needed for a set, design and build it, then I can start to showcase to the world, but I was never able to secure the funds by myself'.

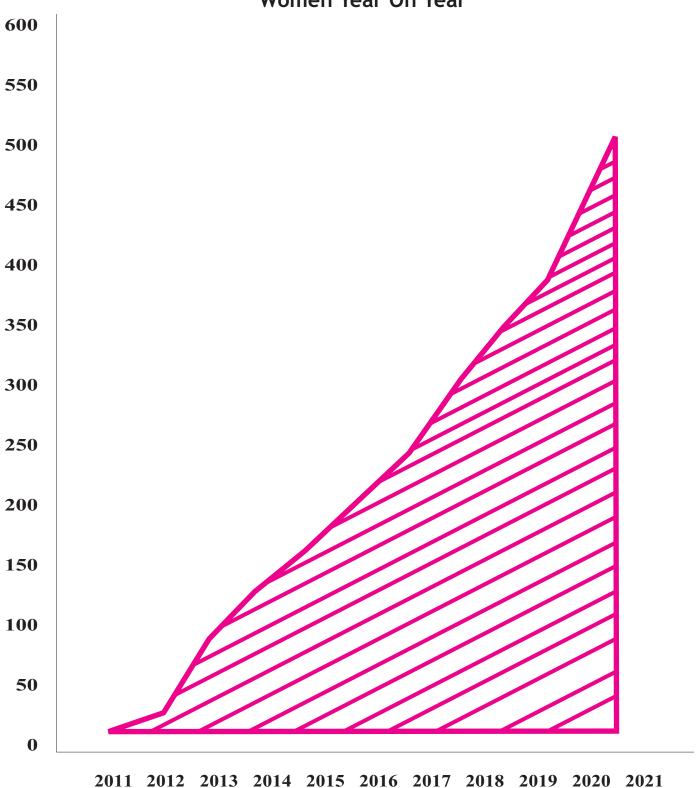
'Today, my dreams of 2019 are gradually turning to bigger reality than I imagined'.



WOMEN EMPOWERMENT INITIATIVE

Recap of 2011 - 2020 programs.

CUMULATIVE NUMBER Women Year On Year







2021 – SMALL-SCALE WOMEN FARMERS' EMPOWERMENT PROGRAM

The main highlight of our women empowerment program in 2021 was the financial empowerment of women who engaged in small scale farming. Our focus was to expand our reach in terms of the women's trade category.

For the pilot program, we sought and partnered with St. Theresa Catholic Church, Epe, from where we selected 17 women who were small scale farmers, and had the desire to improve the quality of their agricultural products and revenue. We had the first session with the selected women to first understand their current situations and their desires. We then organized subsequent sessions, facilitated by our field experts to coach them on how to improve, manage and market their farm products to maximize profits.

Small scale farmers play a huge role in food security in Nigeria with 200 million populations. And despite their importance, most still struggle to accumulate savings and capital to reinvest. This is why we are currently working, in partnership with the agricultural faculty of Augutine University, to work out plan to help train our current and subsequent women farmers' beneficiaries how to maximize output and sales profits of their products.

MEET ADEFUYE KIKELOMO



Kikelomo is one of the 17 women selected from St. Theresa Catholic church in Epe. She is a widow, who cultivates vegetables on a 500sqm land. She also has 13 old layer chickens that lay a combined total of 25 eggs in 60 hrs, which is relatively low, but due to their inadequate feeding.

She also used local manure to grow her vegetables, but has never been able to cover more than 180 sqm to 200 sqm.

After she participated in the entrepreneur program and receiving 50,000 naira non-interest loan (with 6-month moratorium), Kikelomo proceeded to purchasing adequate feeds for her old layers, manures for her plants and in fact, covered as much as 300 sqm.

'In just after 3 months, I now have 20 old layers producing 18 – 20 eggs daily. My crops are looking health daily. In fact, my land is green. I hope to add up at least 20 more layers in 3 months time. I am grateful to God and for the benefits from Cathingens' empowerment'.





Partnering with more than 9 individuals and catholic parishes, we have transformed thousands of lives with clean water and good hygiene. Through these partnerships, we have strengthened institutions and provided models for others to replicate; we seek out needy community, build strong water borehole systems, and find a stationed partner who performs as our maintenance faculty to whom we transfer monthly maintenance funds of the installed water project. This helps to ensure Cathingens community service projects last long after we commission them.

This year, we scaled up our cause of providing water for needy communities. With the rising spate of diseases such as diarrhea, cholera, dysentery and typhoid in local communities, as a result of drinking contaminated water, we resolved to henceforth include a water treatment chamber into every borehole project we implement in any community. we commissioned the first of this model at the Ajegunle community in June, under the stewardship of Christ the King Catholic church, Ajegunle Ojo Lagos. It was a success as the water obtained was certified wholly drinkable after test.

We leaned into this momentum and leveraged it to officially sponsor the integration of purification chambers into all our past borehole projects at Orile, Epe and the Ikorodu communities. Today, we are confident of the resultant health of the residents in our partner communities who drink from the water projects we commissioned.









2015 - 2021 PARTNERSHIP

Cathingens focuses on articulating a clear vision based on the tenets of sustainable social development, regular assessment of the development strategy and alignment of social responsibility initiatives with the organization's core operating strategies. Our elaborate and simple process of identifying, seeking and sourcing our working partners in our social development space is undertaken to engage with prospective partners to aid the easy management of our programs. We simply design our own change-making idea and propose it to a potential partner organization willing to work with us consistently with our vision, for collaboration.

Our strategic partnerships are long-term approach across thematic areas of Health, Education, Livelihood, Humanitarian Response and Women Empowerment with focus on innovation to create sustainable change at scale.

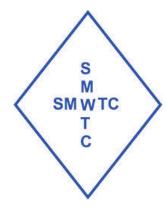
Institutional Partners:















- Ø Mummylon International Schools, Aba, Abia state
- Ø Fr. Cunningham memorial School, Arondizuogu, Imo state





Celebrating 10 Years of Positive Change...



CATHINGENS CENTRE

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