



CATHINGENS

HOPE. EARN. LIVE.



2017 ANNUAL REPORT

Who we are

OUR MISSION

Our aim is to kindle hope, empower earning and improve lives. We will achieve this by supporting people who are passionate about what they do (women, youths, school pupils), seeking partners who share our goals (churches, academic institutions, communities, skills empowerment organizations, etc.), focusing on results and, at all times, continuously innovating to provide a high quality humanitarian services. These actions, along with our unifying and firmly held principles, will drive us forward to become a truly world-class social intervention company that value people.

WE KINDLE HOPE,
EMPOWER
EARNING AND
IMPROVE LIVES

OUR VISION

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

Strategic partnerships enable Cathingens to achieve greater impact on beneficiaries, work more efficiently and strengthen influence on all levels. We work together with a variety of partners, not limited to Churches, local NGOs, organizations and schools.



How we are adding values

OUR FOUR STRATEGIC DIVISIONS

Our empowerment strategy is based around four key areas. These provide a focus for our social team and clearly defines how we add value to beneficiaries.

01

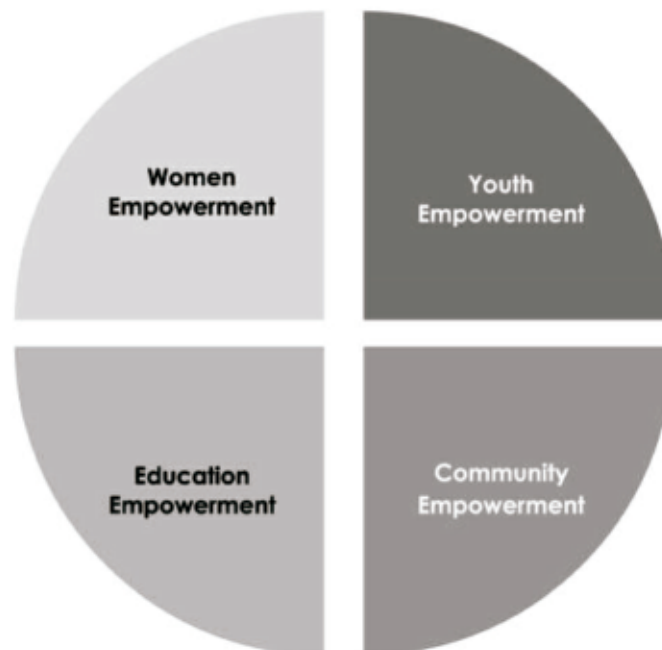
WOMEN EMPOWERMENT

We dedicate this to enabling women to enhance and develop their quality of lives. We present to them, opportunities for economic transformation, through a unique combination of loans and regular technical assistance i.e. Entrepreneurial Empowerment. We have so far empowered about 257 women.

02

YOUTH EMPOWERMENT

We empower youths using proven models and ideas modified for the Nigerian context. These are skills acquisition trainings, workshops and seminars, in order to advance Nigerian youth for self-development and capacity building of the nation.



03

EDUCATION EMPOWERMENT

Our primary mission here is to upgrade the quality of education in Nigeria, thereby increasing the number of employable graduates and consequently, reducing unemployment among Nigerian youths.

For this cause, we spend quality time and resources yearly to try to find the best solution and best method to add value to this sector.

04

COMMUNITY EMPOWERMENT

We aim to increase access to social change and to support (through funding and volunteer assistance) the development of community-based project with an ultimate purpose to creating a better and healthier life for the community.

OUR GUIDING PRINCIPLES

Our guiding principles represent a clear statement of what we believe in, they define our goals and provide a focus for all our activities.

Commitment

We are committed to our purpose

Quality

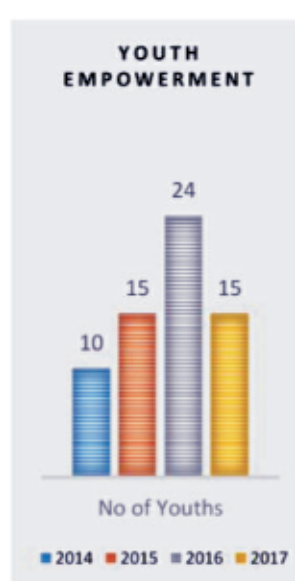
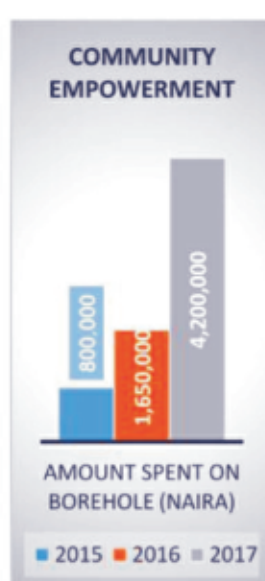
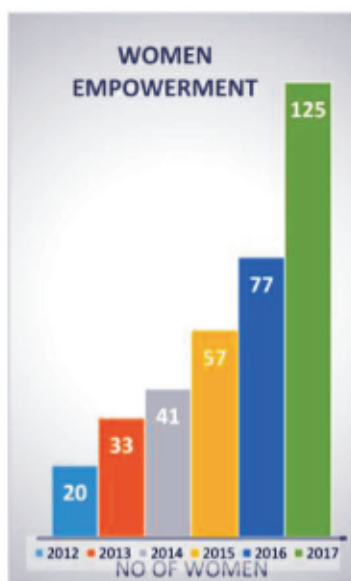
We constantly challenge ourselves to the highest levels of performance in order to achieve greater impact

Purpose

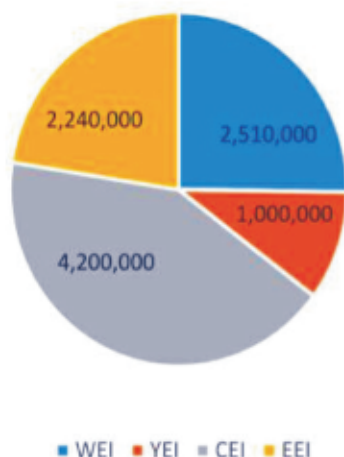
Our dream of a society void of poverty and insecurity guides our activities. Hence, we painstakingly seek out the very needy beneficiaries

CATHINGENS
HOPE. EARN. LIVE.

How have we performed?



Total amount disbursed for 2017



2016 – 2017 financial comparison

DIVISION	2016	2017
WEI	3,950,000	2,510,000
YEI	2,000,000	1,000,000
CEI	1,650,000	4,200,000
EEI	1,960,000	2,240,000
TOTAL	9,560,000	9,950,000

PERFORMANCE HIGHLIGHTS

In addition to basic routine activities,

- Cathingens increased the number yearly women beneficiaries by 50%
- We expanded education activities to include students' sponsorship, beginning with the secondary schools for students who have demonstrated high academic ability, but whose parents genuinely cannot pay their tuition. By 2020, we hope to have started tertiary students sponsorship as well
- For the first time since the inception of the Community empowerment program, we sponsored borehole project in the Eastern Nigeria (Arondizuogu, Ideato – Imo state), which cost is more than four times it usually would cost in the Western part of the country

- We increased the value of financial empowerment for all women phases, i.e. 30,000 to 50,000, 50,000 to 100,000, 100,000 to 150,000, to help cushion the effect of economic constraint that was experienced in the country from the previous year

OUR HIGHLY PASSIONATE SOCIAL TEAM VISITED EACH BENEFICIARY BUSINESS PLACE ONCE A MONTH THROUGHOUT THE YEAR

- In addition to the partnership with the Southern Business academy for training youths in various skills, Cathingens agreed and signed another partnership with the NAWA/Lagoon hospitality school to help empower more youths, starting from 2018
- For the women beneficiaries, our social teams embarked on weekly shop-to-shop visit to their various business places. This enabled us to find out first-hand, how well or not they are doing in business, what business problems they encounter to which they need ideas to solve, etc. It also served as need assessment sessions which helped speakers for our annual seminars to come up with lessons that will specifically help the women tackle such business problems
- We increased our yearly general seminars for the women from one to two (annual to Biannual) to cut down on the period between each seminar from 12 months to 6 months. In essence, business problems are tackled timely than it used to before 2017. During the period, more external professional business coaches were contracted for the seminars
- Cathingens partnered with the St. Kizito clinic to start offering free health services to women beneficiaries, especially during the period of the biannual seminars

Director's statement

CREATING, ADDING STRATEGIC VALUES TO PEOPLE

Cathy Echeozo

Director

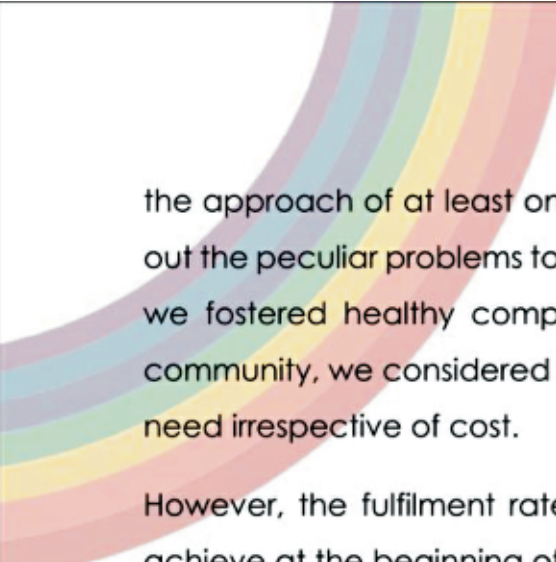


Let me start by saying how delighted I am with the operational results for the Group in 2017. Cathingens continues to go from strength to strength, bolstered by the level of (not just increased target beneficiaries & activities yearly) yielded results across communities, schools and very importantly, with the women empowerment programs.

the difficult economic conditions that existed due to economic effects from the year 2015 political transition and policies and how hard it was for some market women businesses to grow. Sadly, not a lot has changed economically since then which makes the set of results (for 2017) all the more commendable.

We set out on core strategic drivers that we have continued to focus on this year and which I believe have underpinned the operational results. ¹80% of startup businesses (for women beneficiaries that had nothing doing as at time of introduction to Cathingens) have proven records to show that business yielded at least three times the capital (from Cathingens) that they set out with. ²60% of the existing women businesses that were bolstered with funds equally managed at least 40% profit at the end of the calendar year.

³Previously in 2016, the best awardee of the Senior Secondary Certificate examination from the unity schools on our list had managed 6As in result. This result was topped to 'whooping' 9As in 2017 (which was the best of the school in about 10 years). ⁴Since inception of the Community empowerment initiative in 2015, we have not donated any borehole in the east of the country, due to the cost (it takes more than three to four times cost that it takes to drill in the west). We eventually conquered the myth. These are the metrics by which we judge ourselves and we are proud of our record to date. How did these all happen? Simple! For the women, we applied closer relationship to them with



the approach of at least once-a-month one-on-one visit to their business places to find out the peculiar problems to their businesses and offer practical solutions. For the schools, we fostered healthy competition among students and teachers likewise. As for the community, we considered need above cost and got the project to a place of the very need irrespective of cost.

However, the fulfilment rates we have achieved are in line with those we set out to achieve at the beginning of the year. Of all the works we have done historically, it gives me great pride to see the results of our academic division, which sprang from the gladiators & pacesetters (to academic awards for several unity schools) to full tuition sponsorships for needy students.

We have a hard working social team & volunteers and it is their efforts which have taken us to where we are today. I would like to take this opportunity to thank them for all their hard work in 2017 and wish them and Cathingens continued accomplishments in 2018.



CATHINGENS
HOPE. EARN. LIVE.

Our goals For 2022

HUMANITARIAN ACTION

We will have reached **100,000** people through our four strategic divisions.

MULTIPLYING IMPACT

We will have established a community of **100** active supporters and volunteers who are committed to enhancing and multiplying our impact. Our approaches and policy recommendations will have been scaled-up, applied and/or advocated for by relevant stakeholders

SUSTAINABLE IMPACT

We will have had a lasting impact on the lives of **500,000** people constituting both our beneficiary circle plus every connected persons.

Our Strategy in Action – activities review

1. WOMEN EMPOWERMENT INITIATIVE (WEI)

Since its creation in 2011, the foundation has collaborated with partners to find innovative solutions to empowering women. Its strategic focus areas are economic and social empowerment, involving empowering Nigerian women as a poverty reduction measure. It also reduces women vulnerability and dependency in all sphere of life.

The need for women empowerment is getting realized more than ever. It has widely been admitted that improving the economic welfare of women society may solve several problems, such as meeting the basic needs of family (when necessary) and overall social advancement.

Year review

Our current WEI strategy around women's empowerment has brought about real changes in women's economic lives. In 2017, 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 further increase the frequency of workshops and seminars for the beneficiaries.

In 2016 report, we, mentioned that we added a higher stage that doubled the loan amount of the previous second stage for women who did well during trade and repayment. In 2017, we increased the amount by 50%.

Where we work

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 distinctive Social Benefit, working through networks of churches and church denominations to arrange exposure visits. This is followed up with *Entrepreneurial Empowerment sessions*. 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. 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 2017

In the year 2017, Cathingens had a total of seven 7 groups of beneficiaries (Totaling – 122) for the Women Empowerment Initiative of Cathingens:

- 1) OUR LADY OF FATIMA AGUDA: - This group of women successfully completed and fully reimbursed their phase III loan in December, 2017. Records showed that over this period, experienced better business success, as a result of our more consistent approach with the business seminars and workshops for the women.
- 2) ST. MATHEW, AMUKOKO: - This parish has two groups of women within our initiatives – the phase I and the phase III. They are on course to successfully complete activities for their phases in July, 2018.
- 3) ST. MICHAELS, LAFIAJI: - The parish also has two groups of women in Phase I and Phase III of the Cathingens WEI, programmed to complete their phases in 2018.

4. ST. JUDE, MAFOLUKU: - Phase I and Phase II groups are here. The phase II group completed their stage in 2017, while the phase I group re on course to finish in 2018
5. ST. THERESA, BONNY CAMP: - This group of women were freshly inducted in 2017 into CEI program. They have been furnished with both capital and every necessary business tools for startups and running their various businesses.
6. ST. KIZITO CLINIC, JAKANDE: - This group of women were also freshly inducted in 2017 into CEI program. They have been furnished with both capital and every necessary business tools for startups and running their various businesses.
7. ST. DENNIS, BARIGA: - This group of women were the final group of women to be inducted in 2017 into CEI program. They were given capital and every necessary business tools to startup businesses.

SUMMARY OF WOMEN GROUPS OF THE CATHINGENS' INITIATIVE, 2017

S/N	NAME OF GROUP	NO OF WOMEN	PHASE/STAGE	LOAN AMOUNT/BENEFICIARY
1a	ST. JUDE, MAFOLUKU	9	ONE	50,000
B	ST. JUDE, MAFOLUKU	19	TWO	50,000
2	ST. THERESA	20	ONE	50,000
3	ST. KIZITO	30	ONE	50,000
4	ST. DENNIS	17	ONE	50,000
5a	ST. MATHEW, AMUKOKO	12	ONE	50,000
B	ST. MATHEW, AMUKOKO	4	THREE	100,000
6	OUR LADY OF FATIMA	3	THREE	100,000
6	ST. MICHAELS, LAFIAJI	5	THREE	100,000
	TOTAL	122		



ST. THERESA, BONNY CAMP AT THE JULY 2017 BI ANNUAL SEMINAR



ST. MATHEW, AMUKOKO AT THE JULY 2017 BI ANNUAL SEMINAR



ST. JUDE , OSHODI AT THE JULY 2017 BI ANNUAL SEMINAR



OUR LADY OF FATIMA AGUDA, SURULERE



OUR WOMEN OF ST. KIZITO CLINIC PRESENT AT THE JULY 2017 BI ANNUAL SEMINAR



ST. DENNIS WOMEN DURING THE TRAINING



OUR WOMEN RECEIVING TREATMENT FROM ST. KIZITO CLINIC STAFFS



ST. KIZITO CLINIC DURING TRAINING



MRS CHINYERE AT HER SHOP



ONE OF OUR WOMEN AT HER BUSINESS PLACE



ONE OF OUR WOMEN IN PHASE III AT HER BUSINESS PLACE



MAMA AT HER BUSINESS PLACE WITH THE ASST. COORDINATOR



ST. MICHAEL, BONNY CAMP

DOING THE RIGHT THING? OUTCOMES AND EVALUATION

OUTCOME INDICATORS

We do impact evaluation to determine whether we achieve the desired outcome. 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 adopted 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 programs, i.e. new process learned

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.

Last year, 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 lives. These youths have never been nurtured nor reared in a way to develop into a productive generation. This year, we continued on the same focus during selection.

Cathingens YEI project partnership with SBA selected 12 youths in 2017.

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.

OUTCOMES AND EVALUATION

Since inception in 2014, we have successfully sponsored the training and empowerment of 64 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.



CATERING



ELECTRICAL



BUILDING TECH



PHOTO & VIDEO



YEI



ELECTRICAL

3. COMMUNITY EMPOWERMENT INITIATIVE (CEI)

We aim to increase access to social change and to support for communities, by developing water boreholes for needy communities. In 2017, we implemented new strategy where we try to establish partnership (especially with churches) to ensure good maintenance and longevity for the borehole structures.

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.

In 2017, we approved and donated two water borehole projects to the Arondizuogu community, Ideato LG of Imo state and t Malojoye, Epe Lagos state.

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.

HIGHLIGHTS OF CEI ACTIVITIES, 2017

ARONDIZUOGU WATER BOREHOLE PROJECTS

Last year, we mentioned of our intention to strengthen and establish our community objectives also in the east. For the first time since inception of this division, we funded the first borehole project in the east, at Arondizuogu Ideato LG of Imo state. It was a huge project. It capped our 2017 activities as it was commissioned towards the year end.

The peculiarity of this project was the cost of implementation and most notably, the difficulty of achieving the project bottom-line. Now that we have set the tone for such achievement in the east, we hope to replicate at least two of such in east of the country in 2018.

Apart from the Arondizuogu project, we also donated water borehole system in Epe in 2017.

EPE WATER BOREHOLE PROJECT

We also approved a water borehole project in June, 2017 at Malojoye, in the Epe Local Government area of Lagos state.

At Malojoye, residents always had to trek or transport as far as 1km to fetch clean water for drinking. This is one of our guiding principles to selecting beneficiary community.

In 2017, we adopted the principle of partnering with churches or community youths or associations for maintenance of the borehole. This helps to save cost and improve oversight.

For this project, we met and partnered with St. Joseph's Catholic Church, Malojoye and constructed the borehole in the church premises. They will be responsible for the maintenance of the project for longevity.

This project was commissioned in October, 2017.



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.

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.

In 2017, we wrapped up (put an end) the Teachers' award scheme by presenting the 28th to 34th Teachers' cash awards to the Federal Government colleges, Nise & Enugu, so that we can consolidate our efforts on the students awards and sponsorships.

THE STUDENT AWARD

There are two categories of this award – 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. We termed this award "education aid", as it ensures continuous enrolment of outstanding students, and helps keep the dreams of the senior graduating students alive.

Award Summary for 2017

FGC ENUGU STATE	Teacher/Student price money	No. of awardees	Total Award
2 nd term ,2017 – Teachers	50,000	3	150,000
3 rd term, 2017 – Teachers	50,000	3	150,000
2017 JSSCE - junior students	50,000	3	150,000
2017 SSCE - senior students	100,000	3	300,000
FGC NISE, ANAMBRA STATE	Teacher/Student price money	No. of awardees	Total Award
2 nd term, 2017 – Teachers	50,000	3	150,000
3 rd term, 2017 – Teachers	50,000	3	150,000
2017 JSSCE - junior students	50,000	3	150,000
2017 SSCE - senior students	100,000	3	300,000

PICTURES OF AWARD PRESENTATION IN UNITY SCHOOLS



AWARD TO JSSCE FOR FGC NISE



AWARD TO SSCE FOR FGC ENUGU



FGC NISE TEACHERS AWARD TO THE TEACHERS BY MR. IFEANYI AND 17 IE V.P SPECIAL DUTY OF THE SCHOOL

PHOTO GALLERY



THE COORDINATOR TESTING THE WATER



THE COMMUNITY MOLAJOYE AT THE ST. ROBERT EPE PROJECT COMMISSIONING



EREFUN PROJECT AT OGIJO IN OGUN STATE



EXTENSION OF IMORO PROJECT TO THE COMMUNITY SCHOOL



ARONDIZUOGO WATER BOREHOLE COMMISSIONING



CATHINGENS
HOPE. EARN. LIVE.

Since 2011

257 women empowered

with business finances (both startups and bolsters) and regular business workshops

64 Youths empowered

With skills and entrepreneurship

5 communities reached with water boreholes

78 academic cash

awards for excellent performances

2 scholarships for all- secondary

sessions tuitions

HISTORY OF CATHINGENS

7 years of Social Intervention

CATHINGENS – Cathy's Income Generating Support, was founded in February 2011 with mission to;

- Empower children from financially challenged homes with education so that a good future is secured for their self-sustenance and for their families
- Empower women with finance, business ideas and tools to get them established in business. They are able to contribute to the well-being of their families financially, especially when necessary. Cathingens reaches out to women through various parishes in the Archdioceses of Lagos

3 years on, it added two more divisions to its operational strategies; the **Youth Empowerment** – through which several youths are selected and trained across various skills in a partnered skills acquisition center to become entrepreneurs, and the **Community Empowerment** – through which feasibly studied communities that lacked source of clean water, are approved for borehole project donation.

Ultimately, Cathingens dreams of life with better and deeper meaning through its programs, reviving the hopes of women, children and youths which otherwise could remain lost.



CATHINGENS

HOPE. EARN. LIVE.



OUR CONTACT DETAILS

CATHINGENS EMPOWERMENT INITIATIVE

Address: 4A Omololu Olayinka Close, Off AJ Marinho Drive, Off Sinari Daranijo Street,
Off Ajose Adeogun Road, Victoria Island, Lagos State.

Phone: 01- 460 5672 or +2348039542386

E-mail: info@cathingens.org, cathingens@gmail.com, chinasa.chukwudinma@cathingens.org

Web: www.cathingens.org