



CATHINGENS

HOPE * EARN * LIVE

**ANNUAL
REPORT
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CATHINGENS

CONTENTS

	Page
1. Message from Cathy	1
2. Program Growth and 2020 Highlights	2
3. Impact of Youth Empowerment by Year	3
4. Cumulative Impact of Youth Empowerment	4
5. Meet: Anayo	5
6. Cumulative Number Women Year on Year	6
7. Impact of Women Empowerment Programme	8
8. Meet: Mary	9
9. Meet: Franca	10
10. Community Initiatives Year on Year	11
11. Education Initiatives Year on Year	13
12. Meet: Joan Oyinlola	14
13. Meet: Omaka Victor	15

Message from Cathy

We have finally reached the end of what has been a very challenging and unprecedented year. What a year!

Year 2020 was indeed a unique year with new challenges facing not only a country like ours, but the whole world at large. We all had concerns and worries about our lives and those of our family members at some point, and maybe we still do. But in all, I sincerely commiserate with families that lost their own to the global covid-19 pandemic and to the national unrest that took its toll on many lives in the month of October 2020 in Nigeria.

Thanks to each and every one who never despaired but stayed hopeful to weather the storm.

With 2021 in sight, we are all still uncertain of what the year ahead will hold. However, it is important to continue to look after ourselves. It is also a time for reflection and most importantly time to look to the future. It is pertinent therefore, especially at this time of healing to always bear in mind that the most powerful bond humanity can share is "Love for humanity". It is the bond of a society that rises together from the social consequences of the several storms of 2020 – increased youth unemployment, women liabilities, school drop outs, academic underperformance, infrastructural loss, etc. Social intervention has never been more important and inevitable.

Therefore, as individuals or group, let us endeavor to try as little or as much as we can, to help mitigate the situations for the most affected victims. Anyone can do something in any of these aspects – empower 1, 2, 3 women or youths with vocational skills, cash or cash loans; gather children or youths and hold free lessons or seminars for them; or sponsor 1, 2, 3 more young men and women in some skills. As little or as insignificant the smallest of these efforts may seem, you are simply doing your best.



This is really an exciting time to be part of Cathingens. Times change but, our field workers' and volunteers' dedication, passion and compassion remain constant. We will continue to advance our mission and work for all in helping to build a brighter future for our children, youths, women and communities.

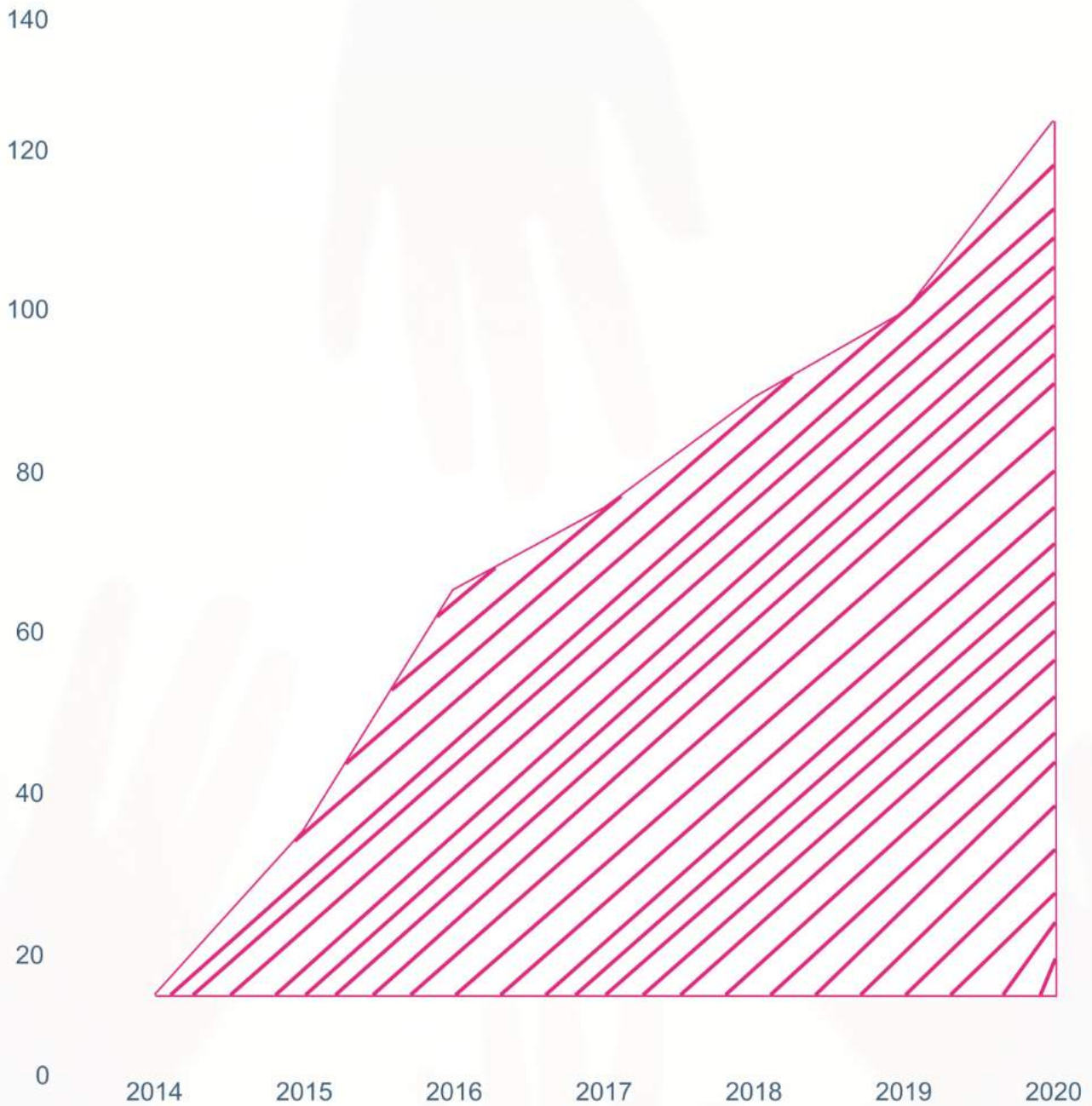
Thank you for your continued belief in our mission.

Cathy Echeozo

CATHY ECHEOZO
Founder Cathingens.

Program Growth and 2020 Highlights

CUMULATIVE YOUTHS Beneficiaries Year On Year



 Number of Youths Beneficiaries

When we set out to do our bit to reduce youth unemployment, we said we could do it in a lifetime.

We undoubtedly had a clear sight of our vision for youths. Most people could have thought we were naive, and maybe we were. We had never run a youth programme, but we kept our minds open to best practices and methods to achieving the goal.

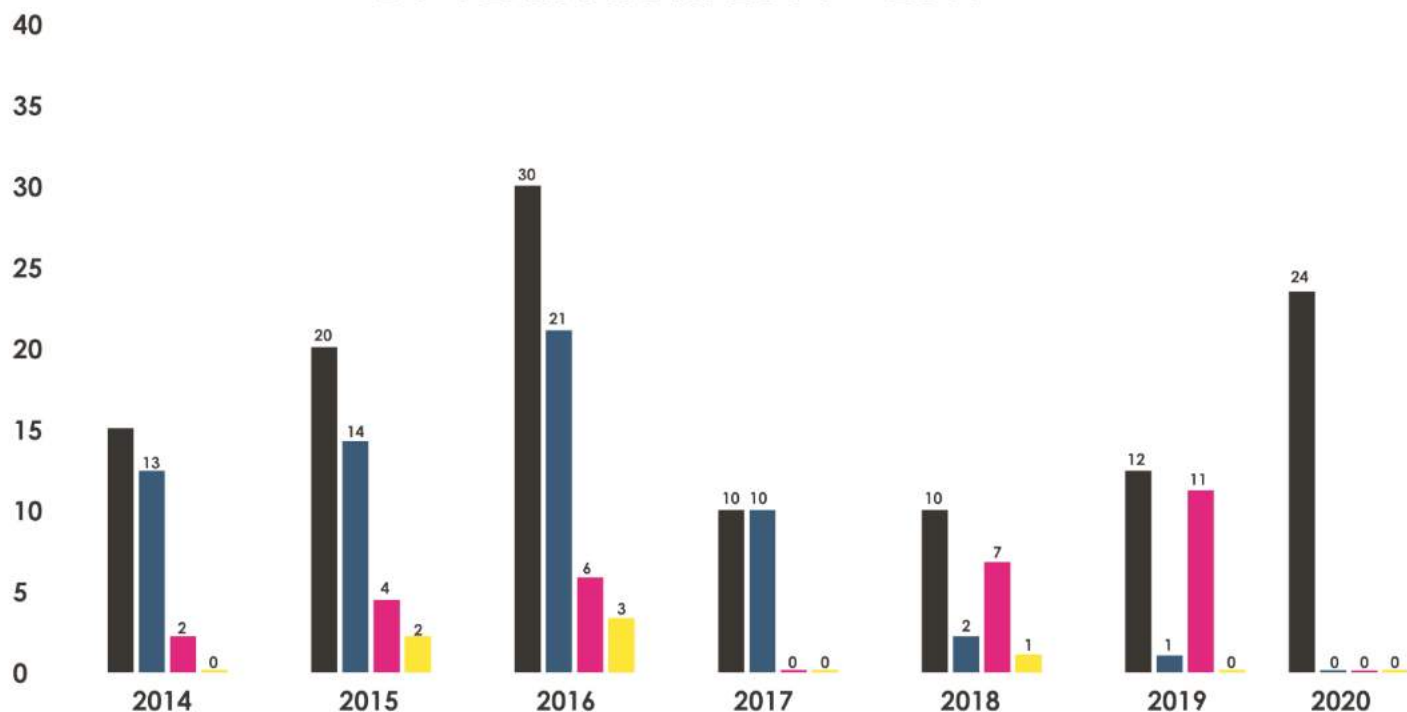
But six years on, Cathingens has not only sponsored and empowered the vocational training of 123 youths in Nigeria, but has also done it with considerably high effectiveness of 92%, spending almost 11M Nigerian naira in the process.

And we have reached over 500 youths with our campaigns, changing their perceptions about making a living.

In under a decade, we have consolidated our ability to solve competency issues that limits the productivity and employability of youths.

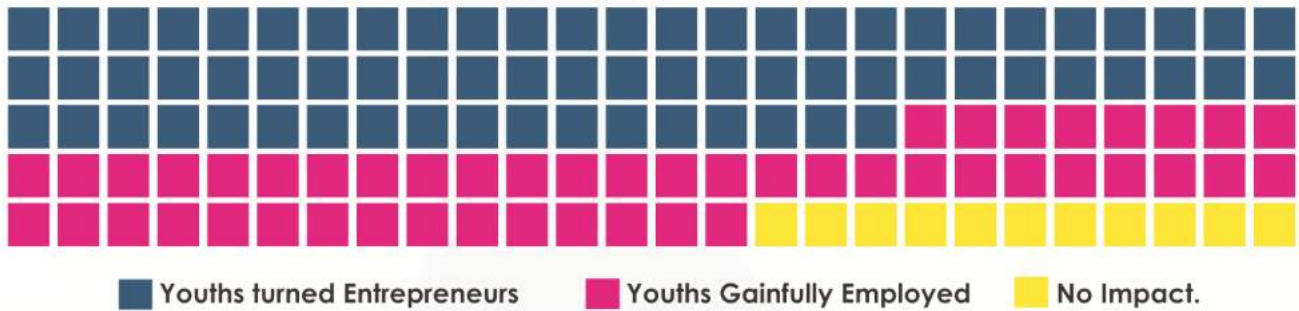
This movement we started in partnership with the Southern Business Academy at their facility in Ibeju Lekki, Lagos is well on its way to substantially transforming the social intervention industry with respect to youths.

IMPACT OF YOUTH EMPOWERMENT BY YEAR FROM 2014 – 2019



■ Empowered Youths ■ Youths turned Entrepreneurs ■ Youths Gainfully Employed ■ Youths with No Impact.

CUMULATIVE IMPACT OF YOUTH EMPOWERMENT FROM 2014 – 2019



123 *Youths Sponsored and trained across various vocational skills with 92% Impact 62% of the Youths turned Entrepreneurs and 30% gainfully employed*

MEET: SOLOMON

Solomon was a beneficiary of our second Youth Empowerment Initiative at the Southern Business Academy in 2014. He was underemployed – working few hours a day as a cleaner earning 15,000 at the time.

“To be honest, I never thought it could ever happen in my lifetime – a time when I could visibly put smiles and real satisfaction on the faces of people with my cheffy techniques. As a head Chef, I feel more fulfilled not just because of how I affect customers at Hotel De Mikado, but as well because I earn a total package of about 100,000 monthly which enables me to take adequate responsibility as an adult. I cannot help wondering what could have been if I never got the chance to be part of the beneficiaries of Cathingens youth empowerment in 2014”



IN 2020

In November 2020, we introduced the Youth Startup - Capital empowerment program (YSCEP). The YSCEP is a skills exhibition platform we designed to give dozens of youth artisans the opportunity to showcase their skills by competing across different vocational skills backgrounds for a startup finance prize. It was an improvisation programme of our routine YEI activities with a compelling motive to help establish skilled artisans whose trade development has been hampered by lack of startup capital.

12 winners emerged and were each granted sums of 150,000 naira or 200,000 naira each to help them start up their businesses.

In addition to the financial empowerment for the selected beneficiaries, they underwent entrepreneurship modular training sessions to ensure that they are equipped with the necessary soft skills to help them through the process of their startups to the running of their trades profitably.

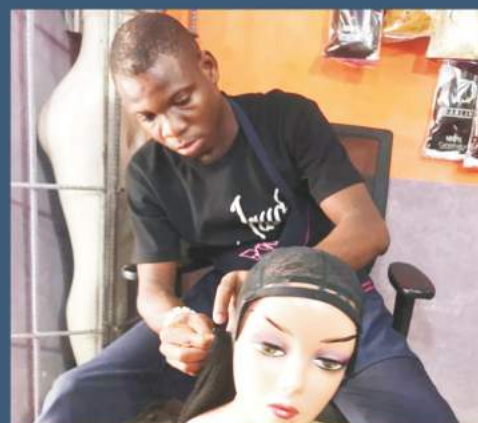
Our design of YSCEP followed our field discovery that 3 to 4 of every 10 youths in major places of Lagos have acquired one vocational skill or the other either through organized training systems, i.e. Technical and Vocational schools, or through apprenticeships. But some of them still constitute the large number of the 'Unemployed' in the society.

MEET: ANAYO

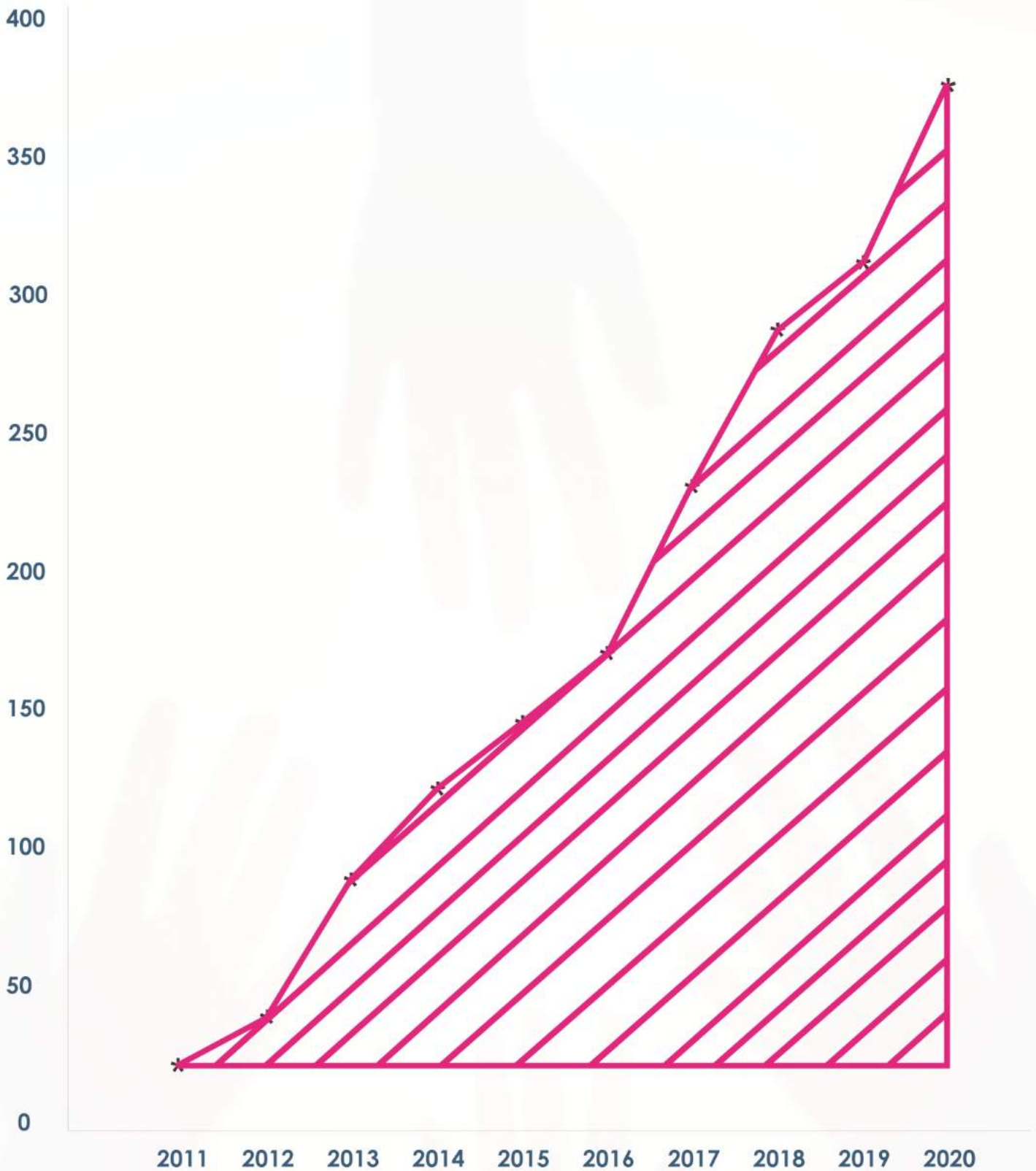
Anayo participated in the YSCEP exhibition that was held on 6th of November 2020. He is a skilled hairstylist who had learned the art since 2016. Post-learning the art and without adequate tools nor a shop, Anayo's living off the trade could be described as short of subsistence as he strives to serve one or two home customers per week. That was barely enough for living.

He is so good at making wigs that he would complete a wig of 500 smooth weaves by hand within 7 to 10 hours. He wanted to start a wig shop of different styles, but his dream had always been disrupted by lack of funds.

"I thought I would try to save up a sum of 200,000 naira within the next 3 to 4 years and start up my dream wig business. You must be thinking that sounds ridiculous. But that is how dire the situation is for people like me – you save, you still keep spending from it to get by everyday. Now, what seemed as an uphill task to save up that huge sum is going to be solved by Cathingens just at ONCE"



CUMULATIVE NUMBER Women Year On Year



 Number of Women Beneficiaries

Cathingens discusses these milestones at an exciting and pivotal moment in global recuperation. A consensus is building around the understanding that empowering women and overcoming poverty are causes that must be pursued with intense conviction.

We hear that women are the rising tribe of entrepreneurs. We hear that their entrepreneurial spirit is strong and that they own 41% of micro-businesses in Nigeria with 23 million female entrepreneurs operating within this segment. Yet, we come across facts that women get 33 million less capital than men for their ventures

When Cathingens initiatives started up in 2011, it sought partnership right away with religious organizations and social intervention groups like the St. Kizito that supports women, with the aim of helping prospective women entrepreneurs to find the financial support, training and business development opportunities they need..

The aim is to use Africa's entrepreneurial DNA to promote women's economic empowerment.

One of our long-term aims is to eradicate the social and political unrest caused by high youth unemployment and the resulting lack of aspiration among young people.

We knew empowering needy women is part of that process – better economically empowered women raise better educated children in most families where mothers significantly have to contribute financially and in cases of single mothers and widows – but empowered women bring many more benefits, to her and to the larger society.

Evidence from an empirical research we conducted on over 90% of our entire women beneficiaries of 9 years tells us that when we empower women, there is a ripple effect. The results showed that most of the women ploughed their resources back into education, health care and welfare of their families.

If we help women entrepreneurs develop the skills they need to succeed in their chosen trade, complementing that with business funds, they, in turn, will inspire future generations and support financial and fiscal movement and growth.

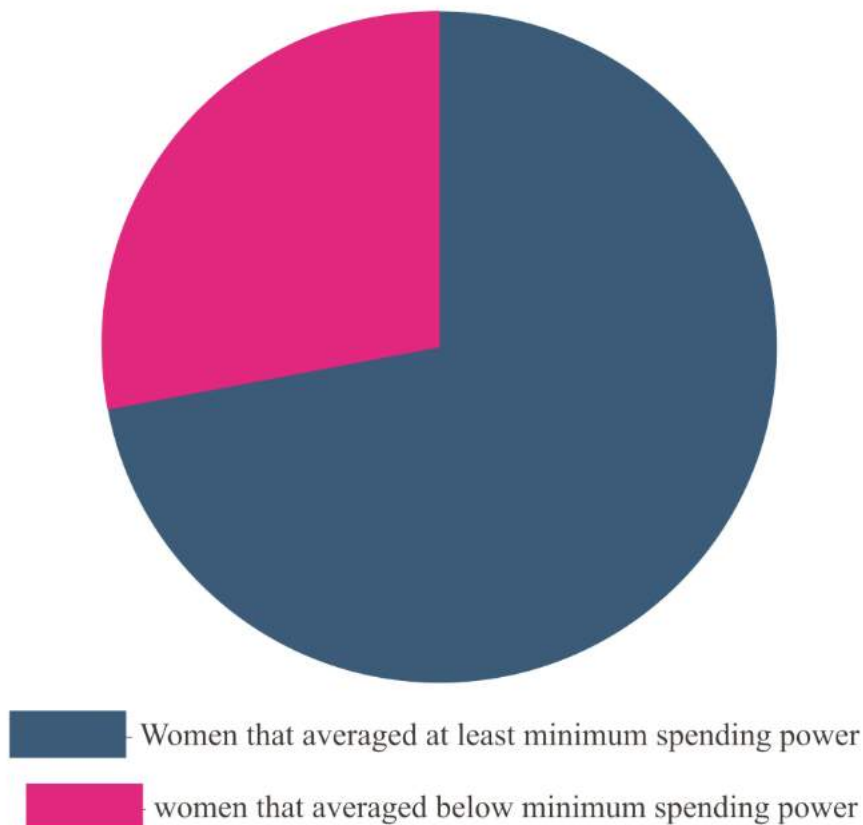
For almost a decade, Cathingens has been putting this groundbreaking idea into practice. As the review describes, we have drawn on our 9 years of experience to develop a theory and framework for the empowerment of women – and have implemented our approach with over 12 partners. We are still learning, asking questions, examining our methods.

Although we have made real progress, much work remains to be done. We continue to strive for a world in which poverty has been overcome and people live in dignity and security.

Impact of Women Empowerment Programmes from 2012 - 2019

Early in 2020, we started out an analytical research to determine the overall performance in business, of all women beneficiaries from inception to that date. We did a relativity study to determine the proportion of the women living within adequate spending capacity with respect to their financial commitments to their families. We also considered their capacity concurrently, within the same period to reimburse their respective loans. Our aim was to derive the average spending power per woman beneficiary, i.e. the degrees to which the women beneficiaries can solve all their necessary financial expenses.

Using 1.0 as the minimum spending power – point at which total 'necessary' personal and household expenses equals total profit from business – we were able to define the Cathingens success rate in the women arm of our social initiatives.



389

Women furnished with funds and business skills with 73% Impact

MEET: MARY - Dishwashing liquids and antiseptics maker

Mary is a classic example of a skilled artisan who could have still made up the large number of the unemployed. The fact is she did as a capable dishwasher and antiseptics maker for more than 3 years. She is a mother of 4, married to her husband, an underpaid security man who could barely get by with the responsibilities of his family welfare.

Mary had learned the art of making those items, hoping to start trading it to support her family. She dreamt of a time in her life when she would have developed the business into supplying in commercial quantities. But there was an inevitable problem – she needed to start first! She needed startup capital.

She met Cathingens in 2017, and she began a journey that would turn a startup capital of 50,000 naira to a working capital of almost 400,000 naira in 2020 despite her overwhelming financial support to her family.

The secret was that Mary did not just benefit from the loan initiative of Cathingens, she gained invaluable from series of business workshops we organized to teach the women how to startup and run their businesses effectively, especially in the aspect of marketing their products and services.

“It is amazing how a simple, but very import act of support such as from Cathingens could unbelievably change my fortune from almost life without hope to a very busy supplier weekly, even during covid-19 lockdown. But I cannot help thinking that there are still skilled people like me out there who desperately need this kind of fortune. I am Fortunate”



In 2020

The global pandemic truly disrupted our full cause for the women arm.

However, like other organizations fighting poverty, Cathingens had planned diligently to make sure that women were equally represented in our projects, that women had access to not just financial loans but that they enjoyed the benefits of new information and trade practices.

Cathingens empowered a total of 69 women in the first and third quarters of 2020, out of which there were 29 phase II beneficiaries. Our further phases beyond the basic first are part of our concerted efforts to ensure against the danger of partial empowerment or reversed benefits.

Continuous evaluation has led us to acknowledge that – despite various high-quality programming – poverty's grip had not been broken.

Women micro-businesses, by and large, remained on the margins.

Cathingens' contributions to women's lives are of vital importance, but added together (with efforts or social intervention organizations'); there is still much longer milestones to be reached.

Not all women are equally disempowered but Cathingens always tries to reach the neediest of the women in its empowerment programming, in line with its global mission to work "with partners and families in the marginalized communities.

MEET: FRANCA

Completely neglected by parental family, Franca is a young widow with three young children to take care of. She had married her late husband against the wish of her parents, hence their mean neglect. The burden of being solely responsible to her children was beyond her capacity.

She is a food trader who dealt in sales of raw food materials like rice, beans and garri. Although she had been a beneficiary of a phase I business funds and skills empowerment with Cathingens, Franca would needed a further raise to thrive exceptionally throughout the covid-19 lockdown since she dealt in food sales. Fortunately for Franca, she received the much-needed raise from Cathingens through the phase II scheme.

"Today, I have more than tripled my customer base because of the new customers who had their demands of food commodities met during the covid-19 lockdown. I feel I have gradually made lighter my usually tough responsibilities to my children. I feel very fortunate and blessed".



COMMUNITY INITIATIVES YEAR ON YEAR

Partnering with more than 7 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 a 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.

Over the years, through our community empowerment initiative, we have demonstrated inclusive, sustainable models that Government or other social intervention organizations can scale up. Recognition is growing of the need to invest in these areas, but action has been either slow or not sustainable. Too many other organizations simply build facilities and hand them to communities without ensuring they can be maintained. Those facilities break, and people return to unhealthy habits.

It has been hugely satisfying to see firsthand how, by working directly with communities and a stationed partner to install clean water, and to improve hygiene, we help them transform their lives. This vital aspect of our work has not only provided direct benefit but also kept us connected to the people we serve, and allow us to test and prove new approaches.

We are resolutely focused on making clean water and good hygiene normal for everyone, everywhere. Nigeria has no doubt made huge progress in increasing access to this essential service. However, about 40 million people still do not have clean water close to home. But we hope to rise to the challenge as much as we can as we keep working and we will only stop when the charity is no longer needed.

Clean water gets the party started in Erefun – where it started

There was a feeling of excitement in the traditionally laid-back and serene village of Erefun in 2014. Traditional drum players tuning their instruments, youths arranging seats for as many villagers as possible are willing to be present. Our technicians had made final tweaks to the new community taps that will bring clean water to these villagers for the very first time.

Before, people in the community had to collect dirty water from a far-off pond. Now, clean water is flowing in their village. There was notable excitement as clean water arrives in Erefun village.

The village traditional ruler (Baale) had the honour of turning the tap first on the day of commissioning. He celebrated in light style with simple dance moves as drummers played.

“This is amazing!” says Nofisat. “I no longer have to fetch water far away from home.”

In 2020

Few places are as diverse as Nigeria, buzzing with the customs and languages of more than 500 ethnic groups. With so many people in close contact, Nigeria is particularly vulnerable to the COVID-19 pandemic. Bearing in mind that hand washing is a key defense against corona virus and that about 40 million Nigerians still live without a source of clean water close to them, we identified Agric area of Ikorodu as a place to work.

A home to over 1,000 indigenes, most of the residents of Agric village will have to travel at least about 500 meters daily to fetch water from a clean source. Most of the people are unable to meet their day to day physiological and hygienic needs because they face a limit of 20 to 30 litres per capita per day, so they are exposed to high level of health concerns. It was truly a vital issue threatening the future and prosperity of the people.

The new clean source of water done for the community by Cathingens – partnering with the St. Augustine Catholic church, Ikorodu – at a time when access to sufficient clean water supply is fundamental and indispensable, considerably decongested the usual crowd that clusters around the water taps in the neighboring village (where they previously go to fetch) and also made the people less vulnerable to disease outbreak.

EDUCATION INITIATIVES YEAR ON YEAR

9 years of progress have lifted nearly 500 people from depths of illiteracy. Our streamlined Cathingens model is built on the essential truth that people, not technology are the real conduit to change in poverty. Our work is inspired by the needy people we serve. We believe there is no force greater than the power of compassion on children who are very much within the age of attending school, but whose parents or guardians truly cannot afford the fees.

Since start in 2012, we have evolved significantly, improvising necessarily relative to potential target children. The most important aspect of this work is identifying children who either, already or almost dropout of school due to their parents' inability to continue paying their fees.

Through the Cathingens Education initiatives, over 86 pupils are currently on guaranteed full school tuition from their current levels in different schools to the tertiary level. We has done all these by partnering with select schools, NGOs and churches. Integrated efforts like this and the results they produce continue to guide our focus towards reducing poverty. Entering our 2021 fiscal year, Cathingens is dedicating itself to strengthening the ecosystem surrounding and supporting the very needy pupils – one where nobody is prevented from attending school because of lack.

198 Scholarships awarded

84 Price Money Awards granted Teachers, SSCE and JSSCE outstanding Performers

Each year since 2010, not less than a hundred thousand kids leave school without earning a primary or secondary school certificate -- that's approximately 370 students every day of the academic year. Without that certificate, they will be more likely to head down a path that leads to lower-paying jobs, poorer health, and the possible continuation of a cycle of poverty that creates immense challenges for families, neighborhoods, and communities.

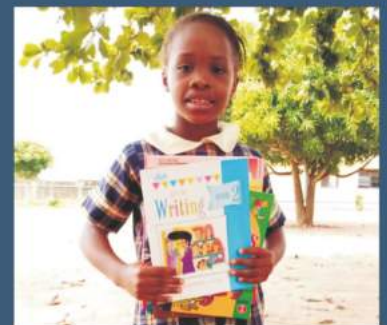
For some students, dropping out is the culmination of years of academic hurdles, missteps, and wrong turns. For others, the decision to drop out is a response to conflicting life pressures -- the need to help support their family financially or the demands of caring for siblings or their own child.

Although the reasons for dropping out vary, the consequences of the decision are remarkably similar.

MEET: Joan Oyinlola

Joana is an 8-year old girl who visibly looked malnourished in 2020 when Cathingens met her, hence she was always sick. Due to the global Covid-19 pandemic, her father who is a painter by profession did not work all year. Her mother is unemployed, so there was no means to cater for Joana and her siblings.

"Maybe I am yet to understand the full consequences of dropping out of school, but I never wanted to. In fact, I have cried many times at the prospect of leaving school. Now, the Cathingens programme has not only given the hope of uninterrupted primary and secondary education (if I merit it), but also a guaranteed school daily lunch"



The cumulative effects of child academic dropout are devastating as they typically earn less, suffer from poorer health as adults, and are more likely to wind up in jail than their certificate-earning peers.

Our strategy from 2020 was to increase numbers in terms children sponsorship, hence, we added a new set of 20 children beneficiaries through our partners at the St. Johns Catholic School, Ikorodu.

MEET: Omaka Victor

Victor is a 9-year old kid who has experienced firsthand, tough life of poverty. From the age of 7, Victor already sometimes hawk on the streets (just like his siblings) to support the family revenue for living. He was already adjusting to the fact that he may drop out of school in the nearest future due to funds.

“Now my parents do not have to worry about my school fees from now to hopefully, years from now provided I can perform very well in my examinations. I do not even have to be involved with the stressful hawking I use to do to support the family because I have to focus more on school works”





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