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### Abstracts...

#### ANNUAL ACTIVITY REPORT

### Powering Change In Extraordinary Times...

These are extraordinary times, regularly punctuated by crises, from hardship to violence, dropping out of school, homelessness, hunger and lack of basic infrastructures. And for those who are barely spared from circumstances like these, daily living on a sum of 500 to 1000 Naira can be an endless emergency.

But our work together is extraordinary too. Thanks to our field staff and our partners, who understand our vision and have diligently, yearly worked according to our plan to help equip youths, women and communities with the most important tools that helps them continuously thrive over tough challenges of living. With their co-operation in the last few years, we expanded access to education — particularly for younger children and youths, who face so many barriers in their pursuit of learning. We delivered clean water hand in hand with local communities or churches.

Small-scale business women grow their businesses with the help of our financial aid and upto-date business workshops, to better feed their families (single mothers) or assist financially in their homes. We combated early school-dropout that leaves children with less opportunity to realize their full potential. And we consistently, through our Youth Empowerment Initiative YEI (since inception in 2014) equipped youths with vocational skills to earn a good living.

WE DID ALL OF THESE AND MORE BECAUSE WE BELIEVED THEY COULD MAKE A DIFFERENCE. AND THEY DID.

### Our Potentials

"The most important determinant of a country's competitiveness is its human talent - the skills, Education and productivity of its Workforce. And youths account for almost two-third of the potential talent base throughout Nigeria and the world. To maximize its competitiveness and development potential, each country should encourage youth entrepreneurship, which would give young people the skills and knowledge to create jobs for themselves and their peers and create a favorable ecosystem for young entrepreneurs".





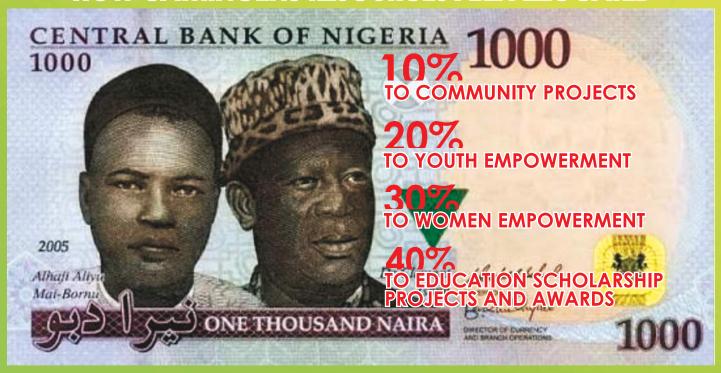




We cannot advance as a country when a lot of people are restricted by such factors, from reaching their potential and contribute to society.

CATHINGENS WORKS TO BRING ABOUT ECONOMIC BALANCE SO THAT EVERYBODY CAN LIVE UP TO HIS OR HER POTENTIAL.

### HOW CATHINGENS RESOURCES ARE ALLOCATED



### **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 of 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.

### **OUR VISION**

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

### **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

### **COMMITMENT**

We are committed to our purpose.

## Celebrating Our Past; Reaching Toward Our Future:

ooking back in 2019, we are moved by the resilience and resourcefulness of the staff and partners of **CATHINGENS**. Both **CATHINGENS** and the **CATHINGENS** package turned 9 last year. Our mission has evolved from exclusively delivering that first **CATHINGENS** Package to delivering lasting impact through innovative programs that empower people — especially youths — to be agents of change within their communities or even beyond. We still respond to our routine projects ranging from empowering with capital and business skills for small-and-Medium-scale women traders, to provision of clean water borehole for communities in need.

But most of our work seeks long-term improvements in people's lives by cutting at poverty's roots. As an example in 2019, a research we funded revealed that a prevailing factor influencing 'high rate' of unemployment/underemployment of youths is their inability to optimally harness and utilize their acquired skills (formal and informal). Following the research findings, we designed a programme titled ANOTHER OUTLOOK - an entrepreneurship workshop that will help youths improve their pathways to labour market - either by acquiring as much as possible market for themselves, or create jobs by delving deeper and thinking of products, goods and services that are important to the society which are not yet introduced by anyone else. We plan to continuously execute this solution in all major regions of Lagos within the next 18 months. Our ultimate programme goal is to rebrand Nigerian youths in ways that help them become less vulnerable to the country's ever unstable economy.

Early in the year, we implemented a project titled "THE EXCEPTIONAL TRADER". This project, unlike our previous works on Women Empowerment, was an open programme for all women traders in Lagos - whether or not included in our financial grants project.



We designed the programme to help business and Market women to understand the importance of Customer Service in a competitive environment. They learned how to practice the techniques of managing Customer expectations and to regain the loyalty of customers which inevitably gives them a competitive edge and makes them memorable. In all, we held 10 sessions for business women across different zones of Lagos. We look forward to covering the marginal zones.

Our long-term strategy in **CATHINGENS** is informed by the understanding that when you empower a person in one area of his or her life, it inevitably has a ripple effect into other areas and into the lives of those around them. In the pages of this report, you will clearly see that principle at work in an inspiring story about a past beneficiary of our **YOUTHEMPOWERMENT INTIATIVE (YEI).** 

Destiny Nnana 24, the eldest of three siblings who hail from Umuahia village, came to Lagos with hope and a mindset to labour and save enough money in three years to start up a business that can provide enough to have his younger ones with him in Lagos. After first 42 months of labour with a block industry, his dreams still seemed very far from reach. When **CATHINGENS** launched the **YEI** in 2014, he was one of the beneficiaries. During our build up to the 'ANOTHER OUTLOOK' workshop of 2019, Destiny who was one of the guest alumni invited revealed to the participants how the entrepreneurship training helped him go from being a labourer for a block industry, to being freelance block contractor. Five years on, his younger brother and another relative are making a living from his registered building block business and the youngest is currently in her HND 1 in Awka Polytechnic, Anambra State.

Of course, it's impossible to share most of our stories without acknowledging our partners. **CATHINGENS** is only as strong as the partners who work with us. Simply put, **CATHINGENS** would not have been able to directly reach more than 450 people in 32 projects in 6 states in Nigeria without their commitment. We are making real progress in the fight againt poverty and I am extremely proud of our accomplishments - **HOPE**, **LIVE**, **LEARN**.

Moving forward, we would act more boldly, with new **CATHINGENS** packages that will deliver results more swiftly to thousands and then replicated to transform the lives of millions.

Thank you.



### Our Coverage





**402 MARKET WOMEN TRAINED IN BUSINESS SKILLS** 



**16 PARTNERS** 



**4 CATHINGENS EMPLOYEES** 



13,420,000 NAIRA BUDGET



67 WOMEN GRANTED INTEREST-FREE LOAN WITH 6 MONTHS MORATORIUM



12 YOUTHS SPONSORED FOR 24-MONTH VOCATIONAL AND ENTREPRENEURSHIP TRAINING



37 TUITION SCHOLARSHIPS ACROSS PRIMARY, SECONDARY AND TERTIARY INSTITUTIONS



2 SCHOLARSHIPS FOR SPECIAL LIFE TRAINING



6 12-MONTHS WATER BOREHOLE MAINTENANCE SCHEME



1 ECONOMIC RESEARCH



12 OUTSTANDING STUDENTS IN SSCE AND JSCE EXAMINATIONS GIVEN



77 YOUTHS GIVEN FREE POST-RESEARCH ENTREPRENEURSHIP WORKSHOP TRAINING

#### **OUR ACTIVITIES AT A GLANCE**



### PROGRAM HIGHLIGHTS

Open Market Women Business Workshop

PARTNERS: Mr. Ifeanyi Okonkwo Ms. Daisy Brewster



mprovement of lives has been the major focus for **CATHINGENS**. It is also visible that there is a slow pace of expansion of the formal economy, and this has contributed to the low labour absorption in the country. As a result, the informal sector plays an important role in providing sustainable livelihood to the unemployed. In the recent era women are increasing their numbers in entrepreneurial activity, particularly in micro enterprise – making up about 54% currently, but the question arises on how many of these women managed to sustain in their entrepreneurial journey.

The main objective of our first research of 2019 was to examine the fresh limitations faced by women petty traders in the course of starting and operating their businesses and also examine the effects of these limitations on their business in Lagos, Nigeria. The study is based on an aided questionnaire and in depth interviews with some of the **CATHINGENS** beneficiary women traders drawn from a purposive sampling of 15 traders operating in the markets located in Oshodi and Orile of Lagos.

The findings originally showed that these women petty traders are facing limitations in the areas of finance & human capital (58%), education and training (15%), family responsibilities (20%) and unreliable suppliers (7%).

These limitations faced by the respondents are affecting their business growth and success, many of them having experience agonizing frustration. Following the assessments, we planned and organized a series of workshop for unrestricted number women traders across 5 zones in Lagos, during which our contracted facilitators trained participants on how to:

- · Protect their trading capital
- · Developing a trading methodology in-business
- · Use a stop loss
- Excellent responsiveness in serving customers
- · Good business ethics

These skills are pertaining to their trading systems, without which they were always at the mercy of the markets and trading sellers.

### WEI – BUSINESS CAPITAL FOR BENEFICIARY WOMEN

start. It does not take a finance degree to know that the country's current economy is tough; unemployment rates are still at an all-time high, and many companies have gone bankrupt, while others are barely hanging on by a thread. In today's ever-changing and fluxing economic climate, we not only thrive in business workshops for women traders, we still maintain our ever routine scheme of granting business (interest-free) loans to women to further their businesses. With our efficient business loan, almost any business can see immediate growth as long as a beneficiary uses the additional capital and business skills acquired during the Cathingens workshop wisely.

Potential women beneficiaries have different reasons and needs for capital. Some may want to secure financing to maintain business operations, invest in equipment, start a new branch, or any number of other motivations. Not only are our business capital grants beneficial for burgeoning the women businesses, but they are normally easy to obtain as long as it is well-proven a potential beneficiary is really in dire need of such support and satisfactorily undergo the mandatory and tailored business seminars.

Sharing their past experiences during our routine funds pre-disbursement seminar, most of the beneficiaries' said their businesses floundered without adequate capital under the weight of its own expenses and debt. Some other businesses either outgrew their current locations or there were demand for new goods or services, hence the need for expansion. The rest of the beneficiaries were aspiring to starters. Whatever the reason, the funds are right for the group of women selected, and it helps them take advantage of new opportunities and make their ambitions a reality.

Many such loans will have fixed monthly repayments over the term of the loan, enabling you to more easily plan your business finances as you grow

It has been shown that the amount of funding and resources committed to an area directly affect the development, quality, and services related to the area. For example, the funding given to education is directly related to the quality of education and in most cases a cade mic achievement.



Studies also found a statistically significant positive relationship between capital investment and pupil attainment. Similarly, increased funding towards healthcare increases the quality of care given – increased spending on hospitals, drugs, and public health have been linked to improved public assessments of the system. At **CATHINGENS** however, we believe that simply increasing funding is not the answer as funding in several business areas has shown varying outcomes.

The mechanism of funding and the appropriation of funds are just as important. That is the very essence of our routine pre-disbursement seminar, organized to equip all selected beneficiaries with necessary strategy is needed for appropriate spending to maximize profit.

YOUTH EMPOWERMENT: 24-MONTHS
VOCATIONAL TRAINING SCHOLARSHIPS
FOR YOUTHS

PARTNERS: Women Training Centre, Amukoko Orile, Lagos NAWA LAGOON

n 2019, we engaged a total of 14 youths in a 24-months FREE Vocational skills training in Dressmaking, Catering and Hotel Management, Bead making and Art & Designs. Our sole objective is to produce technically sound entrepreneurs with the right levels of business acumen and directly affect unemployment downwards. Unemployment and underemployment is one of Nigeria's growing issues as is global problem. In fact, it is a long-term persistent trend affecting up to 30 percent of the Nigerian labour force, a daunting 50 million people.

Nigeria has a wealth of existing and aspiring entrepreneurs who can be helped, through Self-employment, to face the threat of unemployment. Our Youth Empowerment Scheme (YEI) has continuously played a role in helping them achieve this. Generally, vocational education has partly contributed to the curbing of high unemployment and rising poverty among the youth because most of them lack the necessary formal job skills. They are struggling with the challenges of acquiring employable skills because the society is focused mostly on formal university education.

Most individuals and organizations appear to feel that graduates of vocational institutions are not equal to the university graduates of corresponding backgrounds. This attitude reflects the employer's preference for regular university graduates during recruitment even to the level of driver and security positions, which underlines the spate of unemployment and underemployment. Our vocational education scholarship is designed to offer training to improve individual's general proficiency, especially with their present and future occupations. Hence, it not only concentrates on helping individuals to gain employment in the Small and Medium Enterprise sectors but also (mainly) to become self-employed through a combined hands-on and entrepreneurship skills training. Having the right skills in right place and at the right time is essential in the labour markets to operate efficiently, and this eases unemployment bottlenecks.



We have a country that believes more on paper qualifications. As a result, there is a high rate of unemployment in the country. This is largely attributed to the lack of employable workforce. In order to reverse the trend, it has become inevitable to build capacity through vocational training to impart the much-needed skills.

Our training partners – *Women Training Centre, Amukoko and the NAWA Lagoon* are highly reputable for their method of 40% in-class theory and practice and 60% field and practical exposure. As a matter of fact, the transition of trainees into labour positions comes with ease due to the affiliation of the institution with standard catering and hospitality organizations.

In the coming years, **CATHINGENS** plan to take further steps to not just helping beneficiary youth graduates to setup their trades, but also to monitor and nurture with a view to the 'once trainee' becoming a trainer, as the existing relevant youth **NGOs** cannot train all currently available unemployed and underemployed youths.







### MONTHLY WATER BOREHOLE MAINTENANCE

PARTNERS: Mr. Tunde Adebayo for Erefun, Imoro and Agbeda Villages

St. Phillip Catholic Church for Arondizuogu

Our Lady of Apostle Catholic Church for Coker, Surulere

St. Theresa Catholic Church for Epe





The lack of well servicing and repair can halt pumping or drawing of water due to breakdowns in operation. It also downgrades the quality of the water and therefore causes illness. Such malfunctions sadly have lead to the abandoning of a very large number of wells that have been dug or bored every year worldwide. This is the reason why **CATHINGENS** always disburses funds monthly to all locations of her borehole projects for maintenance to date.

During the process, pumps, pipes and all other equipments like winch, pulleys, etc are checked regularly and any breakdown repaired.

Safe water supply is fundamental for environmentally sustainable development. Despite the construction of numerous boreholes in the developing countries and the involvement of several agencies in the development of water supply, only about 35 - 45% of the rural population has access to potable drinking water.

Apart from low coverage, there are the problems of poor feasibility studies and lack of appropriate maintenance culture. For instance, most of the boreholes sunk in parts of the country like the Rivers State stopped production after a short period of operation, due to the shallow nature of the boreholes resulting from inadequate feasibility studies. Also, many boreholes were drilled and handed over to the communities without adequate provision of spare parts or adequate maintenance funding.

### **FULL ACADEMIC YEAR TUITION SCHOLARSHIP FOR 47 STUDENTS**

**PARTNERS:** 

Benflo

St. Finbarrs' College Akoka Lagos

NAWA Lagoon Schools

St. John's Catholic school, Ikorodu Lagos



ponsoring a child is the one of most effective ways we try to put up a fight against social evils of poverty and illiteracy. It creates a timeless impact. As our education activities gathered pace, towards end of 2019, the need was huge, but the hands were limited.

This led to our fresh partnership with the St. John's Catholic school where we made selection of 10 pupils (in addition to existing beneficiaries) for education sponsorship through Primary and Secondary schools. The Scholarships will make it possible for these bright young minds whose parents are either late or financially incapable, to stay in school.

The scholarship funds help cover tuition, books, school supplies, uniforms and other school-related costs. When we provide a scholarship to a student, we offer a promise to the student that what they do in school has meaning, and they will have the reinforcement they need.

Scholarships allow for future educational planning, and continuous support. When a student receives a scholarship to continuously attend school, he or she is less likely to drop out of school and hence has the confidence to thrive intellectually

Providing quality education to children reflects the fact that every child is entitled to fundamental human rights and is to be treated with dignity. When we provide educational opportunities to children we work against the efforts to indoctrinate them into violent and destructive paths.

Education is their best weapon against impoverishment, disease, early marriage, gang activities, and prostitution. When children are exposed to poverty, violence, abuse, and exploitation, those children are at risk for taking destructive life paths. Educated children stand a better chance of having opportunities for constructive and positive life paths.

Our decision to partner with our first primary school in Lagos was borne out of our decision that childhood education gives young people a chance to develop social awareness and is very key to cross-cultural understanding. When children are taught social studies, geography, and history they have a better understanding of what life is like for other people. This understanding is the first step in conflict resolution in a country with many ethnic, societal and cultural backgrounds.

We remain relentless at **CATHINGENS** in this initiative as we believe that many of the bright students in the country are buried in various life circumstances that hinder them from reaching their full potential, and we would like to help. We will keep offering financial aid – as much as we can – to students who come from parentless, single-parent households, and those who regardless in drop-out situations due to financial incapacity. We would like to keep giving them the chance for their educational right because in this rapidly changing world, education is the key that unlocks life's great opportunities.

Please see breakdown details of our 2019 beneficiaries' activities:

## PRICE MONEY AWARD FOR 12 OUTSTANDING STUDENTS OF SSCE AND JSCE

<u>PARTNERS</u>: Federal Government College, Enugu

Federal Government College, Nise – Anambra state

For the sixth year, **CATHINGENS** rewarded 12 outstanding academic students of the *Federal Government Colleges of Enugu and Anambra* (**FGCE AND FGC NISE**) with cash awards. The basis of selection is best performing student on grades in the Junior and Senior secondary schools certificate examinations. Categories are as follows:

	SCHOOL/CATEGORY	NO: OF STUDENTS	AWARD (NAIRA)
1	FGC, ENUGU - SENIOR SECONDARY (SS 3)	3	100,000 EACH
2	FGC, NISE - SENIOR SECONDARY (SS 3)	3	100,000 EACH
3	FGC, ENUGU - SENIOR SECONDARY (JSS 3)	3	50,000 EACH
4	FGC, NISE - SENIOR SECONDARY (JSS 3)	3	50,000 EACH

Our yearly practice of prize awards for outstanding student performers in external exams play an important part in recognizing high levels of student achievement, primarily through academic excellence and also in some instances through the quality of contribution to other aspects of school life. They are an important element in the **CATHINGEN's** strategy for engaging nearly all college students towards high academic aspirations. For those who receive, prizes enhance confidence and positive outlook well into the future.

Research has proven that recognition and reward of student's efforts is more highly valuable especially when it comes to academics. Unfortunately, the vast majority of hard-working, well-behaved, industrious students are overlooked. It is important to create recognition programs that honor all types of students, especially those who might not normally receive acknowledgment for their efforts.

Students can be recognized for a number of other accomplishments, including improved academic standing, a demonstration of their love of learning, or because they have shown exemplary attitude and behavior. Some will lead by example while others will be determined to learn, no matter the obstacles. We started our academic awards in that spirit, with the hope they would create meaningful moments of recognition that will inspire others and reinforce the behavior that led to the reward.



### YOUTH ENTREPRENEURSHIP WORKSHOP - ANOTHER OUTLOOK

PARTNERS: Mr. Ifeanyi Okonkwo

Mr. Niyi Babatunde

Alumnis

While vocational skills training are a major vehicle for youth empowerment, entrepreneurship (and integrated competencies) skills training hold the master key to this effect. Many of our university and vocational graduates under-utilize or mismanage their acquired skills by either accepting jobs on which they are not necessarily required to exhibit acquired skills to a good potential – and consequently underpaid – or simply 'add up to the already high figure of the unemployed within the society. The ability of youths to optimally harness and utilize acquired skills is the most important determinant of fulfilling **CATHINGENS** aim for youths.

Our current partners in our Youth Empowerment programme integrate (just modestly) entrepreneurship skills sessions in their training modules yearly; yet 2 of every 4 graduates take up jobs with very minimal pay. We desired very much in 2019 to improve the situation.

While it may have been worse, had they not had any vocational training, we believe their situation could be much better if we equip them with entrepreneurship and competency skills that will encourage them to become bosses on their own. Such skills that will improve their pathways to labour market – either to get as much as possible market for themselves, or create jobs by delving deeper and thinking of products, goods and services that are important to the society which are not yet introduced by anyone else.

The pre-programme research we randomly conducted in Ibeju-Lekki and Orile areas of Lagos showed that the profile of Lagos youths has altered markedly in the last 4-5 years.

There had been increase in percentage of literate youths due to emergence minor institutions and short courses with relative ease of admissions and finance compared to the regular and major institutions. More so nowadays, more youths (even graduates and undergraduates) now acquire vocational skills either from regular vocational centers or through apprenticeship for a period of time. Hence, 4 to 5 of every 8 youths you come across in major places of Lagos have acquired at least one vocational skill. But a lot of them still constitute the large number of the 'Unemployed' in our society. Jobs or contracts for these lots are not necessarily exhausted, sometimes; they only need to be more 'creative' for a new market.

Held on October 26th 2019, 'ANOTHER OUTLOOK' seminar was envisioned to help youths develop and apply personal Entrepreneurial qualities and competencies. Such traits as sourcing of information and support, Business opportunity identification, Goal setting, Market research, business planning, etc we believe will influence entrepreneurial success.

The training workshop (held at the Women Training Centre, Orile) was site specific, aiming at enhancing the entrepreneurship capacity of youths who directly reside within and around the centre of Lagos.

The resource team comprised of Mr. Ifeanyi Okonkwo, Mr. Niyi Oke – Entrepreneurship Development Specialists and Mrs. Chinasa Chukwudinma – Coordinator, CATHINGENS Empowerment Initiatives.



## CAN CATHINGENS PROGRAMS REALLY EMPOWER PEOPLE?

Our programs give people (especially youths) the opportunity to be agents of change. This assessment summarizes the findings of **CATHINGENS'** recent investigation into the impact of our programming on the women, youths, communities and past beneficiaries of the Education Empowerment. The investigation, conducted for our past three years of activities, included field studies in:-

- Federal Government Colleges of Enugu & Nise (Anambra) where we have consistently given price awards to outstanding performers in Junior Secondary Certificate Examination (JSCE) and the Senior School Certificate Examination (SSCE)
- • Erefun and Imoro Villages of Ogun State where CATHINGENS donated borehole systems and reservoir tanks
- • Businesses of Women of St. Jude Oshodi and St. Matthew Orile, who had benefitted from several CATHINGENS' loans and the accompanying business workshop series
- Past and current beneficiaries of the CATHINGENS' Youth Empowerment programmes at partner institutions Southern Business Academy and Women Training Centre

The study shows that **CATHINGEN's** work provides direct benefits to women and families, well-being, education and livelihoods for young pupils and youths in some communities of the country.

In site after site, women said that the business skills and confidence they had gained from contact with **CATHINGENS** programs were allowing them to play a stronger and more active role in the household and to even participate in public meetings. Yet, the research revealed opportunities to achieve more meaningful change more quickly by addressing the forces beyond the women themselves and their ever stiff and competitive business environments. They are looking to us for help in turning their incremental gains into lasting, structural change.

In the next few pages, we will be discussing some notable accounts of how our works have made lasting impacts on our beneficiaries.



# THE BUTTERFLY EFFECT : – HOW CATHINGENS SOWED A SEED OF IMPACT IN A FAMILY THROUGH ONE-FOR-ALL

In meteorology there's a phenomenon known as the butterfly effect. It means a tiny variation in today's weather can trigger a chain reaction that leads to a large weather event several days later in a far-distant location. **CATHINGENS** does not predict weather. Nevertheless, we understand the butterfly effect. Our 9 years of experience makes clear that when we support a youth through vocational and entrepreneurship skills programme, foster a young child's education or provide women in rural places with access to financial services, we are setting off millions of little chain reactions that, over time and distance, make a big difference.

We call our butterfly effect **HOPE**, **EARN**, **LIVE**. It means our programs work in concert, giving people opportunities to fulfill their personal potential and then reinvest their own success in their families and communities. That reinvestment by youths and women is the key. Our experience has shown us they are the most powerful agents of change in their communities. Let us take you through a typical story of how **CATHINGENS'** work fundamentally altered the story of a struggling youth, who could barely meet up with the challenge of having 1 meal a day.

Destiny Nnana 24, the eldest of three orphaned siblings who hail from Umuahia village, came to Lagos with hope and a mindset to labour and save enough money in three years to start up a business that can provide enough to have his younger ones with him in Lagos. After first 42 months of labour with a block industry, his dreams still seemed very far from reach. When **CATHINGENS** launched the **YEI** in 2014, he was one of the beneficiaries. During our build up to the 'ANOTHER OUTLOOK' workshop of 2019, Destiny who was one of the invited guest alumni revealed to the participants how our vocational and entrepreneurship training helped him go from being a mere laborer for a block industry, to being freelance block contractor. Five years on, his younger brother and another relative are making a living from his registered building block business and the youngest (his sister) is currently in her **HND 1** in one of the eastern polytechnics in Nigeria.

Given the opportunity to **HOPE**, **LIVE** and **EARN** Nnana lead those around him to do the same. **HOPE**, **LIVE**, **EARN** is more than a path forward. It's also a cycle of virtue. It really isn't hard to grasp the idea that helping someone improve one area of his or her life will have a beneficial ripple effect throughout other areas of life and the lives of those near him.



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