



CATHINGENS  
HOPE. EARN. LIVE.



ANNUAL  
REPORT 2023





## THANK YOU, CATHINGENS

Thank you for showing us how meaningful one's life can be.

Thank you for instilling the courage in us to take on the impossible.

Thank you for helping us to re-invent our businesses, to fail and get up again

Thank you for making us see that no one is ordinary and to seek potential in everyone

We will not relent until we reach your set goals for us

The Cathingens that we know will not rest until a world of hope is built for all

You would not let us stay down for too long

You would want us to tirelessly fight Poverty and Inequality, like you did last 13 years

We promise to rise to that responsibility

## WE PROMISE TO BE WORTHY OF YOUR LEGACY

*A message from the pilgrimage Centre*

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## DIRECTOR'S FOREWARD

# READY TO RISE TO ANY CHALLENGE

Our country has never felt more different and more threatened in the relatively short span of time since the abolition of petrol subsidy has ravaged lives and the economy. In addressing the fall-outs, the government, policy makers, business leaders, nonstate actors and citizens all have had to grapple with the simultaneous challenges of lives and livelihoods.

For Cathingens, responding was particularly needed to be urgent. The ripple effect of the subsidy removal was general, but its impact has been disproportionate on people living in poverty and those on the margins of society - precisely the groups Cathingens exists for. Just mid-year 2023, the World Bank disclosed that no fewer than four million Nigerians were pushed into the poverty trap in the first six months of this year, with another 7.1 million more expected to join the conundrum if properly targeted measures are not taken to manage the impact of fuel subsidy removal.

We responded rapidly at our best scale by augmenting our beneficiaries both in size and value. We have had more multi-dimensional engagement since the aftermath of high inflation that has ravaged the underprivileged.

We increased the number of students on our full academic scholarship program from 74 (not including 10 past graduates sponsored from Nursery/Primary to tertiary levels) to 110 beneficiaries to curb dropping-outs of school; Sponsored installations of four (4) renewable "Potable" water projects across two states (in addition to



the other existing 11) to alleviate cost of buying drinking water; bumped up loan amounts for phase I (interest-free) by 20% to 20 new women for their startups, bumped up loan amounts for Phase III women by 33% to 10 qualifying women (interest-free) and awarded loans 20 other women for Phase II, with all repayments made easy and most flexible for as long as 12 – 15 months, after 6 months of moratorium.

We also sponsored business startups for 12 youths who were already vocationally trained, but without capital to establish their trades.

My mantra of 'Small is beautiful' continues to guide Cathingens' approach during this economic crisis. However, we always believed that large-scale change is possible through collaboration. We have forged new public-private partnerships; and now more than ever, we must strengthen mechanisms to work together and find new solutions that dismantle inequality as much as possible, so that our new normal is one which works for everyone.

There is still plenty of works to be done, but we will continuously work hard as much as we can to ensure that we leave behind a legacy of strong guiding values for the coming generations, an ethos based on empathy and a frontline workforce ready to rise to any challenge.

*Creecheozo*

**MRS C. ECHEOZO**  
Founder Cathingens



## LETTER FROM THE COORDINATOR



# KEEPING PACE WITH CHANGING NEEDS

Our founder created Cathingens in 2011, driven by the conviction that the extreme inequalities that create divisions of privileged and underprivileged are made by humans. Putting power back into the hands of people living in poverty, reminding them of their own self-worth and investing in changing systems of inequality became Cathingens' ethos. Now with “Small is beautiful” yearly interventions, Cathingens is now living a legacy of endless resource of lessons.

The tough period that we are living through now in Nigeria gives us a timely reason to look back upon the vision of our founder. As the country fights against common enemies not limited to inflation and unemployment, we are seeing the systemic inequalities that make people living in poverty receive the higher brunt of this crisis disproportionately. We are again reminded that we live in a world where we cannot afford to leave anyone behind in terms of education, basic standard of living and entrepreneurship. Whether it is unequal access to basic amenities like potable water, poor public health infrastructure or even education, we can see clearly what is not working in the system. We need to do our little bests to fix this with renewed vigour.

Together as a team, Cathingens development trajectory is considered a unique success story. I would say we have achieved such impressive social development amidst extremely challenging circumstances that any non-governmental organizations will look into for lessons to offer for the African community.

In the coming years, we will continue to do our social works – with healthy impatience and urgency. No matter what happens, every day, we must continue to respond with empathy, strength and hope. For us at Cathingens, the new reality is an opportunity to remember what has been at the heart of our work through the years - people and the community. It is more important than ever before to give ownership of solutions to people, by offering technical assistance and finance, with the belief that, with the right tools, people can be their own agents of change - for tackling economic crisis it has brought with it.

We are remaining adaptive and agile, keeping pace with changing needs, especially of those most vulnerable, and emerging with the same courage and compassion that our founder has instilled in us. We stand committed alongside our partners, volunteers and many other NGOs to build a more equitable Nigeria, now, and for future generations.





# BUILDING A WORLD WE WANT

The idea behind Cathingens is to rekindle Hope and empower Earnings. We act as a catalyst, providing platforms and resources for people to realise their potential. We were born in Nigeria. Our network of social interventions has now reached over 10 states through women and youth empowerments, academic scholarships, academic excellence awards and provision of potable water borehole systems.



## SOCIAL DEVELOPMENT

Facilitating social transformation through:

Eliminating extreme poverty by empowering earnings for youths and women, placing merit students whose parents or guardians cannot or can no longer afford their bills through school, Vocational skills for entrepreneurship, investing in the next generation



## HUMANITARIAN RESPONSE

Responding to rising spate of cervical cancer in women caused by their ignorance, sponsoring free tests for them including awareness workshops; Sponsoring potable water projects for needy communities that has never known clean source of water; Donations to structural renovation projects for social benefit purposes



## SOCIAL ENTERPRISES

Solutions for economic challenges and surplus for greater impact in business through seminars: Initiatives that engage youths and women of micro and small enterprises.





## VISION, MISSION AND VALUES

# VISION

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

# MISSION

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, focusing on results and, at all times, continuously innovating to provide a high quality of humanitarian services.

# VALUES

EMPATHY

LOVE

PASSION

INTEGRITY

EFFECTIVENESS





# 2023 AT A GLANCE

<p><b>72</b> Households lifted from ultra-poverty</p>	<p><b>₦7.1M</b> (Seven million, one hundred and fifty thousand naira) disbursed in loans (an increase of 38% from 2022)</p>	<p><b>110</b> full academic tuitions paid (including lunch for 77 Nursery and primary pupils and full boarding fees for 10 secondary school students)</p>
<p>3 special needs kids supported with free therapy – speech and behavioral</p>	<p>Business startups for 11 skilled youths in various vocations</p>	<p>1 youth living with disability sponsored for vocational training and business startup</p>
<p><b>₦9.5M</b> spent on four (4) potable water projects (water borehole + treatment system)</p>	<p><b>12</b> outstanding performers in Senior School Certificate Exam (SSCE) and Junior School Certificate Exam (JSCE) rewarded with total of <b>₦1.1M</b></p>	<p>At least, 2,200 people benefits from potable water projects of Cathingens in 2023</p>

# FOOTPRINTS

## 7 STATES, OVER 100 PROJECTS AND STILL COUNTING

### OGUN STATE

- ✓ Purified water borehole projects



### OYO STATE

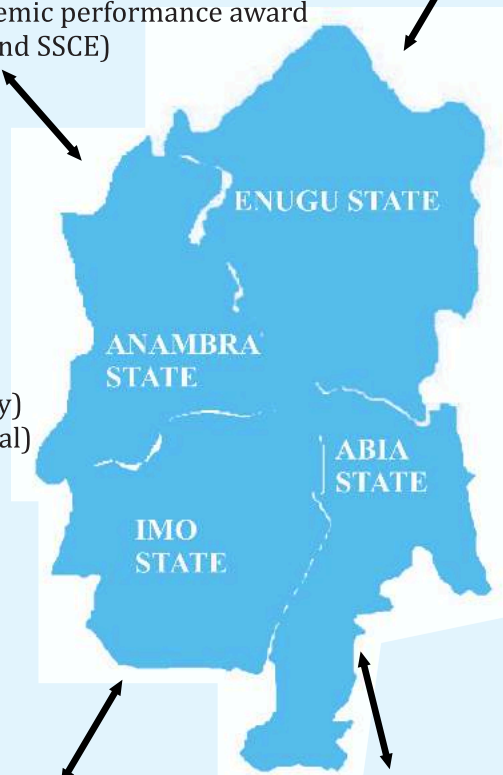
- ✓ Potable water borehole
- ✓ Academic full scholarship

### ENUGU STATE

- ✓ Full academic scholarships (Primary, Secondary, Tertiary)
- ✓ Academic performance award (JSCE and SSCE)

### ANAMBRA STATE

- ✓ Academic performance award (JSCE and SSCE)



### LAGOS STATE

- ✓ Business Financing (Youths)
- ✓ Business Financing (women)
- ✓ Purified water borehole projects
- ✓ Health programmes
- ✓ Full academic scholarships (Primary, Secondary, Tertiary)
- ✓ Sponsored youth empowerment programmes (Vocational)
- ✓ Entrepreneurship training programmes

### IMO STATE

- ✓ Full academic scholarships (Primary, Secondary, Tertiary)
- ✓ Community School renovation funds

### ABIA STATE

- ✓ Full academic scholarships (Primary School)



# INSTITUTIONAL AND COMMUNITY ALLIANCES



Saint Philip  
CATHOLIC CHURCH



**CLARETIAN** Misioneros  
Missionaries **CLARETIANOS**  
Rooted in Christ. Audacious in mission. Arraigados en Cristo, audaces en la misión.

SAINT DENNIS  
PARISH



ST. JOSEPH  
CATHOLIC CHURCH

SAINT DOMINIC  
CATHOLIC CHURCH



**CK**  
CHRIST THE KING  
CATHOLIC CHURCH



30 YEARS OF  
LOVING GAZE  
WE CARE. DO YOU?



# CATHINGENS MANAGEMENT

## 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 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.



# CATHINGENS VOLUNTEERS

## 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.

# EXECUTIVE PARTNERS



REV. FR.  
NICHOLAS  
**IBEMEME**

He is the current Parish priest of the Miraculous Medal Centre (Pilgrimage Centre), Onigbongbo, Atan Ogun State. Fr. Nicolas is also the Administrator of the Gratia Plena schools, Atan Ogun state.

He is a Social thinker who have endeared himself to the people of the parish community in Onigbongbo with his benevolence, irrespective of their various religions. Due to his unwavering concern for the plights of the poor within the community, he made sure to avail them of constant water supply, despite relative difficulties associated. His compassion also ensured that pupils who cannot afford to regularly pay their tuitions remained in school.

This year, Cathingens teamed with him and sponsored a water treatment system for the community. Through his help and commitment, 20 women from the Parish community were economically empowered through Cathingens' women empowerment program; and 8 pupils from the Gratia Plena Schools placed on Education Sponsorship.



REV. FR.  
KEVIN  
**IWUOHA**

He is the parish priest of St. Phillips Catholic church, Arondi'zuogu, Imo state and the Administrator of the Fr. Cunningham Memorial Nursery and Primary School.

He is a reformer. Father Kevin leadership is characterized by positive change, evidenced by marked improvements of the Fr. Cunningham Memorial School, both structurally and academically. Despite limited resources and relatively disadvantaged location, Fr. Cunningham schools won a coveted prize of best in Mathematics in the entire Owerri under his leadership.

Cathingens partnered with his parish in 2017 and sponsored her first borehole project in the Southeast for the Arondi'zuogu. Cathingens also currently have 20 pupils of the Fr. Cunningham Memorial schools on her education sponsorship program.



# EXECUTIVE PARTNERS



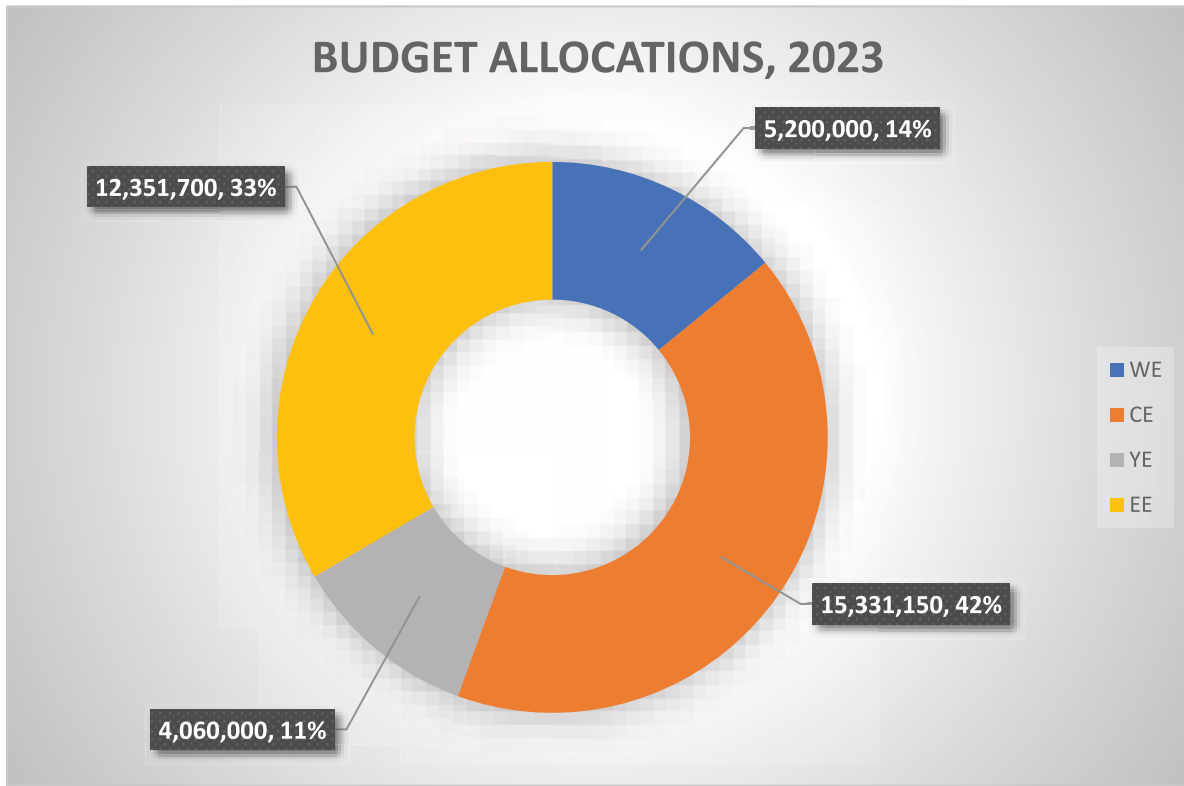
REV. FR.  
EMMANUEL  
**TERSEE**

He is currently the parish priest of St. Augustine Catholic church, Ikorodu and the Administrator of the Clarentia Academy, Gberigbe Ikorodu.

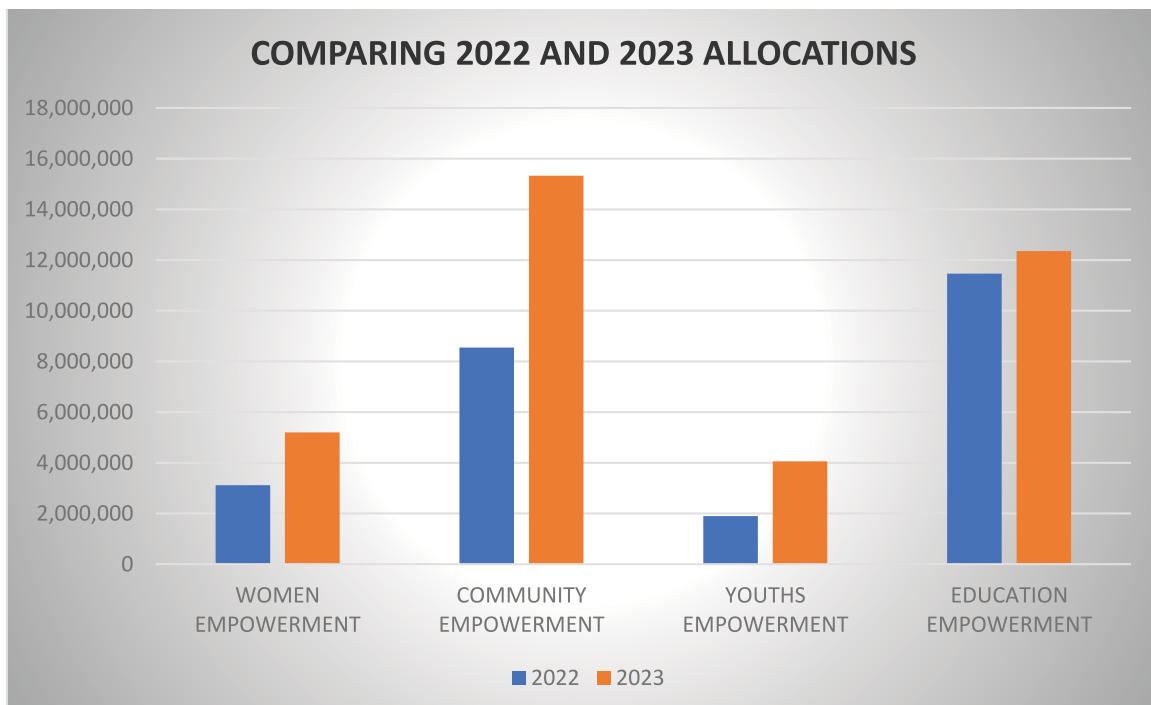
Father Tersee has been a Collaborator and social change catalyst for Cathingens since 2016, especially in the aspects of Community and Women empowerment programs. He is well-travelled and has deep knowledge of people and numerous communities, which Cathingens leveraged on. He was regularly responsible for recommending needy communities and liaising on Cathingens' behalf. His contributions cannot be overemphasized.

In 2022, Cathingens partnered with the Clarentia academy to sponsor Potable-water borehole project in Gberigbe, Ikorodu.

## 2023 CATHINGENS BUDGET ALLOCATIONS

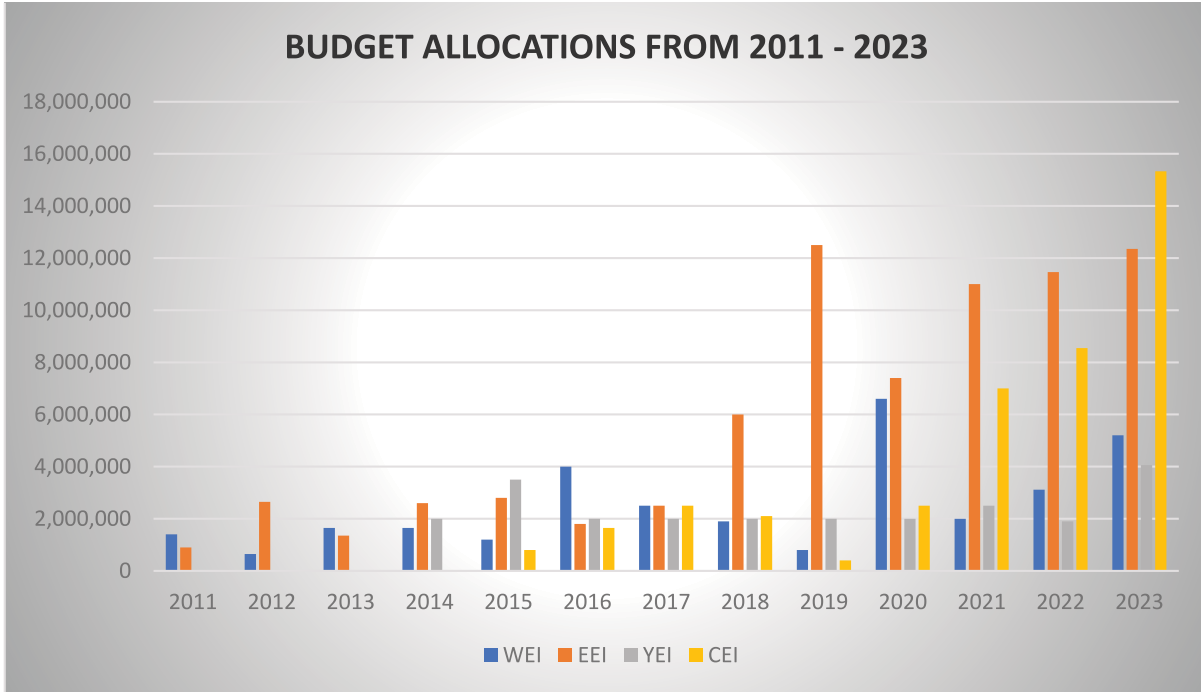


## COMPARING 2022 AND 2023 ALLOCATIONS





# CATHINGENS FINANCIALS AND ALLOCATIONS FROM 2011 - 2023



## WATER (2015 – 2023)

Clean water alone is not enough. That is why we have upgraded our water borehole model to a system that cares for the community holistically. This means we are not just going to give a community clean water and wish them the best. As we have reformed our Water-for-community approach, we want to see their entire community transformed physically, socially and economically through provision of potable water. Our goal is to empower the locals so that the projects are sustainable and provide long-lasting development in the needy community.

Every community needs clean and potable water. Communities need clean water that is safe to use for household cooking, washing, drinking and sanitation. The United States Geological Society (USGS) defines safe-to-drink water as “water that will not harm you if you drink it.”

### STEWARDSHIP AND MAINTENANCE

We collaborate with school administrators and religious leaders within local communities to produce a long term monitoring and evaluation plan that keep safe water flowing for years to come. We believe people thrive better when they are freed from the burden of unsafe water.

### OUR WATER TREATMENT SOLUTIONS TECHNOLOGY

Access to water is not enough – everyone has a right to water that is safe. That is why every project Cathingens implements includes treatment system to provide reliably safe water for entire communities. There is no one-size-fits-all solution; our team designs and implements each system to fit the local context, but some key features are consistent across all Cathingens community water projects since 2021:

### SUSTAINABILITY

All system components can be affordable renewed for the community – often acquired locally – and easily changed-out ensuring sustainable operations. We believe a project is successful when it is sustainable and creates holistic transformation. That is why we see each project as a community asset that should be sustainable and lasting. Each produces safe water and brings health, while creating economic benefits for each community. 8 communities across Lagos, Ogun and Oyo states are home to a Cathingens Waters project and we are satisfied that we did even that much!

## BENEFICIARY COMMUNITIES OF POTABLE WATER PROJECTS FROM 2021 – 2023

### BEJU-LEKKI, LAGOS

Established: 2022

Due to the presence of excess dead roots in the water aquifers, so deep into the earth, and due to the nearness to salt water at Ibeju-lekki, water sources are contaminated. Due to this need, Cathingens installed potable water project in Ibeju-Lekki on the soil of Our lady of Holy rosary Catholic church, there to decrease the risk of water-borne diseases and help provide communities with access to free, safe water. Stewardship of the project was handed to Rev. Fr. Stephen.

Renewal of water treatment is scheduled for every 14 months



## **SACRED HEART COLLEGE, IBADAN-OYO**

Established: 2022;

Although we have been primarily focused on Lagos and Ogun states, this year we expanded our clean water programs into Oyo state and we are extremely excited by the momentum we have gained through the bold step. Due to the nature of the crystalline rocky earth in Oyo state, it had been very challenging funding borehole projects there because it is expensive. We are encouraged to see that there is safe water available and running at the Sacred heart schools, Ibadan Oyo state. We hope to continue spreading access to sustained safe water as much as we can.

Renewal of water treatment is scheduled for every 16 months

## **ST. JOHN AGAH, IKORODU-LAGOS**

Established 2020, upgraded in 2021;

While some water-borne illnesses are still common in many areas in Ikorodu, we incorporated treatment system into the water borehole at Agah community, Epe in 2021, to increase access to clean water to help improve their health and increase their hope. With ongoing strategic partnerships with the leadership of St. Augustine Catholic church Ikorodu, we look forward to reaching more communities within Ikorodu with safe water in the coming years!

Renewal of water treatment is scheduled for every 12 months

## **AJEGUNLE, OJO LAGOS**

Established: 2021

Located around the mangrove swamps and coastal ridges, the ground water source at the Ojo Ajegunle area contains very high iron content, making clean water quite a luxury for most of the residence. Brownish iron coloration on light colored buckets is very rampant and obvious due to deposition of iron content. Located on the property of Christ the Kings Catholic church, Ajegunle, the purified water system serves residents of the community as well as members of the local church. Renewal of water treatment is scheduled for every 14 months

## **BADAGRY, LAGOS**

Established: 2021

Most of the inhabitants of our target community here cannot afford to buy clean water for drinking water as reliably informed by a catholic parish in the area – Our Lady Queen of Holy Rosary. The water treatment system here serves both the local community and the church, preventing health hazards of water-borne diseases from affect over 750 people each year. The water produced not only allows the local community to thrive, but also improves the quality of their lives.

Renewal of water treatment is scheduled for every 12 months

## **MAJALOYE, EPE**

Established: 2017, upgraded in 2021

Because of the number of people without neither access to potable water nor can afford satchet water, Cathingens incorporated water purification system in the previous water borehole project donated to the community.

Renewal of water treatment is scheduled for every 12 months

## **ORILE, COKER LAGOS.**

Established: 2018, upgraded in 2021;

To extend access to potable water, we installed integrated water treatment system into our borehole project in Coker at St. Thomas Vilanova, Orile. The project serves resident population of about 500 people having previously relied on water having high iron content. The purification system means that the community now has year round access to safe drinking water.

Renewal of water treatment is scheduled for every 14 months

## **GBERIGBE, IKORODU/IJEBU**

Established: 2022

Beginning with Imoro, we have now installed 4 water boreholes around the Ikorodu local government! Our potable water solutions have also been implemented in Agah community. With a high risk of water-borne illnesses, we aim to integrate treatment system in the other 2 water borehole in Ikorodu to provide reliable, safe water so that they too can enjoy better health and increased opportunity. The potable water project which serves the Clarentia academy and the Gberigbe community was handed to the administrator of Clarentia academy – Rev. Fr. Tersee – for stewardship.

Renewal of water treatment is scheduled for every 14 months.

## **ODOGUNYAN COMMUNITY, IKORODU**

Established: 2023

The residents of this community have being through hardship of travelling distances to fetch water for daily use. Though, a river is available to them just at the outskirts of the village. However, due to urbanization, most of them are already used to making use of clean water, which now makes the river almost of no use to them, except for farming, depending on proximities to farmer residents.

In February 2023, Cathingens installed a potable water system for the community at a fairly central location, stewarded by St. Charles Catholic church.

Today, the community residents no longer have to boil the water they fetch from distant borehole to drink. The borehole serves about 750 residents.

The treatment for the water borehole is scheduled for renewal every 12 months

## **IBEFUN COMMUNITY, OGUN STATE**

Established: 2023

The formation of water at Ibefun is popularly known to be highly contaminated by presence of deadwoods and high iron content as deep as to over 150 Metres. Therefore, every water source in the village, be it a crude dug-well or drilled borehole are predominantly colored brown, evident by the brown colored of every water tank in the area. The most feasible method to obtain clean water is by a highly efficient and expensive water treatment.

Cathingens sponsored the complete project of water borehole and treatment system for the community in July 2023 and stewarded by the Pilgrimage centre, Ibefun.

Water treatment system is scheduled for renewal every 12 months

## ONIGBONGBO COMMUNITY, ATA, OTA, OGUN STATE

Established: 2023

The Catholic parish – Pilgrimage Centre of Our Lady of the Miraculous Medal, had over the past 6 years provided clean water for the majority of Onigbongbo residents through their water borehole which served all-purpose, including for drinking.

In October 2023, Cathingens sponsored the installation of a water treatment system for the community to make the water safer for drinking.

The water treatment renewal is scheduled for every 11 months.

## IRAWO COMMUNITY, OWODE LAGOS STATE

Established: 2023

Due to inappropriate municipal solid wastes dumpsites around Irawo, it has been difficult and very unaffordable to obtain clean water. Hence, there is only 6 known constructed clean water boreholes in the community, four out of which are private. The other two boreholes belong to the central mosque in the area and the other to a church. Most residents always had to go to fetch from the mosque or church. The stress is almost unbearable for people who lived far or farther from their preferred source.

Cathingens sponsored the construction of water borehole and treatment system for the village in November of 2023 to alleviate the stress of the people living far from the other sources, and more so, providing potable water for them.

The treatment system is scheduled for renewal every 12 months

## HOW PURE WATER BOREHOLE CHANGED THE LIVES OF ABIGAIL AND HER THREE CHILDREN

Before the potable borehole at Itele, Owode was constructed, my children used to fetch water from a borehole the Itele Mosque, which usually visible had sand particles in it, and settles down the containing vessel. We used the water for most domestic activities like washing, bathing, cooking, etc, but we would always have to boil for a while to drink. We would often fall ill and find out that boiling alone was not sufficient enough to make the water clean to drink. My children often went to school late and miss classes because of walking long distances fetch water from the Itele mosque.

Fortunately for us, the location of the Cathingens water borehole is about 100 metres from our home.

With the new borehole, I no longer worry when they leave home and we enjoy clean pure water without burning off kerosene or firewood to boil water for drinking.. As a mother this is great for my family.

“Thank you for offering us a solution to our water problem”.





**CATHINGENS**  
HOPE. EARN. LIVE.



## EDUCATION (2011 -2023)

We look back with pride at what we have been able to do in the last 12 years with our Education empowerment program. Cathingens' 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, starting from the pre-primary levels to identify pupils whose parents may be pulling 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. In 2023, we added 36 more youngsters from needy families to the list of our full Education scholarship list in the following partner Schools:

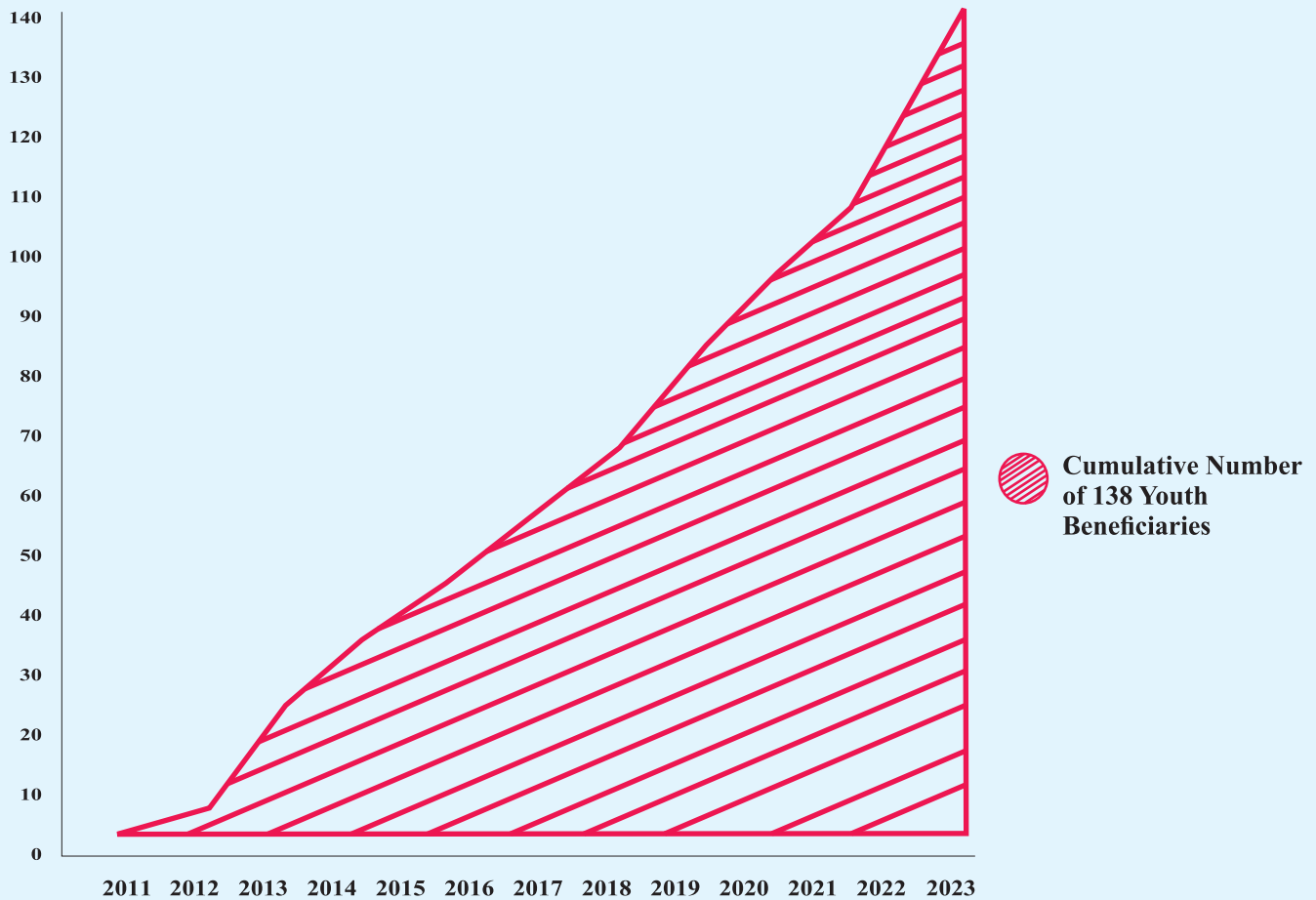
1. Fr. Cunningham Memorial Nursery and Primary school, Arondi'zuogu Imo State – 10
2. Gracia Plena School (Primary & Secondary schools), Onigbongbo Ota, Ogun State – 8
3. St. Peter Clavers Academy, Warri Delta – 2
4. Covenant of God Schools – 1
5. Posterity Nursery & Primary Schools – 2
6. God's care Nursery & Primary Schools – 1
7. School of Nursing, University of Nigeria Teaching Hospital – 1
8. Ebonyi State University – 1
9. Imo State University – 1



## LIVELIHOOD, 2011 – 2023

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 headmost of our activities and have existed for as long as Cathingens had been, except for the youth aspect which began in 2014. Having empowered additional 59 women and youths in 2023, we have directly reached a total of 800 women and youths since inception as at 2023 year end.

### RECAP OF 2011 – 2022 PROGRAMS. CUMULATIVE NUMBER YOUTH YEAR-ON-YEAR









## **WOMEN EMPOWERMENT**

We believe that women are the rising tribe of entrepreneurs and that their entrepreneurial spirit is strong. They own about 40% of micro-businesses in Nigeria with at least 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.

Since inception of our women empowerment program, Cathingens can categorically prove from our real field data that empowering women translates directly to overcoming poverty, and it is now a cause that we believe must be pursued with intense conviction. We consciously seek to use Africa's entrepreneurial DNA to promote women's economic empowerment.

Empowering needy women is part of the process of actualizing our long-term goal of eradicating the social and political unrest caused by high unemployment and the resulting lack of aspiration among young people; 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. In fact, an empowered woman brings many more benefits, to her and to the larger society.

An updated empirical research we conducted on over 77% of our entire women beneficiaries of 13 years showed that when women are economically empowered, 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, always inspire future generations and support financial and fiscal movement and growth.

For more than a decade, Cathingens has been putting this ground-breaking idea into practice. As the review describes, we have drawn on our 13 years of experience to develop a theory and framework for the empowerment of women – and have implemented our approach with over 15 partners. We will keep learning, asking questions, examine our methods. Although we have made real progress, more 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 PROGRAMME FROM 2012 - 2023**

In 2023, we continued our analytical research to update our record of overall performance in business, of all the women beneficiaries of our Women Empowerment programs from inception to that date. Just like we started off with in 2020, 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 determined their capacity concurrently, within the same period to repay 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. This determination helps to tell if a beneficiary is making progress and proportionally, having an improved life.

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

Please see sample table of derivatives for a grouped beneficiary for better understanding:

S/N	BENEFICIARY	% CONSISTENCY	ESTIMATED AVERAGE MONTHLY REVENUE (AMR)	ESTIMATED AVERAGE MONTHLY COST OF BUSINESS (AMC)	ESTIMATED AVERAGE MONTHLY PROFIT (AMP)	ESTIMATED AVERAGE PERCENTAGE MONTHLY PROFIT (%AMP)	EXPECTED MONTHLY REFUND DURING LAST LOAN PROGRAMME	REFUND POWER (CAPACITY) (RP)	OVERALL PERFORMANCE INDICATOR DURING PROGRAMME (PI)
1	NNENNA MERCY	95	205,000	130,000	75,000	58%	6,700	11.2	1,463.4
2	VERONICA AGBONGLARHUOYI	70	233,000	153,000	80,000	52%	6,700	11.9	835.8
3	ACHILEFU FLORENCE ADAOMA	65	150,500	110,500	40,000	36%	6,700	6.0	388.1
4	PATIENCE AGADA	65	270,000	190,000	80,000	42%	6,700	11.9	776.1
5	UGA CLEMENTINA CHINYERE	80	300,000	240,000	60,000	25%	6,700	9.0	716.4
6	ADEDAYO ADETAYO	95	510,000	420,000	90,000	21%	6,700	13.4	1,441.8
7	BIBIAN ANGELO	60	300,000	225,000	75,000	33%	6,700	11.2	671.6
8	MOTUNRAYO OLAWALE	78	310,000	230,000	80,000	35%	6,700	11.9	931.3
9	RUTH UBGAJA	60	295,000	235,000	60,000	26%	6,700	9.0	537.3
10	CHINWE J. UGWULEBO	70	350,000	300,000	50,000	17%	6,700	7.5	522.4
11	PEACE ALEX	65	300,000	240,000	60,000	25%	6,700	9.0	582.1
12	IFEYINWA VIVIAN O.	70	380,000	300,000	80,000	27%	6,700	11.9	835.8
13	CHINONSO EZEMA STANLEY	100	410,000	270,000	140,000	52%	6,700	20.9	1,671.6
14	OKEFIE MARY	95	400,000	310,000	90,000	29%	6,700	13.4	1,476.1
15	IDOWU AROWOLU ISMAILA	100	410,000	320,000	90,000	28%	6,700	13.4	1,673.3
16	UKAMAKA PEACE CHUKWUDINMA	90	400,000	305,000	95,000	31%	6,700	14.2	1,276.1
17	IFEOMA ASOMUGHA	95	415,000	330,000	85,000	26%	6,700	12.7	1,478.4

## PARAMETERS

AMR = Average Monthly Revenue

AMC = Average Monthly Cost of doing business

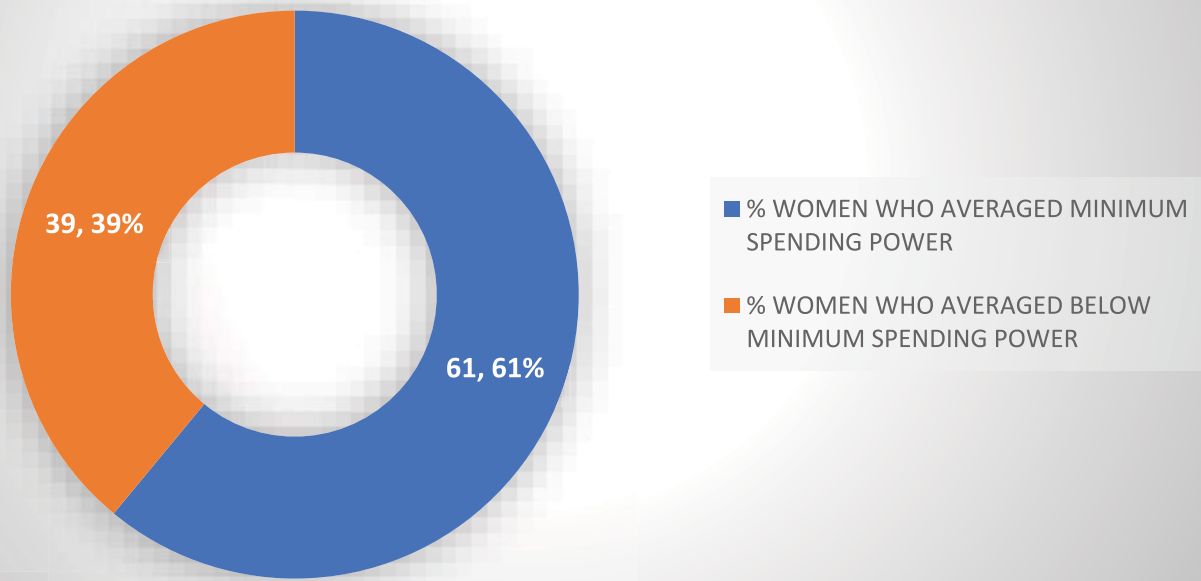
AMP = Average Monthly Profit

All of AMR, AMC & AMP were all obtained from their record books

RP = Refund Power – the capacity of each beneficiary to make monthly refund  
= Average monthly profit/Expected Monthly refund

## WOMEN EMPOWERMENT PROGRAMME OVERALL PERFORMANCE

### OVERALL PERFORMANCE OF WOMEN EMPOWERMENT PROGRAMME FROM 2013 - 2022



**665**  
WOMEN FURNISHED WITH FUNDS AND  
ENTREPRENEURSHIP SKILLS WITH 66% IMPACT



## WEI In 2023

The economic crisis of 2023 in Nigeria did not disrupt our full cause for the women arm. 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 67 women in the first, third and fourth quarters of 2023, out of which there were 40 Phase I women, 17 Phase II women and 10 phase III women. As a reminder, 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 FAUSTINA

Faustina is a 57-year old widow, who currently has 4 children, after the deaths of her other 2 children. She sells used clothes (popularly known as 'Okirika') in Mowe, Ogun state. Faustina sells her goods by the road side and always hoped business days remain sunny throughout. She had always struggled to meet up with routine obligations like paying house rents, school fees, feeding, and other bills. Faustina would later testify that she had never struggled in business like she did during the first months of petrol subsidy removal. Her business was glaringly heading for total shutdown, as she sometimes had none of her goods sold in weeks. Struggling to even feed her family, Faustina advised her first child Jennifer, who was the only one among her children in tertiary school, to withdraw and defer her status until further notice.

## FAUSTINA GETS REWARDED FOR HER HONESTY

On a fateful day, a bank customer erroneously made cash deposit of One million, five hundred thousand naira (1,500,000 Naira) into Faustina's account. Despite her predicament at the time, she reported the error deposit immediately to the bank and the money was returned to the payer. This act got the attention of Cathingens' Director. Today, Faustina is currently enrolled with the Women Empowerment program of Cathingens while her daughter Jennifer is now on full academic Scholarship on Cathingens until she graduates from the University.

## FRIENDS OF THE DISABLED FOTD

In 2023, we continued our sponsorship of physically challenged youths at Friends of the Disabled (FotD) beneficiaries. FotD academy trains physically challenged people; especially the ones who have barely had formal education, in trainings of Education, Bead Making, Fish farming, Shoe making, Sign language, Computer science, tailoring and welding. Each student is enrolled for 2 years, engaging in mandatory courses – Computer and Education – and one of Shoe making, welding, tailoring, fish farming and Bead making. The sign language is for trainees who cannot speak nor hear. FotD conducts career awareness workshops, run short-term modules in English, communication skills, money

management, and career guidance and provide access to short-term internships and jobs for trainees to help them become independent managers of their own situations after training.

The programme is delivered at their Lagos Island centre, based in Lagos. The two most important insights that we have learnt over the past year; the first is that those who feel empowered around disability have better health and well-being; the second is that empowerment of physically people bring about a sense of confidence and resourcefulness. It is time to put a stop to some stereotypes of disabled people being portrayed as being pitiable, pathetic, tragic and incapable of fully participating in everyday life. They ought to instead be seen as brave and as equal to every other human.

### MEET OPEYEMI

Opeyemi is 27 years old. He was born crippled and have been on a wheel chair almost all his life. His only formal education to date is primary school. His parents decided against letting him attend secondary school because they could not cope with the daily routine of taking him to school and bringing him back home. They also feared for his vulnerability to being bullied by peers in school. Opeyemi's mother is an office cleaner while his father is a security man. Having other three children, and hardly being able to provide for their children, Opeyemi was usually locked in the house alone until his younger siblings returned from school. This was Opeyemi's miserable daily routine until he was 25 years.

Cathingens met Adeyemi in 2021 through “Friends Of The Disabled” and sponsored him through Vocational training in Shoes and Bag Making for 24 months. After his graduation, Cathingens, as part of our desire to ensure his continued development, selected Opeyemi as one of the beneficiaries of the 2023 “Youth Startup Capital Empowerment Program” (YSCEP), to aid him to startup his Shoes and Bag making business. Opeyemi's future was bleak! But today, Opeyemi is a proud entrepreneur who look forward to everyday with hope and enthusiasm.

## 2023–YOUTH STARTUP CAPITAL EMPOWERMENT PROGRAM (YSCEP)

This year, we facilitated the second set for YSCEP program which specifically targets 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 funds and/or kits. The program also afforded youths who own excellent business idea(s) who needed basic capital for startup, the opportunity to present their creative

idea(s) for a chance to obtain a loan capital. Just as in 2021, the program produced 12 beneficiaries that were awarded a total non-interest loan amount of two million naira (2,000,000 naira), with moratorium period of six months. In the coming year, we shall maintain a continuous follow-up with these beneficiaries and periodically provide technical supports to their growing businesses.

## EDUCATION INITIATIVES YEAR ON YEAR

12 years of progress in Cathingens' Education Sponsorship program have lifted over 400 people from depths of illiteracy. Our model is built on the essential truth that people, not technology are the real conduit to change in poverty.

Our work in Education 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 our mode of 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 150 pupils are currently on

guaranteed full school tuition from their current levels in different schools to the tertiary level. We have done all these by partnering with select schools, NGOs and parishes. 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.

458 Scholarships awarded

120 Price Money Awards given to Teachers, SSCE and JSSCE outstanding Performers amounting to over 8M naira

Over 2,000,000 naira worth of academic donations made In 2023 80 full academic year tuitions paid – including Primary, Secondary and Tertiary

