



CATHINGENS'
HOPE. EARN. LIVE.

ANNUAL
REPORT 2024



SPECIAL THANKS

Your kind and thoughtful causes
Make our world a better place.
You always want to help.
With goodness and with grace.

We appreciate you for inking us on your priority to-do list,
When you surely have other needy people on the list
We are honored. It means a lot to us

It means a lot that you generously gifted us a gift of potable water system, in an environment that has not known of any other source of water than the open local wells or direct purchase of clean water from mobile merchants.

We promise to rise up to the responsibility of keeping and maintaining this wonderful legacy you have bequeathed us.
A feeling we shall always treasure

THANK YOU.

Message from St. John the Baptist, Ibadan

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“MESSAGE FROM CATHY”

Dear Community,

As we reflect back on our impact in 2024, I am proud to share with you Cathingen's work against the backdrop of a rapidly changing financial landscape. In the face of adversity, our commitment to fostering a diverse capital ecosystem for women and youths remained steadfast. As traditional capital markets tightened due to increase in interest rates and taxes, we continued to deliver capital and technical support especially in Lagos – a major business hub of Nigeria, in growing thriving micro businesses.

Nationwide, there had been drastic reduction in spending power of Nigerians, with many macro-businesses downsizing, and ownerships of micro-businesses (subsistence level) growing fast. This demonstrates the why of Cathingen's mission: we provide Entrepreneurship support and capital to grow businesses run by women and youths, because these founders are more likely to support their families within their communities. This is how entrepreneurship can close the gender and wealth gaps. We are proud that 66% of the businesses of all 800 women and youth's business we have funded and supported have been successful. Since 2011, Cathingens has deployed over 90 million naira to starting or bolstering small businesses of women and youths, while many of these businesses have created good jobs.

This year 2024; we increased the number of students on our full academic scholarship program from 110 (not including 8 past graduates sponsored from Nursery/Primary to tertiary levels) to 200 beneficiaries to curb dropping-outs of school; We Sponsored installations of three (3) renewable “Potable” water projects across two states (in addition to the other existing 15) to alleviate cost of buying drinking water; We bumped up loan amounts for phase II (interest-free) by 20% to 20 new women entrepreneurs for their start-ups; all repayments made easy and very flexible for as long as 12 – 15 months, with first repayment to be made



e only after 6 months of moratorium. We also sponsored business start-ups for 10 youths (with 2,000,000 naira) who were already vocationally trained, but without capital to establish their trades.

We're incredibly proud of our mighty impact — we work closely with each founder of our partner institutions, stewards of community borehole projects, the youths and women beneficiaries in various communities reached already, and intentionally consolidate impact instead of going too broad (and unsustainable) with our approach. At Cathingens, we are dedicated to making a local impact while demonstrating the effectiveness and potential of our approach for the field at large. This is why we share and validate our approach, with projects like our “Renewable Potable Water Project Model” and “Empowerment initiatives for Wealth Creation”.

I invite you to delve deeper into Cathingens' Empowerment journey toward equity in entrepreneurship, Education and Community Projects, as we share our impactful year.

With gratitude,

CATHY 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

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



2024 AT A GLANCE

186
Households
lifted from
ultra-poverty

₦10M
(Ten Million naira)
disbursed in loans
(an increase of 41%
from 2023)

83 full academic
tuitions paid (including
lunch for 77 Nursery
and primary pupils and
full boarding fees for 10
secondary school
students)

1 special needs kids
supported with free
therapy – speech and
behavioral

1 special needs child's
Tuition subsidized
by 2M (Two Million Naira)

Business startups for
10 skilled youths in
various vocations
(Two Hundred thousand
naira each)

2 youths living with
disability sponsored for
vocational training
and business startup

₦16.3M
spent on Three (3)
new potable water projects
(water borehole + treatment
system)
and 11 water treatment
renewals projects

12 outstanding performers
in Senior School Certificate
Exam (SSCE) and Junior
School Certificate Exam
(JSCE) rewarded with
total of ₦1.14M

At least, 12,000 people
benefits from all potable
water projects of
Cathingens
as at end of 2024

FOOTPRINTS

7 STATES, OVER 127 PROJECTS AND STILL COUNTING

OGUN STATE

- ✓ Purified water borehole projects

Programme



OYO STATE

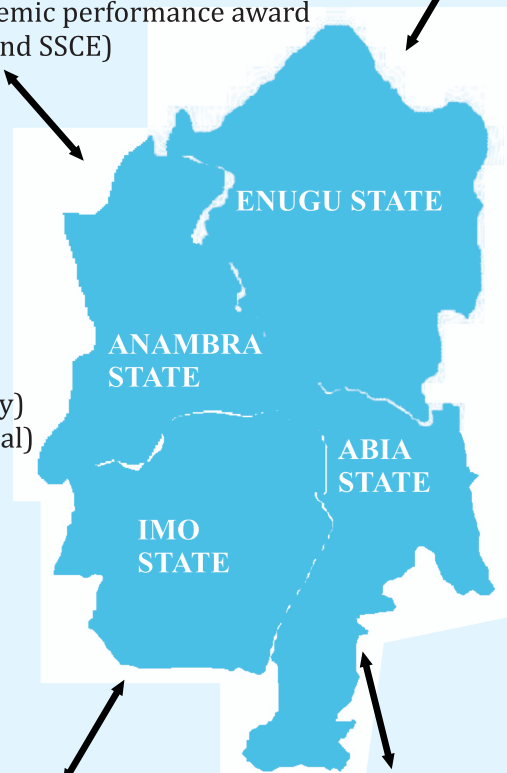
- ✓ Potable water borehole
- ✓ Academic full scholarship

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



ST. JOSEPH
CATHOLIC CHURCH

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



SAINT DOMINIC
CATHOLIC CHURCH



CK
CHRIST THE KING
CATHOLIC CHURCH



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.



REV. FR.
KELVIN
DOMINGO

Special thanks to our Volunteers

Our volunteers have repeatedly demonstrated their generosity with their willingness to give their time to Cathingens' cause and to other people;

They have shown immense Understanding, knowing that their lives might be very different from those of our project beneficiaries;

They have shown Empathy, in always willing to put themselves in needy people's situation just so they can feel what they feel

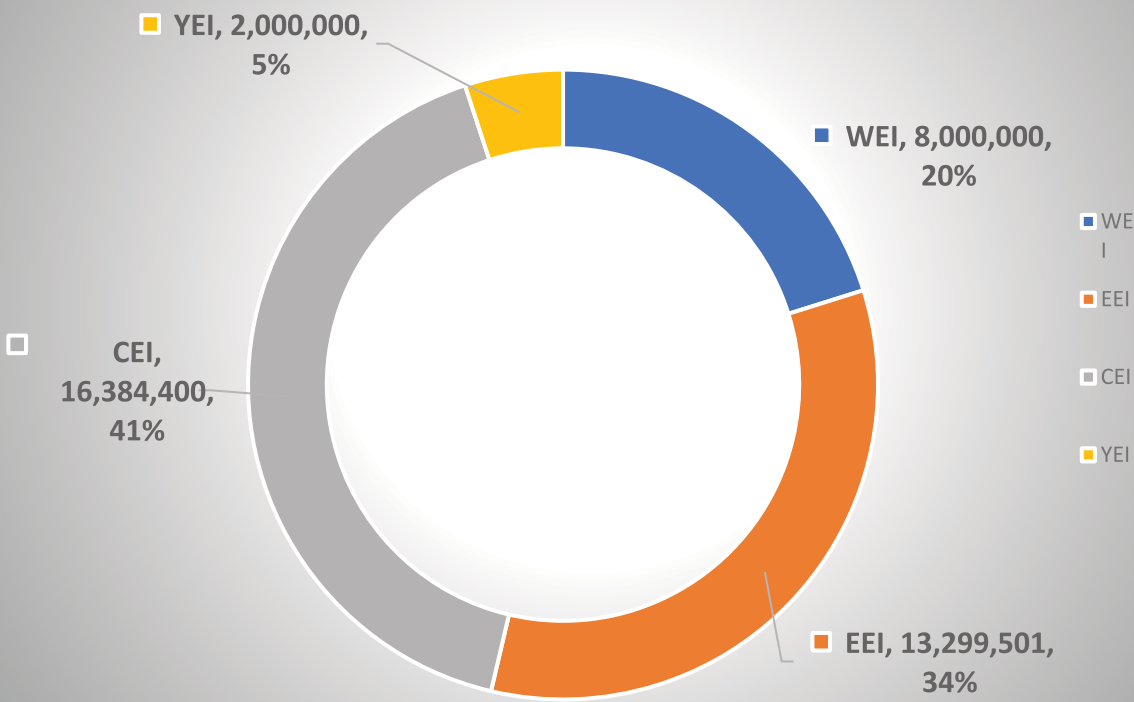
Compassion, to truly care about making other people's life better

Patience, because the process doesn't always go as smoothly as it might

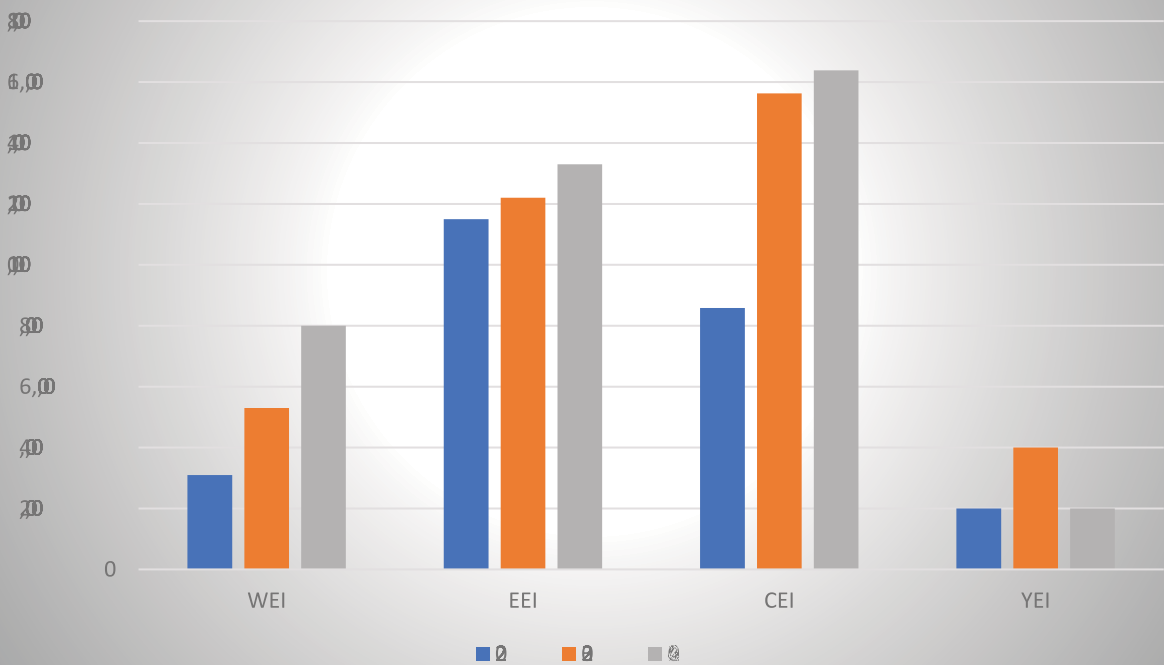
And Dedication, in sticking with our projects to see them through

You've shown these qualities in order to make people's lives more richer and more meaningful, and so much more. Cathingens' is thankful for all that you do.

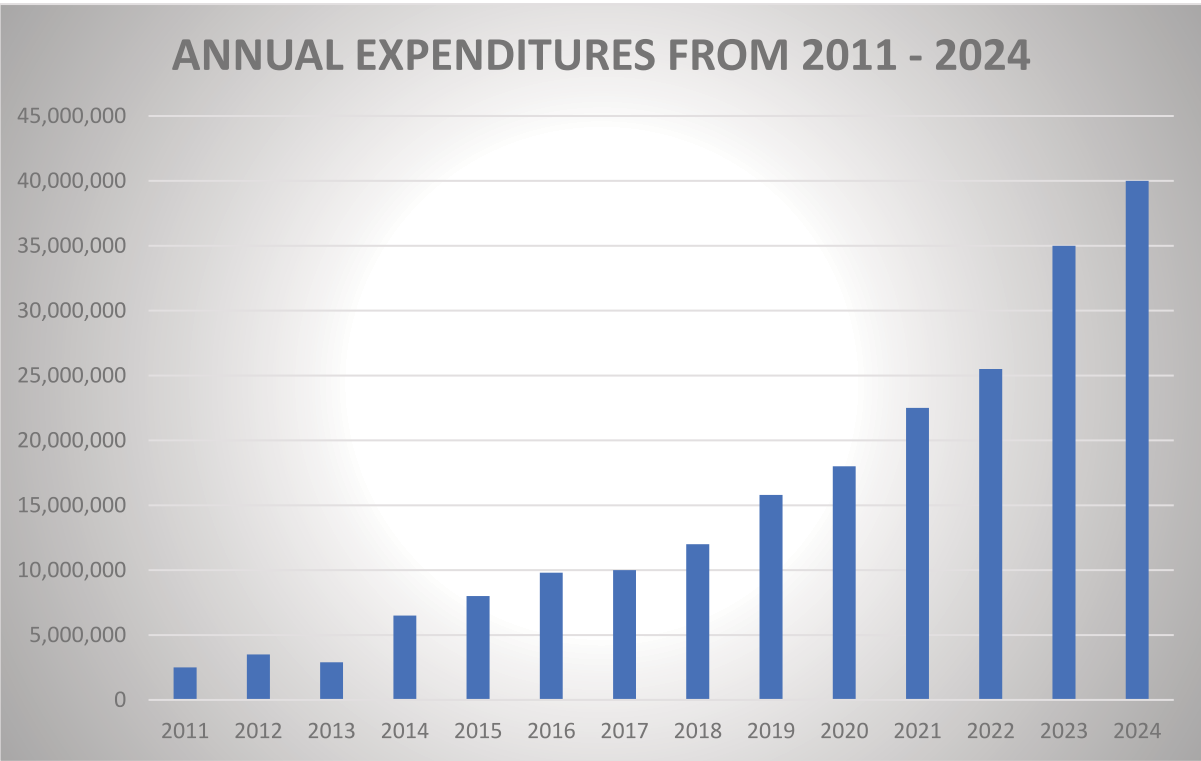
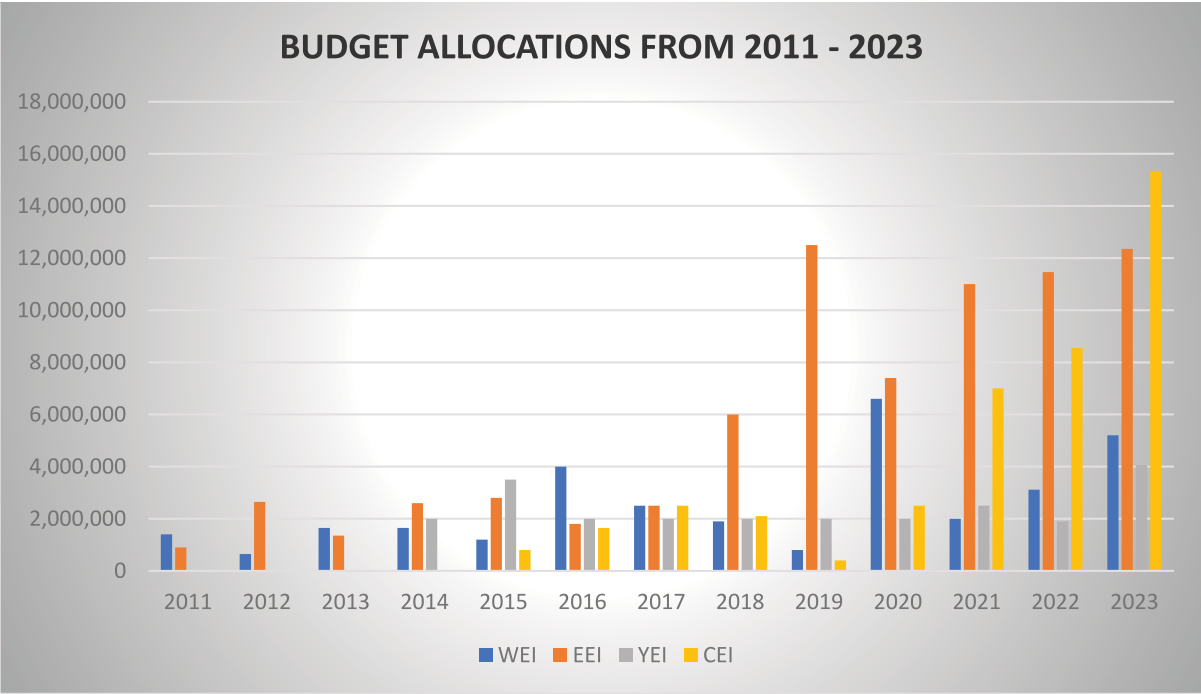
BUDGET ALLOCATIONS FOR 2024



COMPARING 2022, 2023 AND 2024 ALLOCATIONS



CATHINGENS' FINANCIALS AND ALLOCATIONS FROM 2011 - 2024



WATER (2015 – 2024)

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 been 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

ST. JOHN THE BAPTIST CATHOLIC CHURCH, IBADAN

Established: 2024

Ibadan is generally known for being one of the places with inadequate water underground availability. In fact, data revealed that coverage and access to potable water supply in Ibadan were found as 27.3% and about 35.44 of the inhabitants of Oyo state source potable water from their own arrangements.

The topography of Oyo state is made up mainly of hard rocks, vertically very high above water which has made water sourcing extremely expensive. Our host partner – St. John the Baptist Catholic church, has particularly never had a borehole sunk in their premises since their inception due to cost.

In February, 2024, Cathingens successfully donated a potable water borehole system to the residents of Air Port road, Old Ibe road, Ibadan Oyo state, Plus electric generating set to power water pumping when necessary.

The project serves about 2,000 residents and has a water treatment renewal span of 12 – 15 months

ST. TIMOTHY CATHOLIC CHURCH, BAYEKU

Established: 2024

Unlike with the difficulty of obtaining water in Oyo state, Bayeku, Ikorodu has a shallower and more abundance of water. However, the water in the formation is highly contaminated with high Iron content, making water in the area very brownish. Hence, potable water is very expensive to obtain.

Cathingens, partnered with St. Timothy as stewards, and donated a complete potable water system to the residents of Bayeku in November of 2024. The water serves about 800 residents and has a water treatment renewal span of 10 – 11 months.

ST. PHILLIPS CATHOLIC CHURCH, IDUMAGBO

Established: 2024

Located also around the mangrove swamps and coastal ridges, the ground water source at the Idumagbo 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 St. Phillips Catholic church, Idumagbo, the puried water system serves residents of the community as well as members of the local church. The water treatment renewal span is scheduled for every 11 months

The water project serves at least 1,000 people.

ABIGAIL'S STORY

“My name is Abigail Ajayi. I am 41 years old, and I am a widow with 3 children. We usually walk for over 700 metres to fetch clean water everyday, especially to prepare food for my children. The borehole at the central mosque in our community is shared by over 2,000 residents within and outside of the immediate community, which often led to many problems.

Overcrowding of the borehole has led to repeated breakdown of both the taps and the community relations. Sometimes, this meant I often had to use unfit and dirty well water to cook food for my family. I am so thankful for potable water project donated to our community by Cathingens. They have relieved us of the suffering we go through due to lack of safe clean water in our community. God came in at the right time for the rescue. Glory is to God forever for He always answers the prayer of widows.



CATHINGENS'
HOPE. EARN. LIVE.



EDUCATION (2011 -2024)

We look back with pride at what we have been able to do in the last 13 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 2024, We added an additional 108 youngsters from needy families to the growing list of our full Education scholarship beneficiaries following partner Schools:

- Benflo – 43
- St. Finbarr's college – 1
- Mummylon International Schools – 3
- St. John's Schools – 10
- Fr. Cunningham Schools – 20
- St. Peter's Claver college – 2
- Great International College – 1
- Hope Bay college – 2
- Gratia Plena – 8
- Sacred Heart College – 2
- Punuka Foundation – 1
- University of Nigeria, Nsukka – 2
- Federal Government College, Shagamu – 1



JOSEPH EBHOZELE'S STORY

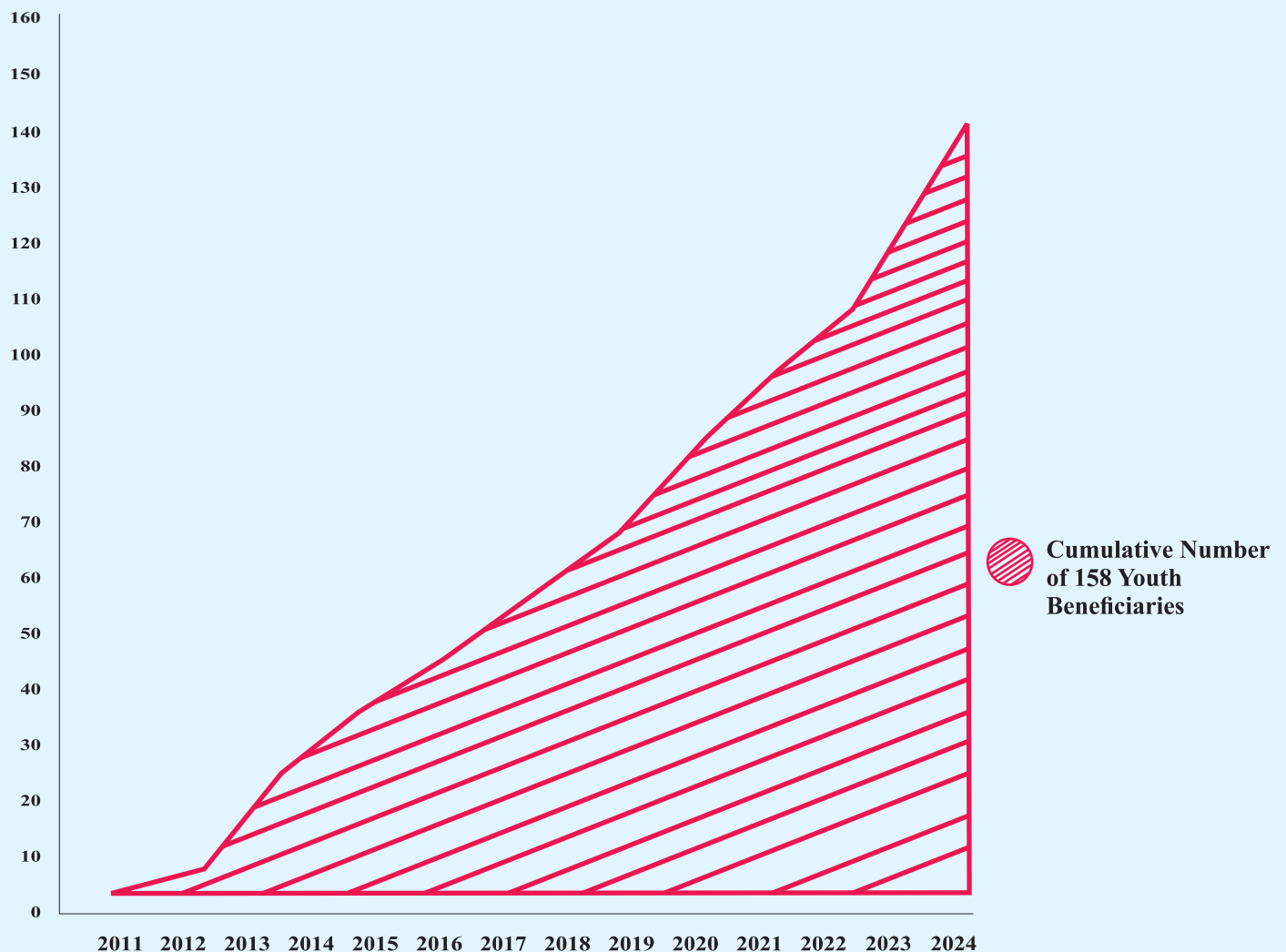
Joseph Ebhozele is an indigene Benin in Edo state. His father, a civil servant lost his job in 2016, and had been terminally sick of Diabetes. Ever since then, his mother had been responsible for taking care of the family financially. In 2023 July, just after he finished his Senior Secondary 2 3rd term examinations, Joseph initially agreed with his mum to stop school so that his two younger siblings can continue schooling, while he and his elder brother who had been at home since after his SSCE exams in 2020 will assist their mother with her micro business. He already resigned to fate of never returning to school. But then Cathingens came.

I am super grateful I did not get to spend a single day out of school. I am also grateful that Cathingens organization has taken responsibility for my full schooling tuition, including text books, from then until end of my SS 3 class.

LIVELIHOOD, 2011 – 2024

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 100 women and youths in 2024, we have directly reached a total of 900 women and youths since inception as at 2024 year end.

RECAP OF 2011 – 2024 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 14 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 14 years of experience to develop a theory and framework for the empowerment of women – and have implemented our approach with over 28 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 - 2024

In 2024, 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

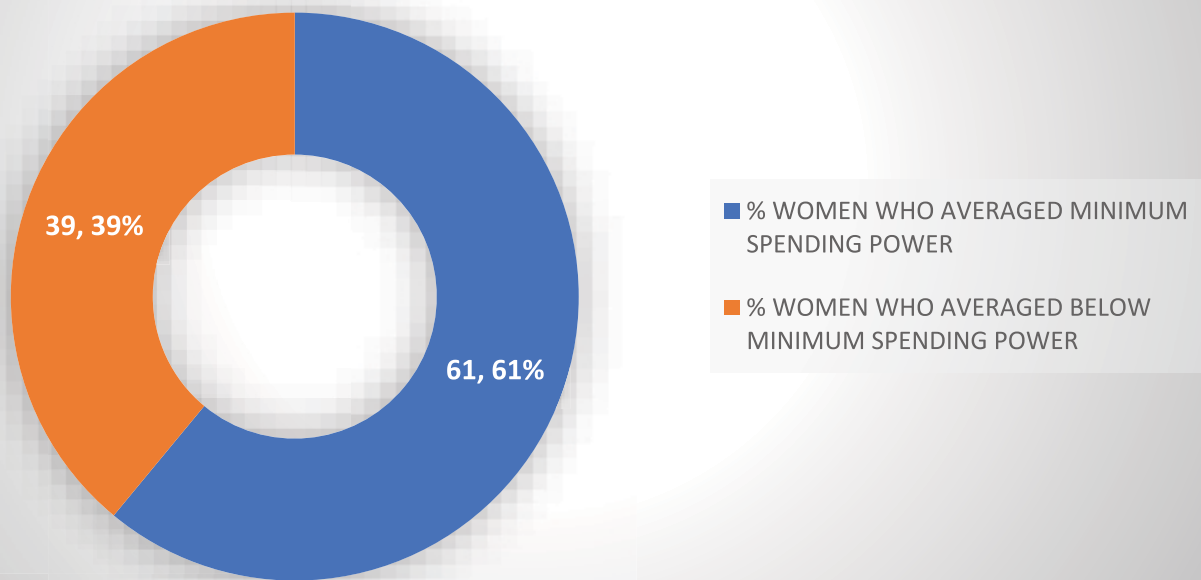
AMP = Average Monthly Profit

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 - 2024



755
WOMEN FURNISHED WITH FUNDS AND
ENTREPRENEURSHIP SKILLS WITH 66% IMPACT

WEI In 2024

The economic crisis of 2024 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 90 women in the first, third and fourth quarters of 2024, 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.

THE STORY OF MOYO ADEGBA

I always loved making spices; a skill I learnt from my late mother when I was still as young as 9 years. Even after the passing of my mother, I still continued making spices in subsistent amount for home use. The skill of spice making made me really happy that I often times make extra quantity to give to relatives.

At 22 and having lost my father only 6 years after the death of my mother, I had to take up cleaning job to fend for myself and support the rest of my siblings from meager 20,000 naira monthly salary. At month ends, I was always engrossed with feeling of frustration rather than the natural excitement that comes along receipt of salary. That is because I already resigned to fate that I will never be able to save even as much as half the sum of 200,000 naira: the amount of money I needed to start up the business of spice making in commercial quantity. I simply spent my life watching despair triumph over my optimism. And just when I thought I had lost every chance of my dream becoming reality, thence came the opportunity of being selected as a beneficiary of Cathingens' Youth Startup Capital Empowerment Program in 2022.

Today, I make various bottled powdered spices like curry, turmeric, pepper soup, ginger, garlic, etc, and in just over a year of trading my products, I have turned in a total profit of about 900,000 naira; an amount that would have taken over 40 months (3 years+) to make as a cleaner. The best part of my testimony is that I am a boss now, doing what I love to do.

FRIENDS OF THE DISABLED FOTD

In 2024, 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.

2024–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.

As at the end of 2024, we have empowered a total of 46 youth beneficiaries of YSCEP programme.

EDUCATION INITIATIVES YEAR ON YEAR

13 years of progress in Cathingens' Education Sponsorship program have lifted over 500 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 300 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.

610 Scholarships awarded

132 Price Money Awards given to Teachers, SSCE and JSSCE outstanding Performers amounting to over 9.2M naira

Over 2,000,000 naira worth of academic donations made In 2024 80 full academic year tuitions paid – including Primary, Secondary and Tertiary

