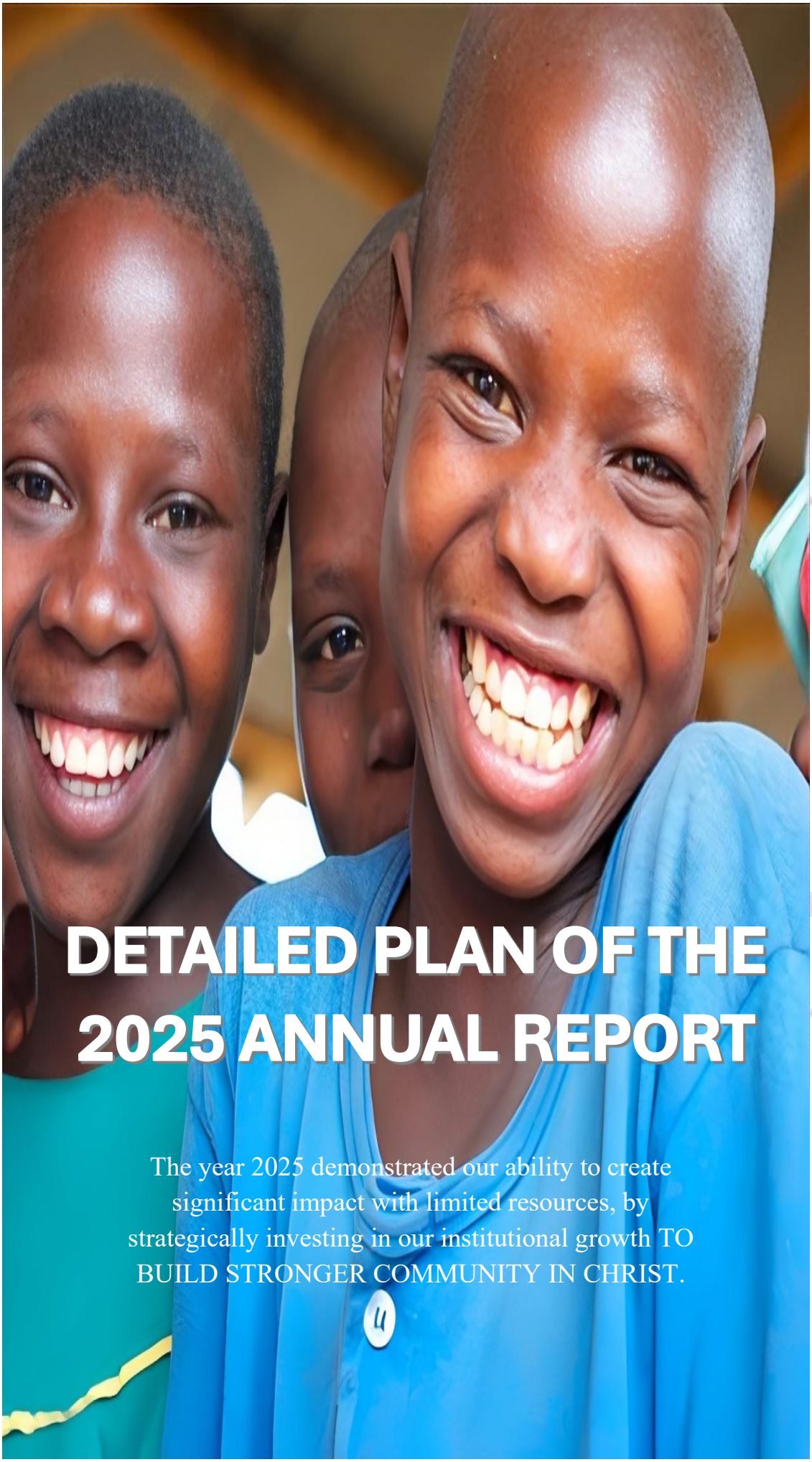


DETAILED PLAN OF THE 2025 ANNUAL REPORT

The year 2025 demonstrated our ability to create significant impact with limited resources, by strategically investing in our institutional growth TO BUILD STRONGER COMMUNITY IN CHRIST.

Virtuous Women in Christ International

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1.1. Executive Summary

2025 Review : Targeted Impact and Solid Foundations

The year 2025 demonstrated our ability to create significant impact with limited resources, by strategically investing in our institutional growth.

Key figures :

· Total expenditure: 11,421,198 FCFA

· Direct impact: 352 beneficiaries (educational programs)

· Effectiveness: 58% of funds allocated to programs

· Structuring: 42% invested in our organizational development

Major achievements :

· Virtuous Youth & Kids: 246 students prepared for exams (62% success rate in the Baccalaureate)

· Virtuous Back to School: 106 children equipped for the start of the school year

· Structuring: Advanced administrative procedures to ensure the sustainability of our action.

Introduction

This document constitutes the 2025 Annual Financial Report of Virtuous Women in Christ International (VWCI).

Its objective is to present in a complete and transparent manner the financial situation of the NGO for the year ended December 31, 2025. Its purpose is to detail the origin and use of the funds, thus offering full visibility on the management of the resources entrusted to the organization and to report on their use in the service of our mission.

This report covers the period from 1 January to 31 December 2025. Its scope includes the consolidation and analysis of financial data relating to the two main projects carried out during the year:

· The "Virtuous Youth & KID 2025" program (academic and spiritual reinforcement).

· The "Virtuous Back to School 2025" program (distribution of school kits).

Methodological Note

In line with the principles of transparency and rigour that drive VWCI, it is important to note that the "Health Programme" and "Virtuous Xmas Tree" projects, initially planned for the end of the year, have been cancelled. Therefore, this report focuses exclusively on the activities that have actually been carried out, thus ensuring perfect accuracy of the financial statements presented. This document serves both as an accountability tool to our partners and donors, and as an analytical basis for the continuous improvement of our management and strategic planning for the year 2026.

I. Presentation of the Projects Executed in 2025

Virtuous Women in Christ International's action in 2025 focused on the rigorous execution of two flagship programs, designed to respond to urgent needs through a holistic approach combining material, academic and spiritual support.

1. Virtuous Youth & Kids 2025 Program

Period: April - May 2025

Objective : To strengthen the academic capacities and spiritual resilience of students in exam classes.



Figure 1 Presentation of certificates of participation in high school students ***Bilingual of Nkongsamba***

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Background and Strategy

Faced with the worrying national success rate in official exams (37% in the baccalaureate in 2024), this program was designed as an intensive and targeted intervention. For six weeks, we accompanied students in Terminale and CM2/Class 6 in the cities of Douala and Nkongsamba, adopting a unique methodology:

· Academic reinforcement based on the study of previous tests

· Personalized coaching with gap assessment

· Systematic integration of 30 minutes of Bible study after each session.



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Figure 2 Presentation of Bibles to the students of the college (Douala)

Key Achievements

Indicator Result Observation

Beneficiaries ~246 students Terminale & CM2/Class 6

Hours of lessons 24h/student Mathematics, Physics-Chemistry, SVT, French, English

Hours of Bible study 4h30/student Except in a public school

Bibles distributed 100 copies Out of 450 initially planned

Executed budget 3,266,198 FCFA Logistics, teachers, snacks, equipment

Impact and Results

· Preliminary academic results: **62%** success rate in the baccalaureate and **96%** in the GCE Advanced Level among participants



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Figure 3 work session with CMC2 students

· Unanimous testimony: Students expressed renewed confidence and discipline

· Replicable model: Validation of an integrated approach that can be extended to other regions

2. Virtuous Back to School 2025 Program

Period: September 2025

Objective: To facilitate access to education by reducing the financial burden on vulnerable families.



Figure 4 Handover of School Kits (Nkongsamba)

Context and Targeting

In a context where economic difficulties deprive many children of a dignified start to the school year, this intervention specifically targeted:

· **Areas of intervention:** Nkongsamba (Littoral) and Baleveng (West)

· Target **Audience:** Children from vulnerable, single-parent or displaced families

· **Approach:** Personalized distribution according to grade level

Key Achievements

City Beneficiaries Kits distributed Particularities

Nkongsamba 55 students 35 primary kits + 20 secondary kits Exemplary community coordination

Baleveng 51 students Kits adapted from CP to 3rd Integrated Spiritual Education

Typical kit composition:

· Primary: Notebooks, pens, pencils, erasers, ruler, bowl

· Secondary: Notebooks, calculator, instrument box, complete supplies

Impact and Added Value

· 106 children returned to school with dignity

· Effective investment: Average cost of 4,387 FCFA per child

· Community Engagement: Strong engagement of local leaders and families

Summary of the Global Impact of the 2025 Projects

Programme Investment Beneficiaries Cost per beneficiary Indicator of achievement

Virtuous Youth & Kids 3,266,198 FCFA ~246 students 13,277 FCFA High academic success rate

Virtuous Back to School 465,000 FCFA 106 children 4,387 FCFA Full coverage of school needs

TOTAL 3,731,198 FCFA 352 beneficiaries **10,600 FCFA** Transformational impact validated.



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Methodological innovations

1. Systemic integration of the spiritual dimension in tutoring
2. Strategic partnerships with schools and local authorities
3. Community approach ensuring local ownership of projects
4. Economically efficient model with optimized unit costs.

II. Overall Financial Analysis

1. Expenditure Synoptic Table

Expense Category	Amount (FCFA)	USD (~)	EUR (~)	% of Total	Comment
Virtuous Back to School	565 000	1 018	869,2307692	**4,95%**	Executed budget
Economic aid and education	400 000	721	615,3846154	**3,50%**	Bank and miscellaneous fees
Social Assistance & Health	500 000	901	769,2307692	**4,38%**	Medical Supports
Virtuous Youth & Kids	3 266 198	5 885	5024,92	**28,60%**	Douala + Nkongsamba Programs
SUBTOTAL PROGRAMS	**4 731 198**	8 525	7278,766154	**41,42%**	Direct Beneficiary Expenditure
Wages & Compensation	4 910 000	8 847	7553,846154	**42,99%**	Project Manager + Teams
Telecom & Internet	580 000	1 045	892,3076923	**5,08%**	Added 120k connection
Transport & Missions	440 000	793	676,9230769	**3,85%**	Mommy Moukete transport included
Prints & Documents	410 000	739	630,7692308	**3,59%**	December Brochure
Administrative Costs	350 000	631	538,4615385	**3,06%**	Minrex, stamps
SUBTOTAL OPERATION	**6 690 000**	12 054	10292,30769	**58,58%**	Cost of the structure
2025 GRAND TOTAL	**11 421 198**	**41 157**	**35142,14769**	**100,00%**	Consolidated

2. Detailed Financial Reports by Project

1. Virtuous Youth & KID 2025

Element	Data / Description
Objectives	Academic reinforcement, exam preparation, spiritual guidance
Targeted beneficiaries	~400 students (Terminale & CM2)
Cities concerned	Douala, Nkongsamba
Spending by City	
→ Douala (Subtotal)	**1,401,861 FCFA**

→ Nkongsamba (Subtotal)	**1,864,337 FCFA**
Project Total	**3,266,198 FCFA**
Comment	Major project of the year 2025, covering courses, nutrition, logistics and spiritual supervision in two cities, with perfectly mastered financial management.

2. Virtuous Back to School 2025

Element	**Data / Description**
Objective	Facilitating access to education for vulnerable children
Beneficiaries	55 students (Nkongsamba & Baleveng)
Detailed expenses	
→ Bags + Flocking	**60,000 FCFA**
→ Supplies + Snack (Nkongsamba)	**200,000 FCFA**
→ Supplies + Snack (Baleveng)	**250,000 FCFA**
→ Other academic support	**35,000 FCFA**
→ Shipping costs	**10,000 FCFA**
→ Miscellaneous / unforeseen	**10,000 FCFA**
Project Total	**565,000 FCFA**
Comment	Highly effective project: nearly **44% of the budget** is spent directly on school kits and immediate support for children — demonstrating excellent value for money.

III. Analysis, Conclusions and Strategic Recommendations

1. Summary of the Year 2025: Focus, Resilience and Impact

The year 2025 will have been a year of strategic consolidation and targeted demonstration of impact for Virtuous Women in Christ International. Faced with an operational context requiring adjustments, the decision to cancel two projects allowed for a healthy focus of efforts and resources on our "core business" programs: education and spiritual support for young people. This focus

ensured the flawless execution and maximum impact of the Virtuous Youth & KID and Virtuous Back to School projects.

Thus, the NGO demonstrates its maturity by prioritizing the quality and depth of impact over the quantity of activities, ensuring that each CFA franc invested has directly served our mission with more than 350 direct beneficiaries (children and youth).

2. Financial Management Forces and Challenges Analysis

A. Structural Forces: The Pillars of Our Credibility

· Exemplary transparency and traceability: Detailed bookkeeping by project and by city (Douala, Nkongsamba, Baleveng) is a solid foundation. Each expense is justified and attributable, reinforcing the confidence of partners and allowing for accurate financial analysis.

· Optimization and Operational Efficiency: Despite provisional budgets not fully raised, rigorous management allowed the complete and successful execution of the projects. Resources were allocated with discernment, prioritizing positions with direct impact.

· Investment in a Sustainable Foundation: The distribution of expenses illustrates a strategic vision: **41.42%** for programs (immediate impact) and **58.58%** for operations (structural investment). This last item is not a burden, but an essential lever including:

· Expertise & Leadership (~22%): Compensation for a dedicated coordination team, guaranteeing rigorous planning and field monitoring.

· Connectivity & Mobility (~10%): Communication and transport costs allowing efficient and responsive action across multiple geographical locations.

· Legal & Operational Structuring (~5%): Strengthening of the institutional base of the NGO in Cameroon.

· Direct and Visible Impact: The majority of funds were directed to positions that created tangible value: salaries for teachers and supervisors, purchase of school supplies, and nutritional support for beneficiaries.

B. Challenges to Overcome: Levers for Improvement

· Fund-raising: There is still a significant gap between ambitious projected budgets and funds actually mobilized. This limits the ability to launch all planned activities and requires a more realistic approach.

· Predictability and Planning: The difficulty of completing the annual program in its entirety underscores the need for more agile planning and more conservative budgeting, better aligned with actual fundraising capabilities.

· Flow Dependence: The lack of significant working capital makes the organization vulnerable to donor disbursement delays, which can impact the smooth start of projects.

3. Strategic Recommendations for 2026

To build on the identified strengths and address the challenges, the following recommendations are proposed:

1. Adopt "Zero-Base" and Conservative Budgeting:

· Develop the 2026 budgets not on hypothetical increases, but on a detailed review of the real costs of 2025.

· Establish a "secured" core budget based on acquired or highly likely funding, and an "ambitious" budget conditional on raising additional funds.

2. Diversify and Professionalize Fundraising:

· Launch targeted fundraising campaigns dedicated to each project, at least 3 to 6 months before they start.

· Develop strategic partnerships with local companies (sponsorship, CSR) and international foundations aligned with our educational and spiritual mission.

3. Create and Feed an Operational Working Capital:

· Systematically allocate a small percentage (e.g., 5-7%) of each unearmarked donation to the constitution of a reserve fund.

· This financial tool will cover initial logistics costs, manage unforeseen events and ensure a healthy cash flow, reducing operational vulnerability.

4. Strengthen Proactive Communication and Accountability:

· Set up a reporting schedule for donors (quarterly newsletters, visual progress reports).

· Capitalize on the current excellent traceability to produce compelling impact stories (testimonials, before/after data), essential to retain supporters and attract new ones.

5. Optimize the Operating Cost Structure:

· Maintain investment in structure (coordination, administration) as a strategic lever for growth.

· Evaluate the efficiency of these expenditures annually with the objective of gradually increasing the ratio of Funds to Programs / Operating Funds through scaling gains and optimized management.

Conclusion : The 2025 financial year has enabled VWCI to demonstrate its ability to achieve meaningful impact with integrity and transparency. By anchoring 2026 planning in lessons learned and equipping itself with more robust financial tools, the NGO is perfectly positioned to increase its scale, effectiveness and sustainable impact in the service of Cameroon's youth.

4. Appendices













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Qui Sommes nous?




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