



ANNUAL REPORT 2017





Khud Mukhtar - a term that can tersely be called self-reliance, but entails depth and poignancy, belief and hope, was NOWPDP's existential nom de plume in 2017. This year, as with years past, NOWPDP attempted to bring innovative practices to the fore, so as to create economic and educational opportunities for persons with disabilities for greater inclusion. These efforts included pursuing partnerships with renowned vocational training centers to securing job placements at prestigious employers to the exciting "Khud Mukhtar", an initiative to create entrepreneurial opportunities for persons with disabilities. While quantitatively, our impact numbers are dwarfed by what the government can accomplish; qualitatively speaking, every single life changed by our dedicated team, meant that we were progressing to a better future.

Our work across the country, continued to demonstrate that the existing disability narrative means a vast majority of our population is being pushed further to the fringes, and perhaps to the road; there is increased disparity between the haves and have-nots; disabilities are more of a social taboo; families feel more burdened; children more alienated; government increasingly unconcerned, thus making positive and progressive change an elusive and increasingly unattainable goal. As a stakeholder in the advancement of a philosophy of "Pakistan for all", NOWPDP is aiming to usher a paradigm change this year and in the years to come, where the deaf are heard and the visually impaired can give a vision; where the intellectually impaired can earn a livelihood, putting a smile on their families faces; and one where the physically impaired can scale new heights to grab the reins of their destiny.

Amin Hashwani
President, NOWPDP



Omair Ahmad
Director, NOWPDP

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The
NOWPDP
Team



Amin Hashwani
President (2008 - current)



Ronak Iqbal Lakhani
Vice-President
(2011 - current)



Khayam Husain
Treasurer (2011 - current)



Aly Mustansir
Member



Laila Dossa
General Secretary
(2011 - current)



Jehan Ara
Member

About Us

NOWPDP was established in 2008 as a disability inclusive initiative. We operate in the areas of education and economic empowerment through our dedicated programs, Dastoor and Yaqeen, and other interventions.

VISION

Persons with disabilities (PWDs) have equal access to opportunities and are an integral part of the society.

MISSION

Promote an inclusive society through holistic and sustainable endeavors in the areas of education and economic empowerment.

OBJECTIVES

- » Raise awareness about persons with disabilities
- » Build the capacity of institution and persons with disabilities
- » Advocate for the rights of persons with disabilities
- » Facilitate access to opportunities and services for persons with disabilities



PWDs constitute **15%** of the



population without access to basic facilities such as



Education



Employment

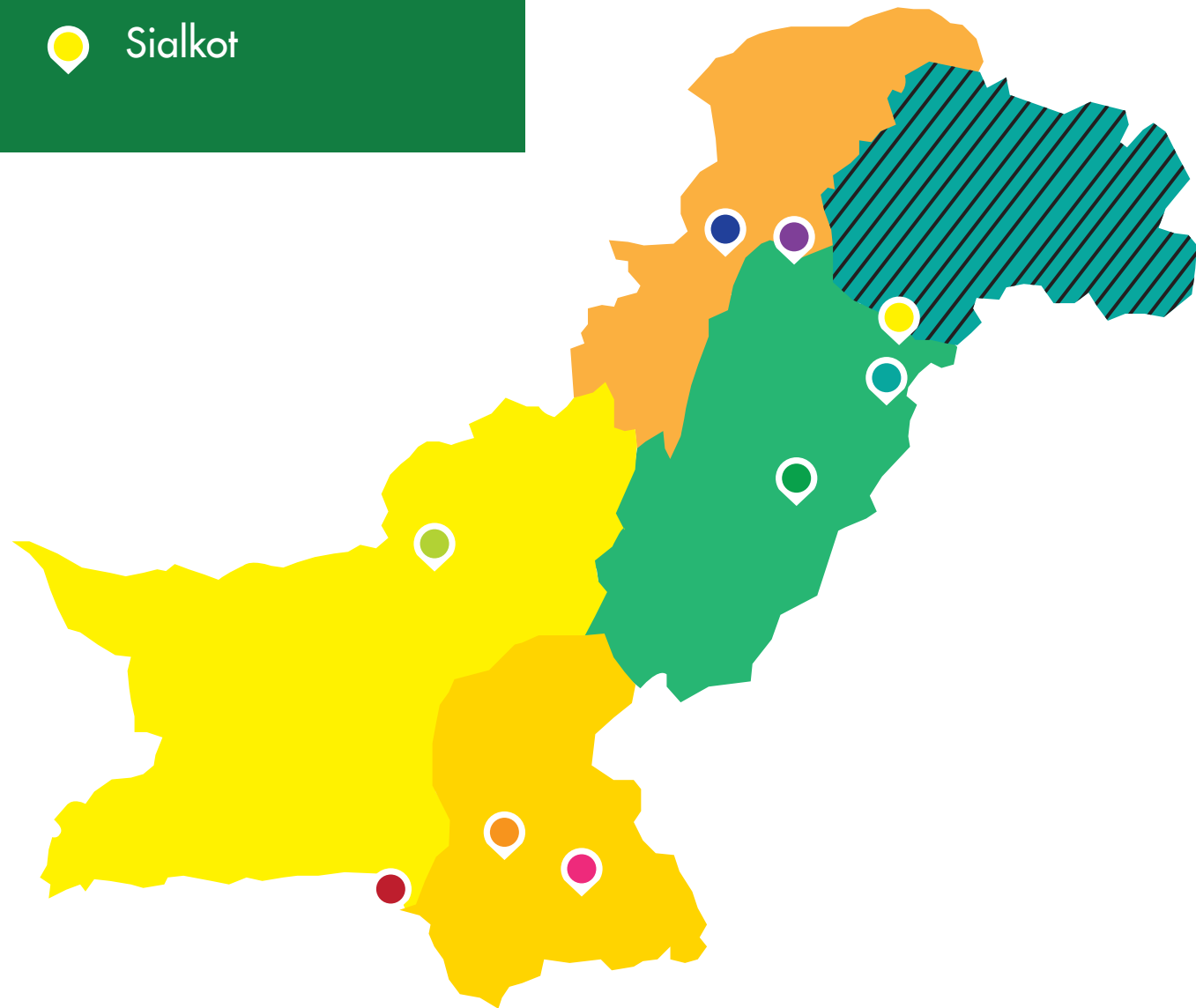


Healthcare

NOWPDP is certified by the Pakistan Center for Philanthropy (PCP), and is a member of the Provincial Council for Rehabilitation of Disabled Persons (PCRDP), Government of Sindh. NOWPDP is also accredited for the Conference of State Parties to the UN Convention of Rights of Persons with Disabilities

Our Footprint in 2017

-  Karachi
-  Multan
-  Jamshoro
-  Shaheed Benazirabad
-  Lahore
-  Islamabad
-  Peshawar
-  Quetta
-  Sialkot



Impact 2017



11

Businesses by persons with disabilities initiated



100

Job placements



300

Persons with disabilities trained



1000

Added in database for job & training opportunities



1050

Persons engaged around disability issues



JANUARY

- In-house session by **Mr. Nadeem Hussain**, Founder, Tameer Microfinance Bank
- Organized Job Fair at the Abilities Expo
- Textile Design training started at DEWA and Rehabilitation Centre for Physically Handicapped (RCPH)

- Post accessibility assessment of selected 30 HBL branches completed
- Textile Design training completed and certificates distributed at 4 schools
- Textile Design training started at Ida Rieu and Karachi School for Deaf



JULY

- MoU signed with **Khaadi** for a Disability Inclusion Initiative
- Collaboration with **Seed Ventures** to develop curriculum for self-employment training of PWDs
- NOWPDP and **PAXI** collaborated to hire drivers with disabilities
- Advanced training in textile designing with **Kapray** commenced

- Plumbing training at The Hunar Foundation started
- Disability sensitization session and teacher training for **AmanTech's** Project Shahpar
- Block Printing Internship at **Koel** started
- Project Shahpar commenced with a batch of trainees with hearing impairment for Auto Paint training
- **Khud Mukhtar Final Event** – 34 persons with disabilities presented their business ideas to the jury



AUGUST



MARCH

- **UNDP and Soorty Enterprises** trained persons with disabilities at NOWPDP to increase their employability
- Disability inclusion initiative completed at HBL
- Planet N Group and NOWPDP sign MoU to prepare entrepreneurs with disabilities
- In-house session by Mr. **Shahzed-Mehmood**, MD, Reckitt Benckiser Pakistan
- Textile Design training completed and certificate distributed

- "Mainstreaming Young Persons with Disabilities in Pakistan Research" with British Council commenced
- Basic Spa course at **Ravissant Salon** started
- NOWPDP prepares Master Trainers at HBL for disability inclusion
- In-house session by **Ms. Musharraf Hai**, MD, L'Oréal Pakistan)



SEPTEMBER

- Khud Mukhtar Incubatees' initiated businesses– **11 PWDs became self-employed**
- NOWPDP signed agreement with **Unilever** for Disability Inclusion Initiative
- **Dining in the Dark** at T2F Café
- Refresher sensitization session held with HBL Clifton Broadway Branch Staff
- Textile Design training started at **JS Academy for Deaf**
- Hospitality Management course started with the collaboration of **Hashoo Foundation** at Pearl Continental Hotel, Karachi
- New round for Artpreneurs for Change commenced with training followed by the implementation phase
- Art Exhibition, Meri Dunya Ke Rang, organized at **Sanat Gallery**

- Industrial stitching training started at **PHMA**
- Textile Design training started at DEWA Institute of Special and Inclusive Education
- Teacher training session at the Hunar Foundation
- Khaadi phase one concluded with the development of training need assessment report



OCTOBER



MAY

- Khud Mukhtar, our self-employment initiative, enters mentorship phase
- Plumbing training at The **Hunar Foundation** ends

- Textile Design training completed and certificate distributed
- Radio Broadcasting training at PACC started
- Introductory session for our self-employment initiative, **Khud Mukhtar** at IBA Karachi



NOVEMBER

- Collaborated with **Massachusetts Institute of Technology (MIT)** and **University of Pittsburgh** by sending two cycle prototypes for technical testing
- In-house Microsoft Office and Textile Design training initiated
- In-house session by **Mr. Hasan Azhar**, Group CEO, HRSG
- Collaborated with **US Consulate** Karachi for organizing a TechCamp for persons with disabilities

- Call Center training started at NOWPDP Vocational Training Center
- Industrial Stitching training at PHMA draws to a close
- In-house session by **Mr. Nauman Sikandar Mirza**, CEO Foodpanda Pakistan
- Phase II with Khaadi started with sensitization trainings sessions



DECEMBER

FEBRUARY



APRIL



JUNE





Dastoor Education

NOWPDP works to improve the quality of and access to educational opportunities for persons with disabilities through the program Dastoor.

Encompassing our previous learnings, Dastoor facilitates opportunities for children and adults with disabilities in special and mainstream schools, and vocational training centers (VTCs), respectively.



CHILDREN WITH DISABILITIES

Dastoor nurtures and enhances the potential of young minds, bringing them a step closer to their goals. Children with disabilities, between the ages of 14 to 18 years, are trained at special schools in the skills of textile design, screen printing and block printing. In 2017, we trained 200 children with disabilities.

HOW DO WE DO IT?

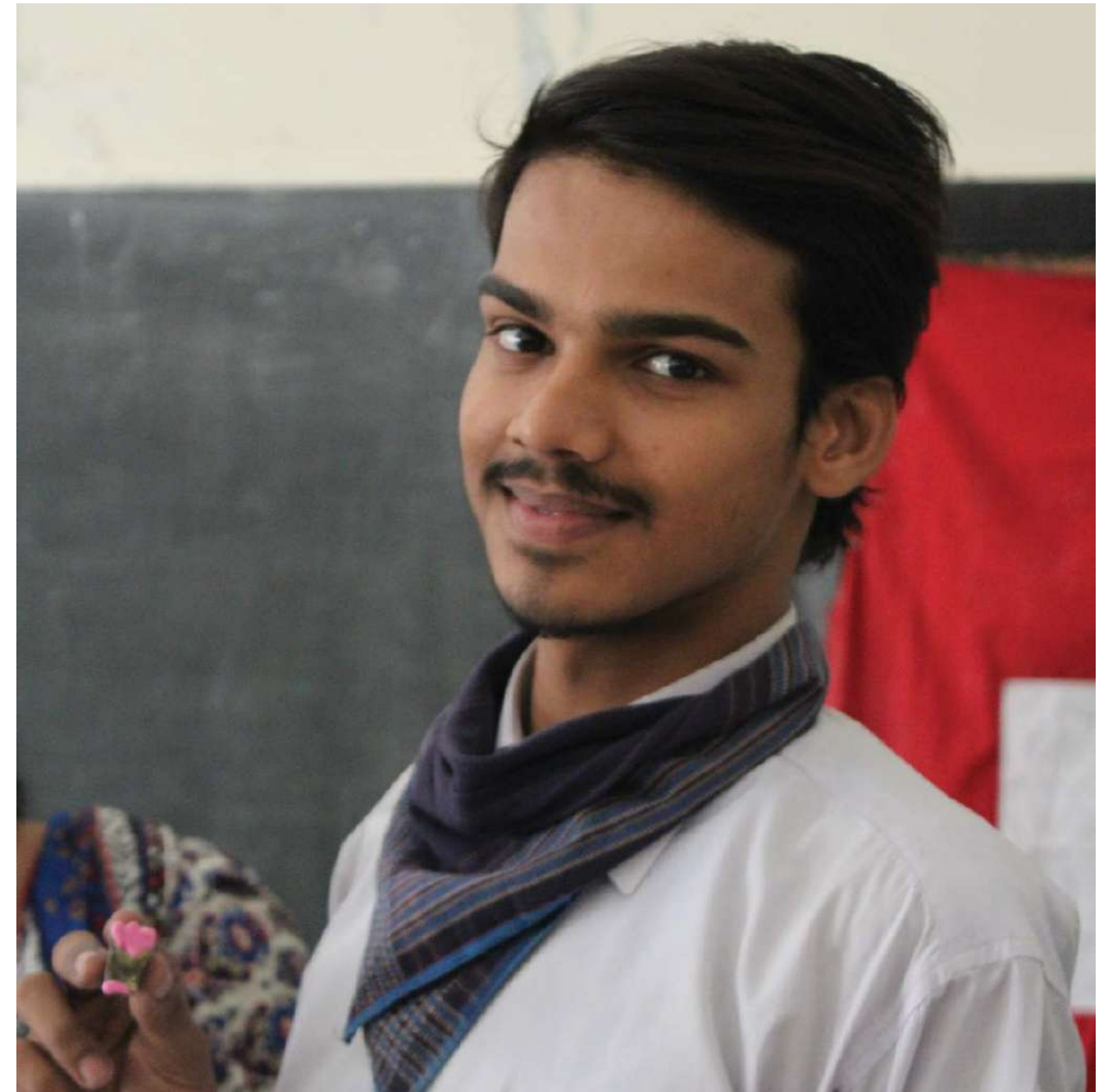
- A 6-month training module designed in consultation with textile design houses
- Trainers with hearing/speech impairment impart the textile design and screen printing training
- Trainers with physical impairment conduct the block printing training
- Examinations are part of the module to assess the learning of the trainees





“ Textile design training conducted by NOWPDP at our school was a great experience. The most interesting part was to make your own hand-made designs and shift it to computer through Adobe Illustrator. I will enhance my skills through practice and I hope I will be a famous textile designer. ”

**- Tabbasum, DEWA Academy,
Person with Hearing-Speech
Impairment**



“ I excel in and enjoy art. I believe art allows us to easily send our messages across. Textile design training conducted by NOWPDP at our school helped me learn what I knew. My wish was always to join a reputable art university and I am ecstatic to be admitted of Indus Valley School. ”

**- Nabeel Siddiqui, Trainee at
ABSA School for the Deaf,
Person with Hearing-
Speech Impairment**

ADULTS WITH DISABILITIES

Dastoor also focuses on adults with disabilities above 18 years of age to be trained in market relevant skills, which enables them to access opportunities in an inclusive environment at mainstream vocational training centers. In 2017, we trained 100 adults with disabilities.

HOW DO WE DO IT?

- Vocational training centers are prepared to ensure an inclusive environment
- Candidates are identified and prepared for 3-12 months training sessions
- Progress of the candidates is monitored throughout the training period
- Entrepreneurial workshops are conducted to prepare the trainees for self-employment
- Employability training is provided to prepare trainees for employment opportunities

Our Partners





“ I used to sneak around at the mechanics shop when I was a child. I was fascinated with cars but I didn't know what to do about it. NOWPDP helped me get the Auto Body Paint Training and it opened a window into a whole new world I loved so much! ”

- Mansoor Ahmed, Auto Body Paint Training at Aman Tech Foundation, Person with Hearing-Speech Impairment

“ I have always wanted to make something out of my life. NOWPDP helped me and got me a training on Plumbing. It's a relevant trade and I hope to flourish in it. ”

- Abdul Sami, Plumbing Training at Hunar Foundation, Person with Hearing-Speech Impairment





“ I like to call the house I live a powerhouse of women. It’s just me, my mother, my sister who’s now married and my grandmother. I have been a witness to their courage in life. I want to also work my way through with courage. The Call Center training at NOWPDP has been extremely helpful to me. It has increased my chances of employment, which is my main goal. I am grateful for this opportunity by NOWPDP and the consistent efforts they make. ”

-Juhi, Call Center Trainee at NOWPDP Vocational Training Center, Person with Visual Impairment



“ The thing that always circles around in my head is to make the lives of my family better. I am always in search of another livelihood that can make this possible. NOWPDP has been a very positive force in my life in guiding me at all times. This is how I joined the Pivot Point training. Learning another skill in itself has been exciting. My teachers consider me one of their best pupils. ”

-Amama Nusrat, Basic Spa course trainee, Person with Hearing-Speech Impairment



Embedded - Empowered - Equal

Economic Empowerment

Yaqeen envisions a Pakistan where persons with disabilities are embedded, empowered and equal.

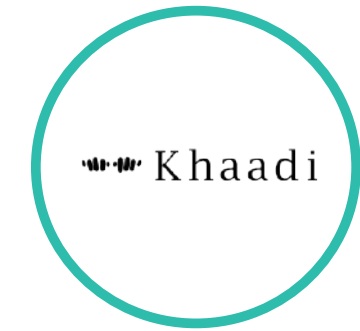
It works toward the economic empowerment of persons with disabilities through capacity building of:

- Institutions such that they become equal opportunity providers
- Persons with disabilities for self employment and employment opportunity



Yaqeen is our disability consulting initiative which envisions a Pakistan where people with disabilities are embedded, empowered and equal. It focuses on economic empowerment of persons with disabilities through self-employment ventures and by building the capacity of institutions, such that they become equal opportunity providers, inclusive of people with disabilities.

Yaqeen facilitated placements of 100 persons with disabilities at 25 different organizations and have sensitized 535 people. Along with this Yaqeen managed to incubate 11 persons with disabilities to start their own businesses.



HBL

Disability Inclusion Initiative at HBL moved into the compliance phase along with the completion of post accessibility audits of 30 branches, training of the master trainers, employment of 4 persons with disabilities and recommendations made for sustaining the project.

Besides this, HBL partnered with NOWPDP to develop Pakistan's first Model Accessible Branch. For this, a refresher sensitization session was held with the branch staff and two disability champions were trained.



PAXI

In an attempt to create opportunities to empower persons with disabilities economically, the ride hailing service PAXI Pakistan and NOWPDP joined hands.

Paxi has hired six persons with lower limb impairments as bike riders for their bike service. The riders' responsibilities include picking passengers (who can also be persons with lower-limb impairments) from their declared place and then dropping them to their desired location. For this purpose, riders will use 3-wheeler bikes retrofitted as per their disability.



SOORTY

Soorty Enterprises collaborated with NOWPDP to provide vocational training to 24 persons with hearing and speech impairment through United States Agency for International Development (USAID) and the United Nations Development Programme's (UNDP) Youth Employment Project (YEP). 12 of these individuals were placed in various departments in Soorty Factories.



ABU DAWOOD

NOWPDP collaborated with Abu Dawood Pakistan for inclusion of persons with disabilities at its Head Office and 5 warehouses across Karachi, Lahore and Islamabad. Accessibility reviews of these locations have been completed and 5 placements of persons with disabilities were made across Pakistan.



KHAADI

Khaadi and NOWPDP partnered for the project, "Being Able" for its head office and five retail outlets in Karachi and Lahore. Phase I of the project concluded with eight focus group discussions and two interviews in which 89 Khaadi employees participated. Accessibility audits of the selected locations have also been completed. The project has entered into the implementation phase where five sensitization sessions have been held with 250 Khaadi employees.



UNILEVER

Unilever collaborated with NOWPDP to become equal opportunity employer. Around 150 Unilever employees were sensitized and three persons with disabilities were placed in various functions at Unilever's Head Office. An accessibility audit of the Head Office was also carried out.



K-Electric

NOWPDP and KE have agreed to make the KE head office and five Integrated Business Centers inclusive of persons with disabilities.



“ I didn't have life planned out the way it is now. NOWPDP did a fantastic job in helping me and the others get a placement. I started as a receptionist at Kapray but worked my way through to being the PA of the CEO. It's truly been an exciting journey ”
- **Hatim Najmee, Personal Assistant to the CEO of Kapray, Person with mild visual impairment.**



“When people ask me what NOWPDP is, I always tell them it is an entity run by young enthusiasts who have made their life goal to bring change, to spread happiness across many lives. Ever since I got connected with NOWPDP, it has tried to assist me in every possible way. Amicable mentorship, dedication and persistency to build a society completely accessible and inclusive for the differently-abled have made them stand out from the rest”
- **Laraib Fareed, Unilever, Person with Physical Impairment**



“I can still recall the days, when my mother used to pick me on her hands and drop me all the way to my school. I have muscular dystrophy; therefore, falling from the overcrowded public buses has been a constant part of my life. I have recently joined Abu Dawood Group through a disability inclusion program conducted by NOWPDP and I believe I found the place that I have been looking. They have made special accessibility arrangements in the office and given me the transport service.”
- **Atif Jillani, Abu Dawood, Person with Physical Impairment**



“ I would never be able to come to terms with myself begging to support my family. I wanted to do something else. I sleep better at night now. Deciding to work has been a turning point in my life. I am grateful to NOWPDP for the support and guidance ”

- Sahiba Rani, Wheelchair-user and Former Beggar

Got customized kiosk and three months' inventory through NOWPDP



“ Turning from a daily wage earner to a small business owner has been a major transformation in my life. I am especially thankful to the consistent efforts taken by NOWPDP in every way possible to help me in this. I hope to make my business bigger with hard work and time. ”

- Noor Muhammad, Wheelchair-user

Got funding from NOWPDP to initiate his leather wallet making business



KHUDMUKHTAR

In 2017, NOWPDP launched 'Khud Mukhtar', which is a business idea competition for persons with disabilities. This project was a collaboration among NOWPDP, Planet N Group's 10XC (Strategic partner funding 10 business ideas) and IBA Aman-CED (Strategic partner providing support for venue and knowledge sharing).

The project was divided into three phases that includes registration and submission of business plans, mentorship, and presenting business plans to a jury. This competition was targeted toward persons with disabilities aged between 18-40 years, who reside in Karachi

In the first phase, over 200 registrations were received followed by submission of 112 business plans. 53 of these ideas were taken forward for mentorship sessions in order to further refine the business plans and prepare the participants to present their ideas to a jury. The mentors that trained them were experienced and competent entrepreneurs from all across Karachi. 30 out of 53 presented their business plans and 10 from amongst these were selected as winners.

The winners after receiving their seed investment of PKR. 100,000, initiated their respective businesses from October 2017. They are receiving constant facilitation and guidance from NOWPDP to help them operate, grow and sustain their businesses.

Research for British Council in Pakistan

NOWPDP in collaboration with British Council in Pakistan is in the process of conducting a nation-wide research on a study that explores the dynamics of access to employment and self-employment on the premise of skills that support it. The sample of this research comprises of 1550 persons with disabilities. In this research, the experiences and perceptions of the subjects are being studied.



Job Fair at Abilities Expo 2017

The Special Education Department, Government of Sindh, in collaboration with a network of disability organizations including NOWPDP and KVTC, hosted the 'Abilities Expo 2017' to provide a comprehensive platform for employment to persons with disabilities (PWDs). NOWPDP facilitated and supported a Job Fair at this Expo, which saw participation by 10 private equal opportunity employers such as Jubilee General Insurance, Automobile Corporation of Pakistan (Autocom), Hashwani Group, Charter for Compassion, Soorty Enterprises, Standard Chartered Bank (SCB), Liberty Mills Limited and Careem Pakistan.

Accessible Cycle Project

Right after the success of the Accessible Cycle Project, which was launched nation-wide in January 2016 as an effort to reduce problems of mobility for persons with lower limb impairments, another course has been taken to actualize the aim of this project. Prototype of the winning design was developed and tested for several months in local conditions. NOWPDP has now collaborated with Massachusetts Institute of Technology (MIT) and University of Pittsburgh by sending two prototypes for technical testing. Based on their feedback, these tricycles will be made in Pakistan for persons with disabilities.



Baithaks

NOWPDP holds a series of talks for persons with disabilities where illustrious people from various walks of life come to inspire them. Following were the few speakers who came to conduct sessions with our colleagues with disabilities.

1. **Nadeem Hussain**, Founder & Coach, Planet N
2. **Musharraf Hai**, MD, L'Oreal
3. **Shahzeb Mahmood**, MD, Reckitt Benckiser
4. **Nauman Sikandar Mirza**, CEO, Foodpanda Pakistan
5. **Hasan Azhar**, Group CEO, HRSG



Mere Dunya Kay Rang – Art Exhibition at Sanat Gallery

NOWPDP hosted 'Mere Dunya Kay Rang', which is an art exhibition to showcase the expression of emotion by children with disabilities and promote the use of art as a medium of therapy. This exhibition, which was organized at Sanat Art Gallery, was conceptualized to give children with disabilities a voice and included work from the previous round of Artpreneurs for Change.



Artpreneurs for Change (AFC)

NOWPDP re-initiated Artpreneurs for Change (AFC) in 2017 as a project that provides creative and artistic expression of self for children with disabilities. By training individuals as Art as Therapy Practitioners (ATPs) and working with children with disabilities, the project equips them with tools that enable free expression of thoughts and emotions to the world, through the medium of art.



Dining in the Dark

NOWPDP organized 'Dining in the Dark' at the T2F Café to raise awareness for White Cane Day. This event was also conducted in an effort to bolster empathy for people with visual impairment and highlight how they lead their daily lives. The guests were blindfolded and facilitated by our guides towards the café for dinner.

After the blindfolded dinner, the guests were debriefed on the essence and the purpose of this activity, which resonates with what NOWPDP upholds: the importance of empathy. Our own Associate – External Engagement, Ali Tareen who is a person with visual impairment also shared his experience.



Inclusive Cricket Match

NOWPDP collaborated with Tri-Pack for an inclusive cricket match. Two teams, Alpha and Omega (equally comprised of sighted individuals wearing blindfolds and persons with visual impairment) faced each other on the pitch. Team Omega was awarded the trophy at the end of the day. Nasir Jamal, CEO Tri-Pac, who was also present at the match lauded NOWPDP's efforts to bring inclusive change in the educational and economic paradigms.



Community Outreach

The function of Community Outreach has been introduced to garner an extensive database of persons with disabilities to facilitate programs and magnify reach. A portal for persons with disabilities was developed in this regard that has collected database of 982 persons with disabilities.

To effectively source candidates for education and job opportunities, our team conducts stakeholder meetings and organizes community events. Out of the 982 candidates with disabilities, 52% are persons with hearing and speech impairment, 35% are persons with physical impairment, 10% are persons with visual impairment, and 3% are persons with intellectual impairment. 822 of the total are male and 160 are female. 86% of the PWDs hail from Sindh, 10% live in Punjab, and the 3% are from KPK.



NOWPDP will continue to focus on the areas of education and economic empowerment to promote inclusion in society. We have set the following targets for **2018**:



20

Businesses by persons with disabilities



115

Job placements of persons with disabilities



250

Children with disabilities will be given skills training



150

Adults with disabilities will be given vocational training



1050

Surveys of persons with disabilities for vocational training needs assessment



1500

Persons with disabilities to be registered for job & training opportunities



100

Interviews in 17 districts for vocational training needs assessment





MAHEEN

NOWPDP was a refreshing experience, one which I'll gladly re-do because of the array of things I learnt, not just in a professional capacity but something that will stay with me always as a guiding force to become better! Thank you to everyone who had helped me along the way and catering to my vague questions; it's been amazing truly!

- Maheen Fahim, University of Karachi



KHALID

Working with NOWPDP gave me a chance to investigate in detail the problems persons with disabilities face in our society, especially at work place. I got a chance to work closely with like-minded individuals who are passionate about the cause they are working for. The office environment at NOWPDP was friendly and welcoming, creativity and exchange of ideas were encouraged. I am looking forward to contributing in Nowpdp's cause in the future as well

- Khalid Omer Khan Sherwani, IBA



YAQZAAN

Having a first internship with a family like NOWPDP is what makes me feel lucky. A young and lively team of professionals always eager to assist and teach every time I wanted help. Although the internship program was a month long, it just passed away so quickly, thanks to those who kept me engaged all the time. What I got to learn from this was the exposure of a professional environment and how the organizations like NGOs work

- Yaqzaan Rahim Rajan, Beacon-house College Campus PECHS (BCCP)



ALI JAWAD

It was truly a different learning experience to intern at NOWPDP during the summer of 2017. Just six weeks of internship at the organization allowed me to learn a lot of new things for example things like learning and using appropriate terminologies while referring to and talking about people with disabilities. It was also great experience due to environment at the office where people were extremely helpful, understanding and cooperative and it was exciting to go to the office every day

- Ali Jawad, Habib University



AKASH

To be honest, I didn't know about NOWPDP till I joined. Sure, I was familiar with the name, and sure I Googled the appropriate information before my internship interview, but I didn't know the place, till I was behind those walls, a part of it. The persons with disabilities I was in communication with over this brief period taught me that my limited understanding of their lives, their perceptions, and their experiences needed to be expanded upon. Through NOWPDP, I could accompany them on their journey.

-Akash, IBA



KASHMALA

Doing a summer internship was a part of my graduation requirement but landing one at NOWPDP was part of my luck and very honestly one of the best work experiences of my life. What I gathered through my 10 weeks at the organization was a new insight and breaking of preconceived notions of NGO's only parading good will and not putting in the required effort. People at NOWPDP are sincere with their objective of building an inclusive society and they leave no stone unturned in doing so. Plus they are the coolest bosses one can have. During my internship, I worked on project Khud Mukhtar- a self employment initiative and am grateful that I was able to contribute a little to a more inclusive society.

-Kashmala Tahir, Habib University

	FY 2017 (PKR)	FY 2016 (PKR)
Income		
Grants	13,860,921	9,506,201
Donations	7,127,933	14,482,000
Program Sponsorship	570,439	-
Others	172,329	174,360
Interest income	76,648	44,151
Program Service Revenue	2,517,698	947,011
TOTAL	24,325,968	25,153,723
Expenses		
Salaries and Benefits	4,777,514	6,946,540
Depreciation	1,587,492	977,263
Utilities	1,198,226	1,111,626
Consultancy Charges	154,283	391,110
Travel	700,591	289,349
Bank Charges	12,869	33,565
Printing and Stationery	387,893	481,266
Meeting & Refreshments	67,011	87,055
Websites and Softwares	191,208	140,500
Project Expenses	14,565,383	10,876,918
TOTAL	23,642,470	21,335,192
Surplus/Deficit for the Year	683,498	3,818,531
Accumulated Surplus brought forward	3,428,295	(390,236)
Accumulated Deficit/Surplus carried forward	<u>4,111,793</u>	<u>3,428,295</u>



You can donate to support our cause

Via Bank Transfer or Cheque:
 Account Title: NOWPDP
 Bank: Habib Bank Ltd
 Account #: 0047-79002206 – 03
 Swift Code: HABBPCCA
 IBAN: PK07 HABB 0000 4779 0022 0603

Cheques should be made out to:
 NOWPDP
 NOWPDP House, Bungalow No. 83/1, N I
 Line, Saghir Hussain Shaheed Road,
 Saddar, Karachi, Pakistan
 021-32294527-8

LEGAL STANDING:

NOWPDP is registered as a Non for Profit Organization under the clause (c) of sub section (36) of section 2 of the income Tax Ordinance, 2001; and under the societies Registration Act XXI of 1860 vides Registration KAR No. 0373 of 2008-09

For detailed financial accounts, please visit our website
www.nowpdp.org

OUR PARTNERS

GET IN TOUCH

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