

participatory and sustainable services towards
community development among women and
vulnerable children

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Youth and capacity development program



Children's Rights and
Violence Prevention Fund



ABOUT THE PROGRAM

The Youth and Capacity Development Program among Refugee and Slum Communities is funded by MasterCard Foundation under the COVID - 19 Recovery and Resilience Programme. Children's Rights and Violence Prevention Fund (CRVPF) is partnering with 78 local Non-Government and Community Based Organisations working with youth and adolescent girls in refugee settings and slum communities to implement the program. By March 2022, the project had reached 52,500 youth and adolescent girls who had been empowered through skills development, provision of startup kits and capital, rights awareness and legal support. 732 village savings and loans associations had been formed, over one hundred and eighty million Uganda shillings (180,000,000 Ugx) had been mobilized through the savings groups and over 7300 business and employment opportunities had been created.



"As a result of the training in savings and credit management, group dynamics and VSLA methodology, we have accumulated a saving portfolio of five million three hundred thousand shillings (5,300,000 Ugx), a loan capital portfolio of fourteen million three hundred forty thousand shillings (14,340,000 Ugx) and social welfare of fifty six thousand shillings (56,000 Ugx)" says Richard

Semakula Richard the chairperson of Life Change Youth Development Group of 25 members in Goma Sub County in Mukono district supported by the AIDE cluster

AIDE cluster brought together different young people and trained them in leadership, group dynamics, business management, conflict resolution, bookkeeping, savings mobilisation and credit management before supporting them to form a VSLA group. The group has 25 members (10 males and 15 females).



Through savings and local resource mobilization, the VSLA group members access and utilise the capital for investment in enterprises such as bricklaying, grocery stalls, transportation and other businesses. The loans are available and affordable to all members.

"Before we started our group, it was extremely hard for a youth in our community to get a loan. Getting a loan required a collateral and an interest rate of 5%. This made it hard for the youth to grow their businesses. However, with our current loan portfolio of 14,340,000 Ugx, we are serving 55 youth with affordable loans. 40 of these are youth outside our group thus widening our reach. We now have a sense of direction as youth. Several of us have leadership capacity and sense of responsibility because we provide opportunities for each youth to spearhead different activities in our group. We are an example to the youth in our community. Without the support from AIDE cluster we wouldn't have personal and group development we have registered to date.



Increasing investment through group savings

Kukiriza savings group has a membership of 34 people (5 males and 29 females) with accumulated savings of three million three hundred thousand shillings (3,300,000 Ugx), a loan portfolio of one million shillings (1,000,000 Ugx) and an interest of three hundred thousand shillings (300,000 Ugx) since February 2022.

The group treasurer opening her part of the savings boxes during a group meeting

Kukuriza savings group found in Mukono district was formed as a result of the knowledge and skills acquired by the members in group dynamics, leadership, local resource mobilization and book keeping during the trainings conducted by the AIDE cluster in 2021. Before the group was formed, the members had very limited knowledge on savings mobilization and how to leverage on their existing resources. The group was further supported with a loan of two million eight hundred thousand shillings (2,800,000 Ugx) from AIDE- cluster from which 15 members benefited and got more capital to invest in their businesses.

"I got a loan of five hundred thousand shillings (500,000 Ugx) which I invested in my shop and increased my stock. This has increased my profits." one member. "I got a loan of three hundred thousand shillings (300,000 Ugx) which I added to my savings of two hundred thousand shillings (200,000 Ugx) and I bought a cow to diversify my farming business." Group vice chairperson. "Since I started investing in my matooke (banana) business, I have got more buyers and suppliers. I used the knowledge acquired through the trainings and the group loans to increase my stock." Peace a group member.




MY BOUTIQUE BUSINESS

A woman with dark hair tied back, wearing a bright yellow hoodie with a white Nike logo, is smiling while talking on a black patterned smartphone. She is in a boutique, with a red t-shirt hanging on a yellow hanger to her left and a blue and white striped t-shirt with a red bird graphic on a green hanger to her right. She is also holding a pen and writing on a small notepad.

Ritah joined the Village Savings and Loans Association with support from AIDE cluster in February 2022. She acquired a VSLA loan Ugx 500,000 which to start a boutique business. She sellsto clothes, cosmetics, hair food, sandals, and shoes. I have been able to boost my individual savings from) to Ugx 15,000 per sitting. "Before the trainings in savings mobilization, diversifying incomes and book keeping that I got from AIDE, I didn't have any savings and no business. I was unemployed and unable to meet my basic needs. The COVID-19 lockdowns made the situation worse".

Rita Naturinda is a 23 year young entrepreneur in Nasiga village Goma Sub County, Mukono district. Rita is part of the Kukiriza savings group formed by the AIDE Cluster.

A woman with dark hair tied back, wearing a purple t-shirt, is focused on writing in a notebook. She is wearing a gold watch on her left wrist. The background is a clothing store with various items hanging on racks, including a striped shirt with a red tie. A green semi-transparent box contains text. In the bottom left corner, there is a pink bottle of 'Miss Beauty' hair shampoo.

Since I started putting into practice the knowledge and skills acquired in good business management, my business has grown to an approximate portfolio of two million shillings (2,000,000 Ugx) from which I earn between fifty thousand shillings (50,000 Ugx) and one hundred thousand shillings (100,000 Ugx) as gross daily. Ritah cleared her first loan and acquired another of two hundred thousand shillings (200,000 Ugx) from her VSLA group which she used to buy two dummies to display clothes. Since March 2022, I have accumulated savings of three hundred thousand shillings (300,000 Ugx) and I feel so happy about it.

"Had I not joined our savings group and got the knowledge in business and savings, I would not be the business person I am now. I wish many girls in my community would get the opportunity to be supported in skills and business to reduce their vulnerability to violence, unwanted pregnancies, abuse, and poverty to mention but a few. This will enable girls to contribute to society".

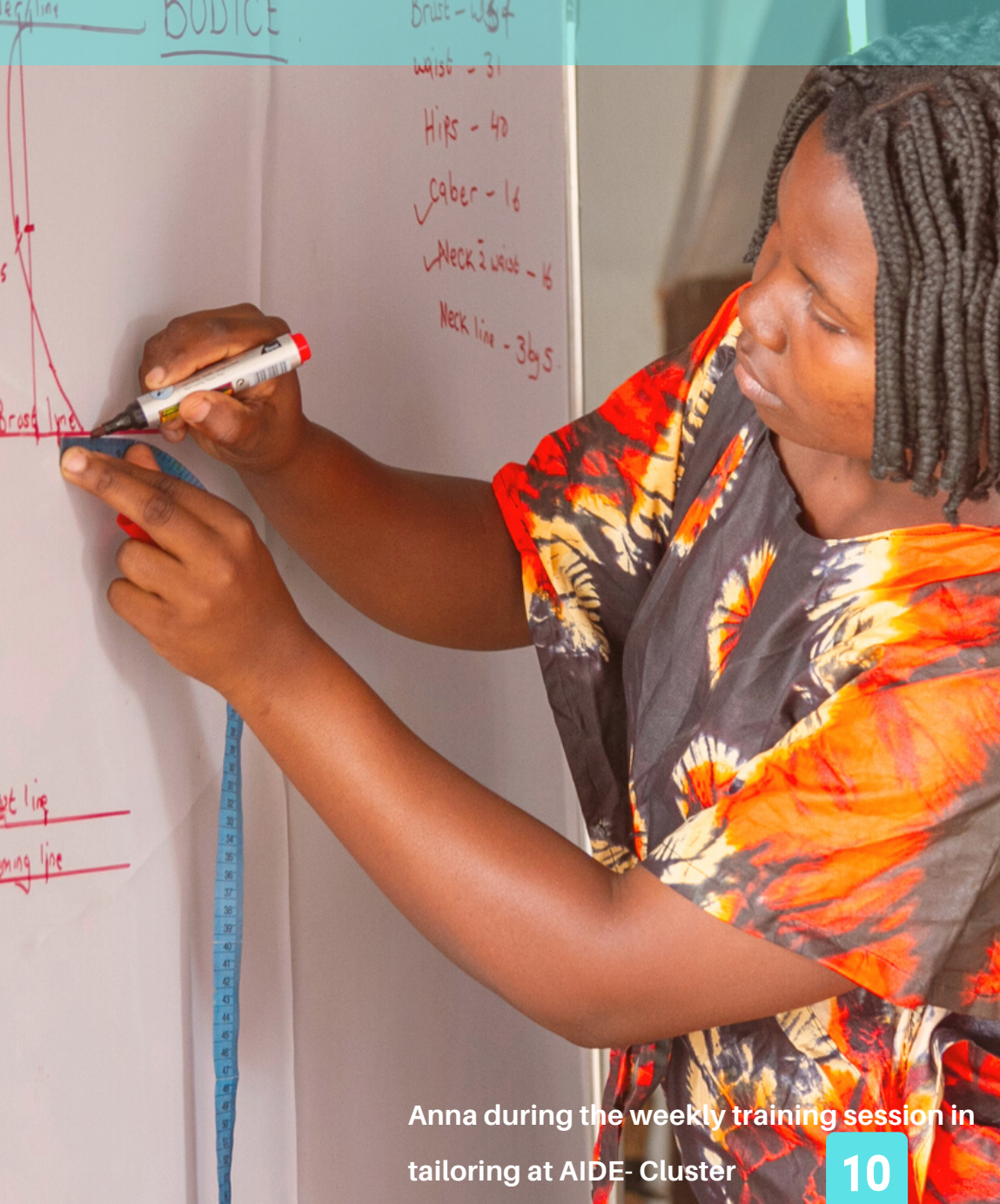
The power of friendship

Viola is a 15-year-old girl living in Goma in the Mukono district. "Since 2022 when I joined the AIDE project, the best thing that has happened to me is having friends and a sense of belonging. At the age of 10, Viola started working as a domestic worker. Due to her mother's ill health, Viola was unable to attend school. "I was motivated to participate in the AIDE program because I wanted to be part of a larger community than my surroundings. I have made friends and I always feel safe sharing my thoughts unlike before. When I am learning how to tailor different fashions like skirts, and corsets, I feel my mind is relaxed and I laugh with my friends. I have acquired knowledge about several key issues including my reproductive health among others. I am more confident now and I believe that I will excel in my tailoring. With time when I can support myself, I will have my workshop. "I am very happy to have the opportunity to train fellow girls and youth in my community



Since she became a trainer, Viola has over 23 trainees both girls and boys. She trains in dressmaking and other designs. "I work once a week, therefore, I get the opportunity to continue reaching out to more girls in my community to join the AIDE tailoring centre. Majority of my trainees are school drop-outs engaged in casual work, especially domestic work. When they come for the trainings, they are empowered with more skills to diversify their income. One other thing I am interested in is making reusable sanitary pads to support girls in primary and secondary schools. They can acquire them at an affordable price. In this way, they will not have to skip school during that period like I and some of friends used to."

Decent employment for Anna



Anna during the weekly training session in
tailoring at AIDE- Cluster

Anna Nabbaka is a 19 year old living in Goma Sub County, Mukono district. She dropped out of school in her senior four in 2020 because her parents couldn't afford to take her further. Anna was devastated thinking that her future was over. Her parents used their meagre resources to take her to a nearby small tailoring school. Anna was among the girls selected by AIDE cluster for the project in 2021. AIDE took particular interest in her because she could become a trainer at the design school that AIDE was setting up for the girls and youth in the project. Furthermore, Anna started participating in the trainings organized by AIDE in life skills, entrepreneurship, leadership and sexual reproductive health. After her graduation in March 2022, she was employed by AIDE to facilitate tailoring classes once a week from which she earns one hundred and fifty thousand shillings (150,000 Ugx).

The COVID-19 lockdown led to a major decline in number of customers. "I lost almost all the capital. In 2021, I joined the Power to Girls Initiative implemented by the Youth Livelihood Development Company in Kamwokya. Through my participation in the Power to Girls Initiative, I have been empowered to increase my business and profits""



My plantain selling business

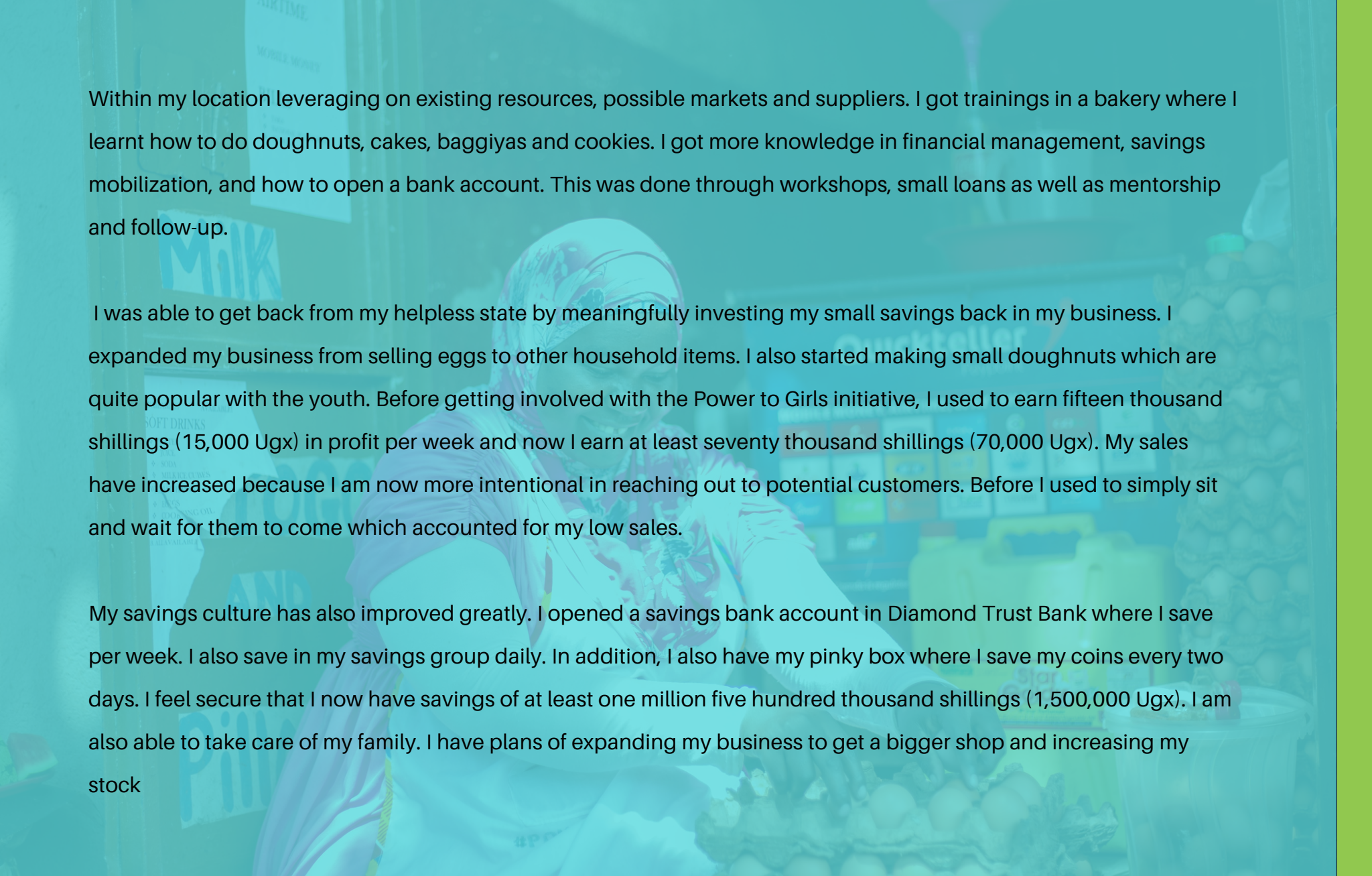
"The knowledge acquired in book keeping, customer care and packaging has enabled me to improve my service delivery. I am always well dressed and I start my business very early to ensure the plantains are ready, keeping my smile on while serving the clients, ensuring I have enough change to ensure the customer doesn't stand for long after buying, bargaining for a good sale. With the loan of three hundred and fifty thousand (350,000 Ugx) that I acquired from the Power to Girls Initiative. I bought a bigger charcoal stove, got an umbrella so I can even work during light drizzles. I further invested in buying more plantains; currently I buy two bags compared to before when I used to buy quarter of a bag. (This is a one hundred kilogram bag). I currently earn a gross of three hundred thousand shillings (300,000 Ugx) compared to before the program when I used to earn a gross of ninety thousand shillings (90,000 Ugx) per week. Moreover, I have met many people, made wonderful friends and learnt a lot of things. I have a dream of employing at least eight of my friends who are not currently employed and have no knowledge of how to start even a simple business. I also plan to increase my capital to put up at least 2 more business locations to bring my services closer to customers".



An improved savings culture

After COVID-19 lockdown as she was trying to get her business back on its feet, Namakula got a motorcycle accident which further devastated her livelihood. Covid 19 and the accident left her unemployed. "I had challenges in taking care of my two children and elderly mother. My journey of change began when I took a step to be part of the Power to Girls Initiative. First of all, I was empowered with knowledge in business management".

Twenty six year old Mwajuma Namakula
in her grocery in Kamwokya church zone area.



Within my location leveraging on existing resources, possible markets and suppliers. I got trainings in a bakery where I learnt how to do doughnuts, cakes, baggiyas and cookies. I got more knowledge in financial management, savings mobilization, and how to open a bank account. This was done through workshops, small loans as well as mentorship and follow-up.

I was able to get back from my helpless state by meaningfully investing my small savings back in my business. I expanded my business from selling eggs to other household items. I also started making small doughnuts which are quite popular with the youth. Before getting involved with the Power to Girls initiative, I used to earn fifteen thousand shillings (15,000 Ugx) in profit per week and now I earn at least seventy thousand shillings (70,000 Ugx). My sales have increased because I am now more intentional in reaching out to potential customers. Before I used to simply sit and wait for them to come which accounted for my low sales.

My savings culture has also improved greatly. I opened a savings bank account in Diamond Trust Bank where I save per week. I also save in my savings group daily. In addition, I also have my pinky box where I save my coins every two days. I feel secure that I now have savings of at least one million five hundred thousand shillings (1,500,000 Ugx). I am also able to take care of my family. I have plans of expanding my business to get a bigger shop and increasing my stock



Creative Arts as a source of livelihood.

She loves art and uses it to express herself, heal and connect with others. "The "Power to Girls Initiative" came in very timely for me because I had lost my business capital during the Covid 19 total lock down period. I used to design and sale creative art pieces on small scale supplying family, friends, and neighbors before Covid 19. When I joined the Power to Girls Initiative, I learnt how to first of all do book keeping, branding, packaging and marketing my products. I leant how to set, prices, identify potential clients and, social media marketing. I developed a business plan to enable me scale up my work". YLDC and Tutaweza cluster have also

linked the adolescent girls and young women to other resources. For example KCCA and other potential customers. "I have grown from supplying art work to only my immediate people to businesses, companies and organisations. Right now I supply art pieces to YLDC, LANDNET and other businesses. I have improved my sales from an average of two thousand (2,000 Ugx) per item to at least five thousand shillings (5,000 Ugx) per item in bulk on bulk purchases. Through the trainings got in bakery, I learnt how to make cakes which I am also adding onto my business. I supply cakes for small occasions such as birthdays.. I am more confident and happier because I have a better future. The Power to Girls Initiative has really transformed life".

An income to support my child



Atenge Christine is a twenty six year old mother to Daniella a seven year old with Cerebral Palsy

Christine had never had a source of income and depended on her spouse who devastatingly left her and her special needs child during Covid 19 total lockdown. Christine could not afford the weekly medical bills to take care of Daniella later on meeting her basic needs.

The Creative Youth Agency Cluster in Ggaba identified her as a beneficiary of "Her Future is Now" program together with other 400 girls and persons with disabilities. "I had never imagined that I could earn income using my skills. In October 2021, I enrolled into the design classes where I learnt how to make bags. I can now make a wide range of items including school bags, handbags, money purses, laptop bags, toilet bags and baby bags. In a month, I make an average of one hundred and fifty thousand shillings (150,000 Ugx) in profit. I now have a capital of two hundred thousand shillings (200,000 Ugx) hence I can make my supplies. I love what I do. I now earn some money to buy medicine for my girl and meet other household needs. However, being a mother and businesswoman with a special needs child is challenging. Sometimes I lose clients yet am glad about the far I have come. I still have a lot to learn to improve my life, I am glad that I am moving in a positive direction".

The incredible urban farmer

"I am a single mother and Covid 19 left me unemployed. I used to do odd jobs like cleaning in people's homes, washing clothes, and cooking but never got much out of it. Moreover, the jobs were labour intensive and at times people took longer to pay or did not even pay at all. Some of them were abusive. I enrolled in the "Her Future is Now." program and I have been skilled in urban farming. I learned good agronomic practices and in February 2022, I planted my first sack gardens of vegetables including sukuma wiki, tomatoes, onions, nakati and cabbages. I applied the knowledge, I like applying organic fertilizers, watering and weeding.



The vegetable seeds were provided by the project to all of us who had attended urban farming training. I started selling my produce in April and May 2022. In a day I would earn at least five thousand shillings (5,000 Ugx). I sell my produce at the market, homes and restaurants. I am grateful that I can earn money with dignity. Although I still do some odd jobs from time to time, I am not strained like before. I am also learning hairdressing to diversify my income. With the enterprises I will be able to work within vicinity of my home thus enabling me to take care of my child."

The transformed business woman



Nabantanzi Hadijah is a twenty seven year old happy and energetic business fruit seller in Kamwokya.

"Before I became a beneficiary of the Power to girls Program with the Youth Livelihood Development Company and Tutaweza Women, I was simply selling jackfruit in colourless polythene papers as a way of coping after Covid 19 total lockdown. I had very few clients and my sales were irregular (about UGX 3000).

The power to girls project has equipped over 163 girls with business knowledge, with specifics in how to expand my business, good customer care and book keeping. "I connected with fellow female entrepreneurs and realized that I could make a better business person. Through learning, experience sharing, listening to my customers and mentorship, I have diversified my business to selling variety of fruits. Hadijah with support from the project currently uses branded packaging materials. This has increased the value of her products. Hadijah also supplies fruits to clients in schools, offices and streets . On average, she earns Ugx 30,000/= daily. Besides having an increased income, Hadijah notes that she is more confident as a result of participating in the various project activities. "I can now reach out to potential clients to sell my products. I have pushed myself beyond my comfort zone. In May 2022, YLDC connected me to Kampala City Council Authority which gave me a blender. I now sell juice to my customers. I plan to get a juice dispenser to further improve my services. With such knowledge and support, women will not be dependent on family or spouses.



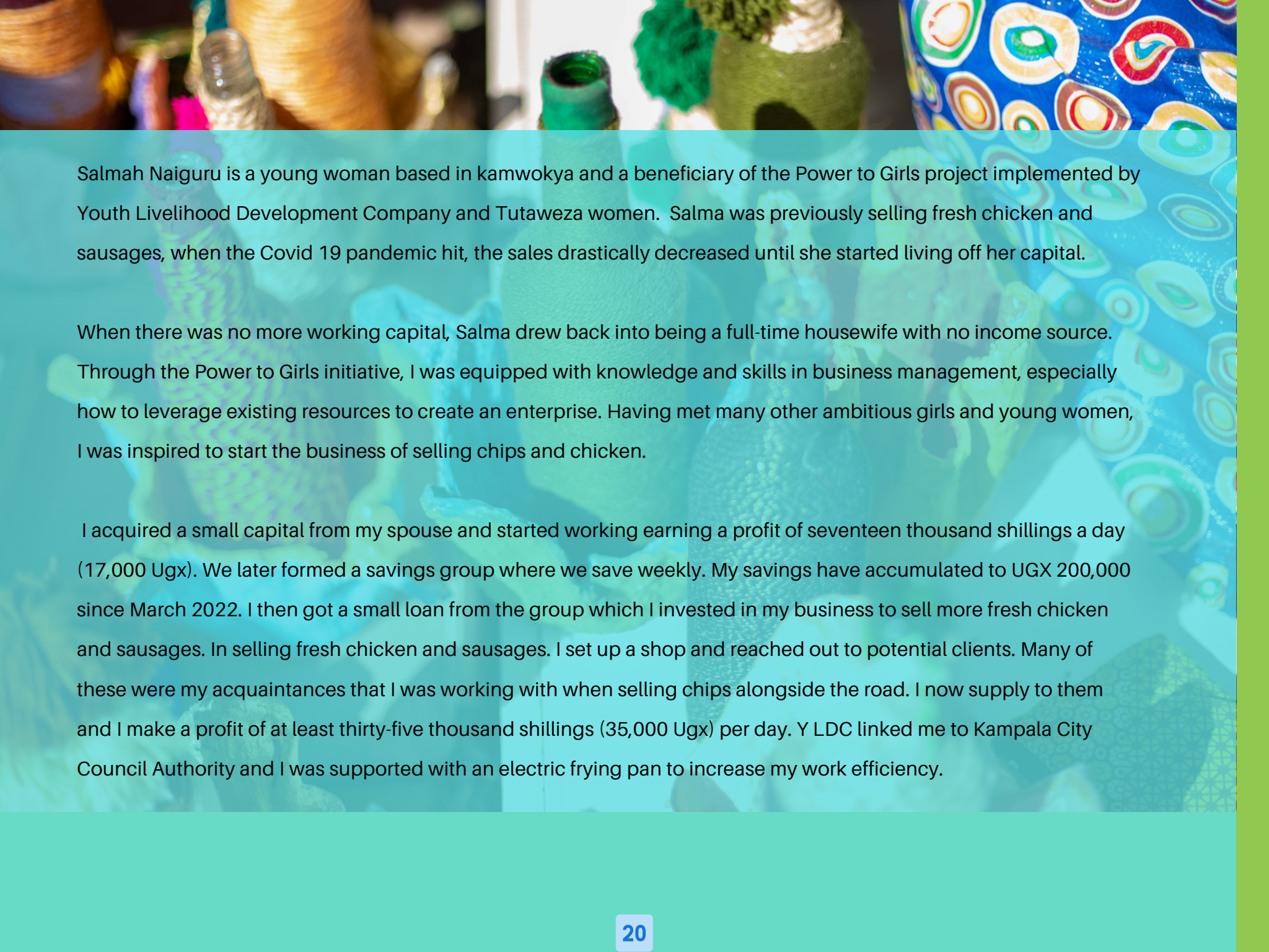
Improved business management skills

Seventeen-year-old Amina Namwanje is one of the girls in the Power to Girls initiative by the Youth Livelihood Development Company Kamwokya - a slum community in Kampala. The program uses the slum development model that focuses on training, mentoring, coaching and providing business kits and capital for girls and women whose livelihoods were affected by Covid 19.

Amina works with her mother in their mobile food business that provides packed breakfast and lunches. In August 2021, Amina was one of the trainees in business skills including customer care services, marketing, and savings mobilization. Before participating in the training, the business only served customers who came to Amiina and her mother, however, the two currently market their business and look for all potential customers. As a result of increased number of customers, the business has diversified to selling various snacks including samosas, chapatis, fruits and various kinds of traditional foods. Currently, they are serving fifty (50) to seventy (70) clients a day compared to the thirty (30) before hence increasing their income.g. The knowledge shifted Amina's mindset from simply serving the people within her area to training her mother in book keeping.

While she goes to school at Kololo Senior School, Amina's mother does the book keeping and Amiina does the reconciliations in the evenings. Together, they now understand their business income and cost due to the improved documentation. Amina then took her mother through basic skills in customer care such as dressing well while meeting customers, how to present their products and services, packaging, being polite and mastering confidence. Amiina's mother has been entrusted with records keeping for her savings group.

"I attribute the expansion of our business and my personal growth from the trainings acquired from the Power to Girls' initiative. My mother is very happy now that our business is growing. When supported, we girls can help our mothers and we are able to meaningfully contribute to our homes and community," said Amiina



Salmah Naiguru is a young woman based in kamwokya and a beneficiary of the Power to Girls project implemented by Youth Livelihood Development Company and Tutaweza women. Salma was previously selling fresh chicken and sausages, when the Covid 19 pandemic hit, the sales drastically decreased until she started living off her capital.

When there was no more working capital, Salma drew back into being a full-time housewife with no income source. Through the Power to Girls initiative, I was equipped with knowledge and skills in business management, especially how to leverage existing resources to create an enterprise. Having met many other ambitious girls and young women, I was inspired to start the business of selling chips and chicken.

I acquired a small capital from my spouse and started working earning a profit of seventeen thousand shillings a day (17,000 Ugx). We later formed a savings group where we save weekly. My savings have accumulated to UGX 200,000 since March 2022. I then got a small loan from the group which I invested in my business to sell more fresh chicken and sausages. In selling fresh chicken and sausages. I set up a shop and reached out to potential clients. Many of these were my acquaintances that I was working with when selling chips alongside the road. I now supply to them and I make a profit of at least thirty-five thousand shillings (35,000 Ugx) per day. Y LDC linked me to Kampala City Council Authority and I was supported with an electric frying pan to increase my work efficiency.

The driving and mechanics professional



Faustine Munguyiko is in seventh heaven, looking at the smile with which he greets us. He is a refugee living in the Rwamwanja Refugee settlement. He is a driver and mechanic as a result of the support from the Youth Arise Network (YAN) Innovation Centre. In 2021, we had an announcement over our community radio that YAN was recruiting youth to be trained in various skills. I joined the driving and mechanics class where we were trained for six months. We were then supported through apprenticeship and got driving licenses from Mbarara District. The entire process was supported by YAN. Before joining the YAN innovation centre, I was earning only five thousand shillings (5,000 Ugx) per day laboring in the fields of fellow refugees or host community.

I did not like the kind of work I was doing but I had no alternative. Covid 19 made the situation worse because the people in whose fields I worked had no funds to pay. After completing our learning, YAN connected us to vehicle owners who needed drivers. I was connected to a good employer who gave me an Ipsum vehicle for the transportation business. I now take home at least one hundred thousand shillings (100,000 Ugx) per day. My work is very dignified and I am always dressed smartly. I also desire to teach a fellow youth how to drive vehicles to earn a living. In about five years, I will have my own vehicle which I will drive myself. I hope more youth can be supported to join YAN innovation centre".

The proud mechanic shop owner

Bosco is 17 years old and lives in Rwamanja refugee host community. He always desired to become a mechanic but it seemed far-fetched because his parents could hardly afford to take him through school. Today, he is a proud owner of a mechanic shop. "My opportunity came when YAN innovation centre enrolled a number of youth in my community to participate in skills development. I enrolled on the 6 months mechanics training class and obtained mechanics and driving skills". He also learned the places where to buy genuine spare parts. "Furthermore, we learnt soft skills such as customer care, offering after-sales services, communication and bookkeeping, and driving. I know that a good vehicle mechanic ought to be a good driver. I did my internship in a garage near our training premises after which I got a driving license. In May 2022, I received a mechanic kit and three months rent from YAN. In a day I serve at least 3 to 5 customers. My supervisor from the garage where I did my internship checks on me and advises me whenever I need support. My dream is to be a senior mechanic, have my own garage and be able to train other young people in my community.



From a roadside seller to a shop owner



""During the COVID-19 lockdown in 2021, YAN came to support us while I was selling roasted chicken and chips alongside the road. That was all I knew how to do until I was trained in business management, bookkeeping, savings mobilization, and how to grow my capital and group formation. Through the training, we formed a savings group of 15 members. We mobilised savings and currently, our portfolio is approximately two million shillings (2,000,000 Ugx) from March 2022. As an individual, I have two hundred thousand shillings (200,000 Ugx). YAN also supported us with startup capital to invest in and expand our businesses. Having got knowledge and skills in business management and bookkeeping together with the loan capital, I started a shop near my location. I no longer have to work alongside the road like before. I sell matooke and yellow bananas, and other groceries. My sales have grown from an average of UGX20,000 to UGX100,000 daily. I paid off my loan and livelihood is better. Grace says she is happier than before and take care of her family of five members. "I business expansion plans" says Grace. She also notes that her community, needs initiatives like YAN to support more vulnerable people to improve their lives. I can truly say that my life has changed for the better because of the YAN innovation centre."

New inspiration from ICT skills



Vastine Ayebare is a twenty year student at YAN innovation centre where she gets computer skills

Since 2021, I have been acquiring knowledge and skills on how to use a computer and different programs such as Microsoft office where I have learnt word processing, excel, and PowerPoint. I have improved my typing speed. I have also got other skills such as printing and scanning. With the knowledge and skills acquired, I will be starting a library and a stationery stop when I get my computer from YAN. I am glad that I will not be hunting for jobs but be self-employed. As my business grows, I hope to employ my fellow youth in the community to improve their livelihoods..

The town's only metal fabricator

I was enrolled into YAN program in 2021 where I was trained in metal works. YAN further supported me with startup capital and kits which I used to set up my workshop. I am now able to fabricate different metal works including gates, doors, windows. My business is strategically located. I also have few competitors so I maximize my sales. In a week I can earn approximately two hundred fifty thousand shillings (250,000 Ugx) as gross. Before YAN's support, I never had a job or any meaningful income source. I have renovated our home and invested in animal rearing to diversify my income. My dream is to widen my shop and employ more people to meet the high demand



**Kansiime Abed owns a metal workshop in
Rwamwanja Refugee Settlement.**

Savings saved my life

My name is Justina Furaha from Congo. I am an eighteen year old with one baby. During COVID-19 school lockdown in 2021, I was not occupied hence I spent a lot of my time in the town centre. I was seventeen then. I suffered abuse and violence with my child. The boy who impregnated me left me.

During this critical time in my life, the village chairperson came looking for the people most affected by COVID-19. I was enrolled on the Alpha Elimu group formed by YAN's innovative centre. I not only received counselling and emotional support but I also got knowledge and skills in business. Since I could no longer go back to school, I decided to start a business to fend for myself and my baby. Through the savings from the Alpha Elimu group members, I got capital of one hundred thousand shillings (100,000 Ugx) which I invested in selling groceries and vegetables. However, I was affected in the second lockdown where I lost my capital to fifty thousand shillings (50,000 Ugx). Nevertheless through the support and encouragement of the Alpha Elimu group, my capital has grown to one hundred and fifty thousand shillings (150,000 Ugx). This is because the group refers customers to me which enables me increase my sales. When I accumulate enough capital from my business, my dream is to deal in 'Bitenge' African wear because I have always loved African fashion and design.



Justina Furaha, a teenage mother in Rwamwanja refugee settlement organizing her items for selling.

ALPHA ELIMU GROUP

Savings helping young girls

Shantal Muhogaire from DR Congo. She is the chairperson of the Alpha Elimu group of 15 members. The group was formed during the COVID-19 pandemic. "Our local leaders came identifying those who were most vulnerable and affected by COVID-19. These included young girls out of school, teenage mothers and other vulnerable women. The girls were especially in a very bad condition. People were giving them as little as two thousand shillings to sleep with them or subject them to very hard labour. As a result many of them became pregnant and were exposed to abuse. Through our group, YAN provided us with different trainings on how to save, set up businesses and take care of ourselves. Most of us who were selling groceries in the market and alongside the roads, were given start-up capital. Our individual and group saving culture has grown to saving one hundred eighty thousand shillings only (180,000 Ugx) per month which we distribute among the girls to do business.



Our individual and group saving culture has grown to saving one hundred eighty thousand shillings only (180,000 Ugx) per month which we distribute among the girls to do business. Their business capital required was only UGX 100,000. ALPHA ELIMU GROUP SAVINGS HELPING YOUNG GIRLS Our savings group helped many young girls in our community. The interest we make is distributed among the girls to enable them meet their basic needs and supplement our monthly food ratios. We are grateful to YAN innovation centre for supporting us and changing the lives of many young girls".



CHILDREN'S RIGHTS AND VIOLENCE PREVENTION FUND (CRVPF)

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