



Noor o Namak  
Foundation



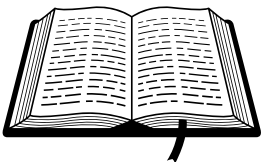
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SARGODHA, PAKISTAN  
2025 - 2030



*"You are the salt of the earth...you are the  
light of the world."*

*~Matthew 5:13-16*

# From the Founder

Dear Friends and Supporters,

It is with deep gratitude and unwavering faith that I share with you the vision of Noor o Namak. What began as a seed of hope has grown into a mission — to build a place where education, healthcare, faith, and community come together to transform the lives of many people living in Sargodha, Pakistan.

This mission is guided by the conviction that every person deserves dignity, opportunity, and the freedom to live in peace. Noor o Namak seeks to make this conviction a reality through tangible action — building schools where children can learn and grow, colleges where men and women can train for careers, clinics where families can access quality care, and gathering places where Christian faith and community can flourish.

There is a great need for both financial support and prayer support. I hope we can build a worldwide network of prayer supporters, because it is through prayer that this vision will become a reality. I invite you to stand with us, to invest in this mission, and to pray fervently as we step forward in faith. Together, we can build a strong community that will impact generations to come.

In the Name of Jesus,



Joy Devore



## Joy Devore

*Founder & CEO*



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Fort Myers, FL

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“As a trained pastor and teacher, I have a heart for evangelism and education. My calling has always been to disciple and raise leaders. This mission answers that call.”

# TABLE OF CONTENTS

1

## INTRODUCTION

Introduction .....	1
Why This Project is Needed .....	2
Focus on Women .....	3
Project Overview .....	4
Mission & Vision .....	5

2

## EXECUTIVE REVIEW

Phases 1-10 Summary .....	6
Transparency & Security .....	7

3

## PROJECT ROADMAP

Phase 1-3 .....	8
Phase 4-6 .....	11
Phase 7-9 .....	14
Phase 10 .....	17
Key Takeaways .....	18
Projected Expenses in Year 5 .....	19

4

## REVENUE & SCHOLARSHIPS

Projected Revenues in Year 5 .....	20
Sources of Revenue .....	21
Scholarships & Discount Policies .....	24
Sargodha, Pakistan .....	28

# INTRODUCTION

In Matthew 5:13–16, Jesus says, “**You are the salt of the earth,**” and “**you are the light of the world.**” These words provide the inspiration for naming the foundation. In Urdu (the primary language of Pakistan), “noor” means “light” and “namak” means “salt.” Jesus also said, “Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me.” Here is the mission: To care for the downtrodden Christians in Saragodha, Pakistan. Pakistan is a beautiful country, full of diverse landscapes and people groups, but when it comes to religion, there is really only one that is acceptable in the eyes of the majority: Islam.

“  
نور و نمک  
Noor (نور) means  
“Light” and  
Namak (نمک) means  
“Salt.”  
”

It is our hope to provide a place of solace for our brothers and sisters, and to empower them to fulfill the Great Commission. We will do this by building a church, a K–10 school, an IT Center, a Women’s Technical College, an Urgent Care, parking garages, and a small park with clean water taps. However, just because the care of Sargodha’s Christian population is our main focus, it does not mean that we plan to ignore the surrounding community (many of whom are also suffering under the weight of poverty, a lack of clean water, and an insufficient education system). In education, our aim is to fill the rosters with at least 50% Christians, leaving the remaining 50% open to people of all faiths. The park (with its clean water taps), the urgent care, and the church will also be open to the public.



# WHY THIS PROJECT IS NEEDED

Nazir Masih was 72 years old when he and his son were accused of desecrating pages in the Qur'an. After being beaten by a mob, he suffered head injuries and died. This is nothing new in Pakistan. Christians are frequently falsely accused for "desecrating the Qur'an" or committing "blasphemy," and beaten by mobs, who may also burn down their homes and churches, or hand them over to the police for imprisonment, torture, or death. For generations, this Christian community has also carried the weight of systemic discrimination by being forced into low-paying or hazardous jobs, such as sanitation, brick-making, or domestic help. This leads to a stigma of "impurity," which lowers their social ranking in the community, and can affect how they are treated or spoken to in daily life.

Jobs pass from parent to child, leaving little chance to escape the cycle. Children often walk long distances to under-resourced schools, sit on the floor without books or desks, and endure ridicule for their faith, leading to high dropout rates and pressure from parents to earn money and help feed the family.



The need is great for both education and health. For instance, when illness strikes a sick child with fever, or a father is injured at work, families must wait for hours at overcrowded government clinics or pay more than they can afford at private facilities. Some simply opt to stay home and pray, because treatment is out of reach. In addition, Christians often live in neglected neighborhoods without clean water, safe sanitation, or reliable electricity.

# FOCUS ON WOMEN

According to APPG, it is estimated that over 1,000 Christian (and other minority) girls have been forced to convert to Islam and married off to Muslim men, often by means of abduction. Others are raped or murdered simply because of their faith, or in retaliation for someone else's crime, and more often than not, there is no justice.



Mothers and daughters also bear the brunt of economic hardship, with few opportunities for skill development or dignified employment. Young women are vulnerable to exploitation and early marriage simply because few safe, affordable, faith-respecting training centers exist.

Samiya was 17 years old. She should have been in school. Unfortunately, due to economic circumstances, she

was working as a cleaner in Lahore. Her body was found dead in her employer's apartment, and medical evidence confirmed it was death by gang rape. Her employer claimed she committed suicide. The family has been seeking justice for over 3 months now, yet they are left to grieve in silence. Our hope is to educate the daughters of Sargodha, help them start their own businesses, and prevent this needless loss of life.

# PROJECT OVERVIEW

Noor o Namak Foundation is building a faith-centred, multi-institution campus in Sargodha, Pakistan to serve the Christian community through education, healthcare, skills training, and basic infrastructure. The project will include a high-quality K-10 school, a Women's Technical College (with women-owned, micro-businesses on the top floor), an IT Center, a 5,000 seat church, 2 parking garages, an urgent care, and a public park with clean water taps.



The campus will feature wheelchair access, fire safety systems, and generator-backed HVAC, ensuring safety and continuity of services. Tube wells, water taps with filtration, and solar-assisted energy solutions will provide sustainability and reduce operating costs. Each building will be equipped with solar panels and generators to help keep things running during Pakistan's frequent electrical outages.

It is our goal to make all of these facilities financially self-sufficient, with a surplus for emergencies, within five years. We will accomplish this by building the church and the IT Center first. The IT Center will have college courses on the bottom floor, cubicles for software companies to rent on the next level, and a call center on the top floor to support its scholarships, building costs, and a portion of the urgent care's expenses.



# MISSION & VISION

Noor o Namak Foundation exists to bring light, dignity, and opportunity to underserved communities in Sargodha, Pakistan, through faith, education, healthcare, and sustainable development. Our mission is to build a self-sustaining campus that empowers the Pakistani Christians, provides children with quality K-10 education, equips women with technical and vocational skills, offers accessible urgent-care services, and fosters community growth through innovation and employment. Guided by compassion and excellence, we seek to break cycles of poverty, nurture faith and character, and create lasting impact for generations to come.

Our vision is to provide high quality training centers for Christian children and adults, while making them a competitive choice for people of all faiths. We have a specific emphasis on women, children, and Christians, because they are the most vulnerable and often suffer the brunt of the hardships. Noor o Namak exists to help relieve their burdens by providing physical, emotional, financial, and spiritual care. However, we do not want to create a community dependent on outside help, rather we seek to develop leaders in faith, business, education, health, and wellness, so they can transform their own community and help other communities around them.

## WHY PAKISTAN?

We chose Pakistan because it sits in the heart of the 10/40 Window, where Christians are few and often forgotten. Christians make up only 1.6% of the country's population, and face ongoing dangers and ostracism we could not bear. In 2001, worshippers were shot inside St. Dominic's Church in Bahawalpur as they prayed on a Sunday morning. In 2009, families in Gojra saw their homes and churches burned because of false accusations. In 2013, over a hundred believers were killed during the Peshawar church bombing, and in 2023, five churches and dozens of Christian homes were set ablaze in Jaranwala. In 2024, a Christian man in Sargodha was beaten and his home and factory burned by an angry mob. These are our brothers and sisters, who cry out for safety, dignity, and freedom to worship Jesus.



# PHASES 1-10 SUMMARY

Focus	Key Highlights	Total (USD)
<b>Land Acquisition</b>	Buy 15 acres, complete legal registration, survey, and soil testing. Secure the ground for all future construction.	<b>4,077,500</b>
<b>Master Site Development</b>	Build boundary walls, gates, guard houses, roads, and connect water/electric utilities. Make the site safe and accessible.	<b>2,500,000</b>
<b>Foundational Infrastructure</b>	Lay strong foundations, underground utilities, stormwater channels, substation, and first water filtration systems.	<b>3,000,000</b>
<b>5,000-Seat Church</b>	Build sanctuary with carpeted cement steps, A/V, HVAC, fire systems, offices, classrooms, and rooftop solar.	<b>9,430,000</b>
<b>IT Center</b>	Construct 3-story IT building with classrooms, networking labs, generator, and solar rooftop for youth digital training.	<b>3,060,000</b>
<b>K-10 School + Auditorium</b>	Build a full 3-story school, 500-seat auditorium, science labs, gym, cafeteria, solar rooftop.	<b>10,360,000</b>
<b>Women's Technical College</b>	Create a women-only training center with tailoring/cosmetology labs, business hub, safety systems, and solar	<b>3,235,000</b>
<b>Urgent Care Facility</b>	Construct 70,000 sq ft urgent care center with ER, x-ray, ultrasound, pharmacy, solar + generator backup	<b>6,120,000</b>
<b>Parking Garage &amp; Solar</b>	Build 3-level parking structure for 300 cars, elevators, CCTV, and 250 kW solar canopy	<b>5,000,000</b>
<b>Parks &amp; Enhancements</b>	Landscape lawns, plazas, shaded seating, fountains, play zones, lighting, and signage to complete the campus	<b>2,100,000</b>

# TRANSPARENCY & SECURITY

## Meet Our Team

Imran Abbas is the owner of Imran Builders, a construction company in Lahore, Pakistan. They have been in business for over 20 years, and their team is professionally trained, insured, and bonded.

The company's recent projects include a 7-story hospital, commissioned by Pakistan's Air Force, a six-story office building for Tim Hortons, and renovations on restaurants and hostels. We have a legal contract with Imran, which ensures construction and funding will go forward in an ethical manner, according to the laws of both Pakistan and the U.S.



## Financial & Legal

Adv. Naeem Bashir and Adv. Abdul Maroof serve as our legal team in Pakistan. They have been practicing law for over a decade in the criminal, taxation, and land revenue fields. They were present, along with 10 other lawyers on our side, at the signing of the contract with landowner Amjad Perviz, where we agreed to purchase 15 acres of commercial land for \$3.8 million dollars.

We will be making the purchase through wire transfers as we fundraise the amount. Our nonprofit account, at a local bank in the U.S., has fraud protection, which means they will handle any alerts regarding money laundering or other fraudulent activity and notify us immediately.

# PROJECT ROADMAP

## PHASE 1 — Land Acquisition (15 Acres)

### Narrative:

This is where hope touches the ground. In Phase 1, we secure 15 acres of land to give our Christian community a permanent home. This land will hold the church, schools, clinics, and training centers, a safe place for worship and learning. We take care of legal registration, title verification, and proper surveying so that the foundation of our dream is legally strong and future-proof.

Category	Item	Scope	Total (USD)
Land Purchase	15 acres @ \$256,666/acre	15 Acres	3,850,000
Legal Registration	Title deed, stamp duty, legal verification	Lump Sum	20,000
Survey & Site Prep	Survey, soil test, demarcation	Lump Sum	15,000
Contingency (5%)	Buffer for unforeseen costs	----	192,500
<b>Total</b>			<b>4,077,500</b>

# PROJECT ROADMAP

## PHASE 2 — Master Site Development

**Narrative:**

Once the land is ours, we prepare it to welcome the first families. We build perimeter walls and gates so the campus is secure, pave internal roads and footpaths, and connect water, sewerage, and electricity lines. This phase is where the empty land begins to look like a future community center, safe, accessible, and welcoming.

Category	Item	Total (USD)
Perimeter Security	Walls, gates, guard houses	600,000
Roads & Pathways	Internal roads, walkways	500,000
Utilities Setup	Water, sewerage, electrical tie-ins	800,000
Site Preparation	Leveling, grading, landscaping	400,000
Contingency (5%)	Buffer for permits/inflation	200,000
Total		2,500,000



# PROJECT ROADMAP

## PHASE 3 — Foundational Infrastructure

**Narrative:**

Before any building can rise, we prepare what cannot be seen: strong foundations, utility corridors, drainage, and an electrical substation. We drill tube wells and set up the first water filtration systems to ensure safe drinking water. These invisible investments ensure the campus will stand strong for generations.

Category	Item	Total (USD)
Foundations & Base Works	Pilings, retaining walls	1,200,000
Utility Corridors	Underground power/water/sewer/data	900,000
Water Systems	Tube wells & filtration (3 units)	300,000
Drainage & Stormwater	Channels & retention	300,000
Electrical Substation	Transformer & distribution	200,000
Contingency (5%)	Buffer	100,000
Total		3,000,000

# PROJECT ROADMAP

## PHASE 4 — 5,000-Seat Church (with Solar)

### Narrative:

This is the heart of the campus. Phase 4 builds the 5,000-seat sanctuary with carpeted cement steps, a raised stage, LED wall, and excellent sound. Fire sprinklers, alarms, HVAC, and accessible bathrooms ensure safety and comfort. A rooftop solar plant reduces energy costs. This church will be a place where worshippers gather without fear, the first time many will pray in such a large, safe space.

Category	Item	Total (USD)
Structure & Core Build	110,000 sq ft RC frame	6,050,000
Seating & Interiors	Cement steps, carpet, stage	1,200,000
Mechanical & Safety	HVAC, sprinklers, alarms	950,000
A/V & Lighting	LED wall, sound, lights	450,000
Bathrooms & Support	Restrooms, offices, classrooms	380,000
Solar Rooftop	400 kW PV	300,000
Contingency (5%)	Buffer	100,000
<b>Total</b>		<b>9,430,000</b>

# PROJECT ROADMAP

## PHASE 5 — IT Center (3 Floors + Solar)

### Narrative:

This phase opens the digital door for Christian youth. We build a 45,000 sq. ft. IT center with software labs, networking rooms, and co-working spaces for freelance work. Students will learn coding, IT support, and digital freelancing, pathways that give them freedom beyond low-wage jobs.

Category	Item	Total (USD)
Structure & Core Build	45,000 sq ft RC	2,025,000
Interior Fit-Out	Classrooms, cubicles	400,000
Mechanical & Safety	HVAC, alarms, generator	250,000
IT Infrastructure	Networking, servers, labs	60,000
Solar Rooftop	150 kW PV	200,000
Contingency (5%)	Buffer	125,000
<b>Total</b>		<b>3,060,000</b>

# PROJECT ROADMAP

## PHASE 6 — K–10 School + Auditorium

### Narrative:

Education is the long-term solution to poverty. Phase 6 builds the 3-story K–10 school, complete with science labs, library, cafeteria, gymnasium, and a 500-seat auditorium for assemblies and performances. With proper HVAC, sprinklers, and solar panels, this school will provide a safe, bright future for over 1,000 children.

Category	Item	Total (USD)
Structure & Core Build	160,000 sq ft RC	8,200,000
Auditorium & A/V	500-seat hall + sound	1,500,000
MEP Systems	HVAC, electrical, sprinklers	600,000
Education Fit-Out	Labs, library, cafeteria	600,000
Solar Rooftop	180 kW PV	180,000
Contingency	Design/market buffer	280,000
<b>Total</b>		<b>10,360,000</b>



# PROJECT ROADMAP

## PHASE 7 — Women's Technical College + Business Hub

### Narrative:

Here, women find dignity and independence. Phase 7 builds the 55,000 sq ft women's college, with tailoring, cosmetology, office skills, and phlebotomy labs. A small business hub on the top floor gives graduates real-life shop experience and a place to sell their products.

Category	Item	Total (USD)
Structure & Core Build	55,000 sq ft RC	2,475,000
Education Fit-Out	Labs + equipment	340,000
Business Hub	Salon, tailoring shop	170,000
Mechanical & Safety	HVAC, alarms	120,000
Solar Rooftop	120 kW PV	120,000
Contingency (4%)	Buffer	130,000
<b>Total</b>		<b>3,235,000</b>

# PROJECT ROADMAP

## PHASE 8 — Urgent Care Facility + Solar

### Narrative:

This is where lives will be saved every day. We will build a 70,000 sq ft 2-story urgent-care clinic, with ER, exam rooms, pharmacy, x-ray, ultrasound, and infection-controlled HVAC. A solar plant with partial battery backup ensures care even during outages.

Category	Item	Total (USD)
Structure & Core Build	70,000 sq ft RC	3,850,000
Clinical Fit-Out	ER, pharmacy, admin	750,000
Diagnostic Equipment	X-ray, ultrasound, analysers	600,000
MEP & Safety	Infection-control systems	420,000
Furniture & Fixtures	Beds, gurneys	200,000
Solar Rooftop	180 kW PV	200,000
Generator	300 kVA	100,000
Contingency (3%)	Buffer	200,000
<b>Total</b>		<b>6,120,000</b>

# PROJECT ROADMAP

## PHASE 9 — Parking Garage + Solar Canopy

### Narrative:

To serve 1,500+ daily visitors, Phase 9 builds two 3-level parking garages for 300 cars, with ramps, elevators, lighting, CCTV, and a 250 kW solar canopy to power interior safety lighting. Since a fully lit garage only takes about 60% of the solar power in 12 hours, it is possible to use the garage in case of hospital overflow in an emergency situation.

Category	Item	Total (USD)
Structure & Core Build	3-level RC garage	3,600,000
Circulation & Safety	Rails, striping, CCTV	450,000
Elevators & Access	2 lifts, stair cores	150,000
Solar Canopy	250 kW PV	500,000
Contingency (6%)	Buffer	300,000
<b>Total</b>		<b>5,000,000</b>

# PROJECT ROADMAP

## PHASE 10 — Parks, Water & Final Enhancements

**Narrative:**

Finally, we add beauty and clean water: landscaped lawns, tree-lined paths, playgrounds, fitness zones, benches, fountains, and LED lighting. This last phase transforms the campus into a place of joy, reflection, and fellowship. In addition, the public park will be outfitted with clean water taps, so the community can enjoy immediate health benefits.

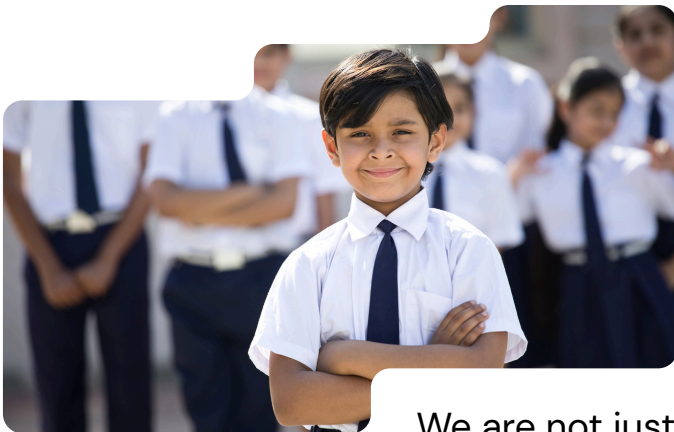
Category	Item	Total (USD)
Landscaping & Earthworks	Lawns, trees	500,000
Pathways & Plazas	Pavers, plazas	300,000
Shade & Seating	Pergolas, gazebos	200,000
Water Systems	Pumps, fountains	400,000
Lighting & Electrical	LED lighting	150,000
Irrigation	Drip systems, tanks	150,000
Play & Fitness Areas	Playgrounds, fitness stations	200,000
Signage & Way finding	Campus signs	50,000
Contingency	Buffer	150,000
Total		2,100,000



# KEY TAKEAWAYS

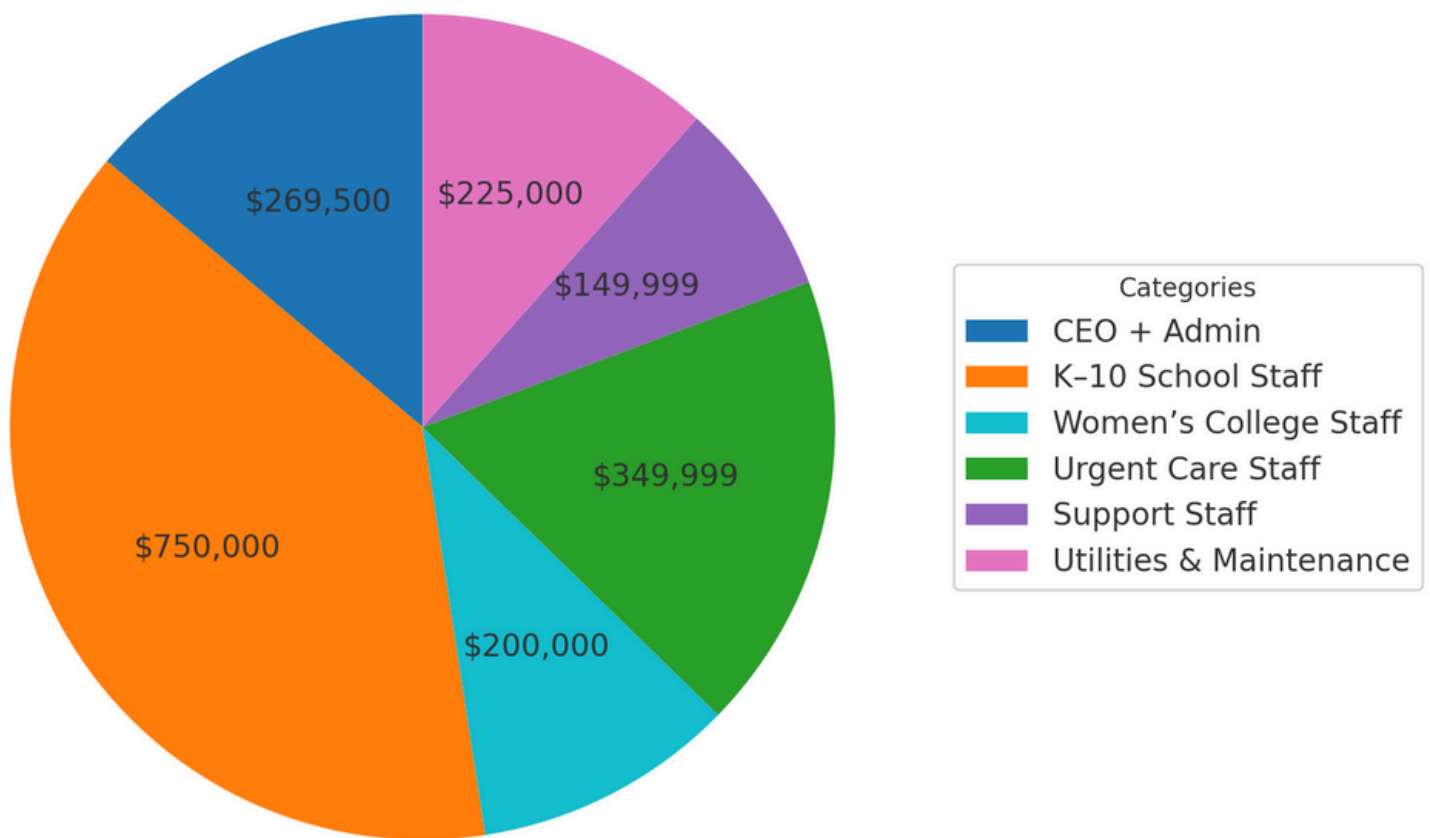
- Total Project Cost: \$49,293,750 (all phases combined, excluding professional fees/contingency already included in tables).
- Heart of the Project: The Church (Phase 4) and School (Phase 6) — the spiritual and educational core of the campus.
- Fast Impact: Phases 1–3 prepare the land; Phase 4 immediately gives the community a safe place to worship.
- Long-Term Transformation: Later phases (5–10) bring digital education, women's empowerment, urgent medical care, solar energy, and community beautification.

# EMPOWERMENT MODEL



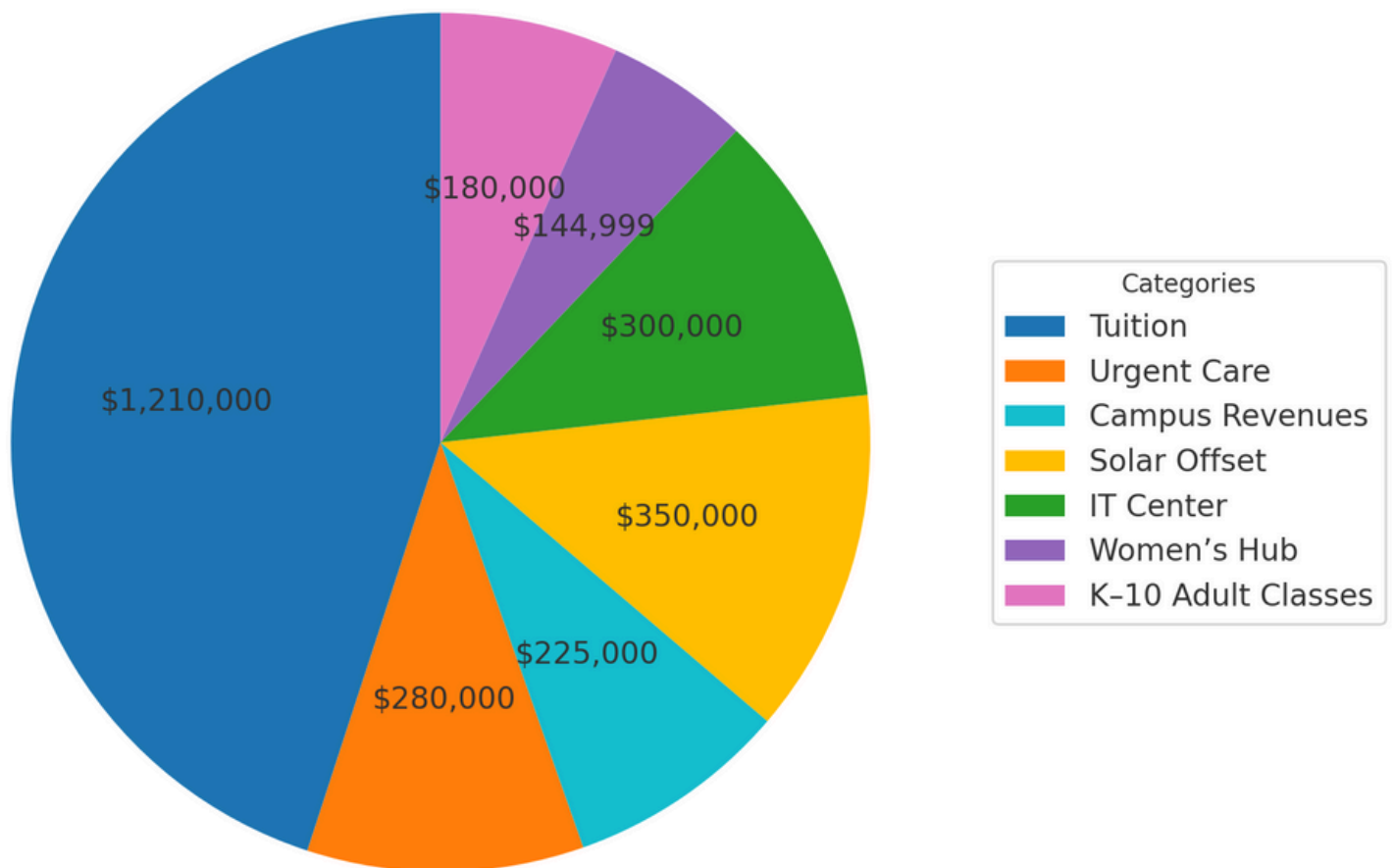
We are not just building structures, we are building a community, and creating 80–100 staffing positions from the beginning. Each part of this campus is designed to generate enough income to cover its operating expenses, so it will not need to rely on donor funding forever. Our goal is to make Noor o Namak a living, self-sustaining campus that continues to serve long after the first donors have given.

# PROJECTED EXPENSES IN YEAR 5



**Total Expenses: \$1,944,498**

# PROJECTED REVENUES IN YEAR 5



**Total Revenue: \$2,689,999**

# SOURCES OF REVENUE

## EVENING CERTIFICATION PROGRAMS

Certification	Duration	Suggested Fee (USD)	Career Outcome
<b>IELTS / TOEFL</b>	3 months (evenings, 3 days/week)	\$200–250 per student	English fluency for higher education & visas
<b>Spanish (DELE A1/A2)</b>	4 months	\$180	Caregiver, hospitality jobs in Netherlands
<b>Dutch (Basic A1)</b>	5 months	\$200	Caregiver, hospitality jobs in Netherlands
<b>Portuguese (Brazil)</b>	4 months	\$180	Trade, export, remote service opportunities
<b>Japanese (JLPT N5)</b>	6 months	\$250	Skilled labor / IT outsourcing for Japan
<b>German (A1)</b>	6 months	\$250	Pathway to apprenticeships in Germany
<b>Arabic (Conversational)</b>	3 months	\$120	Middle East retail & support jobs



# SOURCES OF REVENUE

## UNDER-18 CAREER COURSES

Course	Duration	Fee (USD)	Career Outcome
<b>E-commerce Startup (Amazon/Shopify Basics)</b>	4 months	\$220	Teens launch real micro-businesses
<b>Web Development (HTML, CSS, JS)</b>	6 months	\$300	Entry-level freelance projects
<b>Python for Beginners</b>	4 months	\$180	Coding basics → transition to automation or AI tracks
<b>Accounting Software (QuickBooks / Zoho)</b>	3 months	\$150	Bookkeeping jobs, family business support
<b>Graphic Design (Adobe Photoshop/Illustrator)</b>	4 months	\$200	Freelance design income
<b>Video Editing (DaVinci Resolve / Premiere)</b>	3 months	\$200	YouTube & freelance media opportunities
<b>MS Office / Google Workspace</b>	2 months	\$120	Office jobs, admin skills
<b>Digital Marketing (SEO/SMM)</b>	4 months	\$250	Freelance social media campaigns

Each course runs after school hours, or on weekends, so students under 18 can attend without affecting school. Fees are kept affordable but sufficient to pay instructors and keep labs updated.

# SOURCES OF REVENUE

## WOMEN’S TECHNICAL COLLEGE TUITION

- Tailoring / Stitching / Fashion Design: 6-month course — \$150 per student
- Cosmetology / Nail Art / Makeup: 6-month course — \$200 per student
- Office & Accounting Skills: 3-month course — \$120 per student
- Phlebotomy / Lab Technician Training: 4-month course — \$300 per student

## IT CENTER TUITION, WORKSPACE, & CALL CENTER

- Freelance Bootcamp: 2-month accelerator — \$150 per student
- Networking & IT Support: 6-month diploma — \$350 per student
- AutoCAD & Civil Drafting: 4-month course — \$300 per student
- Basic Programming Track: 6-month course — \$350 per student

On the ground floor, we will have IT college and certification courses. The 2<sup>nd</sup> floor will be rented out to software companies for work spaces, and the top floor will be a call center run by Noor o Namak. This not only ensures consistent revenue, but also provides an easy pathway to a career for students on the ground floor.

## URGENT CARE CLINIC FEES

Service	Plan
Consultation Fee	Nominal \$2–5 per visit (free for most needy patients, subsidized through donor health fund)
Pharmacy & Diagnostics	Charged at cost + minimal markup (10%) to keep inventory replenished
Membership Plan	\$50 annual “family card” covering unlimited consultations for 4 family members

Clinic revenue ensures salaries for doctors, nurses, and purchase of medicines.

# SCHOLARSHIPS & DISCOUNT POLICIES

Noor o Namak is a charity-driven project, created first and foremost to lift up the Christian community of Sargodha, Pakistan. Every part of our campus like the school, training centers, IT labs, and even the clinic will prioritize Christians in need so that no one is left behind simply because they cannot afford it.

## OUR MODEL

- Ensures that at least 50% of all beneficiaries across campus are fully or partially scholarship-supported Christians.
- Maintains financial sustainability by cross-subsidizing from paying students, evening courses, IT certifications, and community clinic memberships.
- Honors the heart of the project, a charity-based mission focused on lifting up Christians — while allowing others in the community to benefit.



**“Carry each other’s burdens, and in this way you will fulfill the law of Christ.”**

**Galatians 6:2**

# SCHOLARSHIPS & DISCOUNT POLICIES

## K-10 SCHOOL SCHOLARSHIPS

Group	Scholarship /Discount	Notes
<b>Christian Students (Needy)</b>	100% Scholarship	Covers tuition, books, and uniforms. Selection based on family income verification and pastoral reference.
<b>Christian Students (Low/Moderate Income)</b>	50% Scholarship	Sliding scale discount so no Christian child is excluded.
<b>Non-Christian Students</b>	Full Fee	Still welcomed to join, helping cross-subsidize the Christian scholarships and operating costs.
<b>Siblings (2+ enrolled)</b>	Additional 10% discount per child	Encourages full family enrolment and consistency.

# SCHOLARSHIPS & DISCOUNT POLICIES

## WOMEN'S TECHNICAL COLLEGE

- **Christian Women (Widows, Single Mothers, Daughters of Labourers):** 100% free admission, stipends for transportation if needed.
- **Christian Women (Other):** 50% scholarship to keep it affordable.
- **Non-Christian Women:** Full fee (helping sustain the Center financially).

### Goal:

**Every Christian woman who wants to learn will have a seat, regardless of her ability to pay.**

## IT CENTER

- **Christian Youth (Under 25):** 50–100% scholarship based on need.
- **Evening Certification Programs:** Christian students receive a 25% tuition discount for paid programs (IELTS, languages, E-commerce, coding, accounting software).
- **Non-Christian Students:** Full fee.

# SCHOLARSHIPS & DISCOUNT POLICIES

## URGENT-CARE CLINIC

Patient Category	Plan
Christians in Need	Free consultation + 100% discount on generic medicines (supported by health donor fund).
Christian Families (Moderate Income)	50% discount on consultation, labs, and pharmacy items.
General Public	Nominal consultation fee (\$2–5) and cost-based labs/pharmacy.

## EVENING CERTIFICATION PROGRAMS

(IELTS, TOEFL, Spanish, German, Japanese, E-commerce, etc.)

- **Christian Students (Campus Alumni):** 30–40% discount.
- **Christian Students (Outside Campus):** 20–25% discount.
- **Non-Christian Students:** Full fee.
- **Special “Mission Scholarships”:** For Christian students preparing for foreign work/study visas who cannot afford classes, supported by a dedicated donor pool.

# SCHOLARSHIPS & DISCOUNT POLICIES

## URGENT-CARE CLINIC

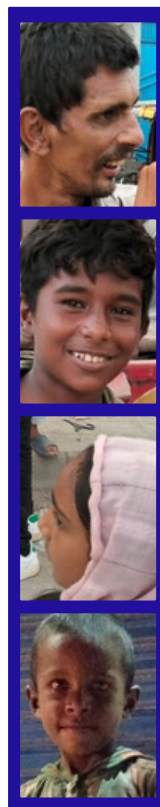
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General Public	Nominal consultation fee (\$2–5) and cost-based labs/pharmacy.

## EVENING CERTIFICATION PROGRAMS

(IELTS, TOEFL, Spanish, German, Japanese, E-commerce, etc.)

- **Christian Students (Campus Alumni):** 30–40% discount.
- **Christian Students (Outside Campus):** 20–25% discount.
- **Non-Christian Students:** Full fee.
- **Special “Mission Scholarships”:** For Christian students preparing for foreign work/study visas who cannot afford classes, supported by a dedicated donor pool.





# SARGODHA, PAKISTAN

"For God so loved Pakistani people, that he gave his only Son, that whoever believes in him should not perish but have eternal life. For God did not send his Son into the world to condemn the world, but in order that the world might be saved through him."

John 3:16-17

# NOOR O NAMAK BYLAWS

## Article I – Name & Purpose

Section 1. **Name:** Noor o Namak Foundation (the “Organization”).

Section 2. **Purpose:** Organized exclusively for charitable, educational, and community improvement purposes under Section 501(c)(3). Programs include K–10 education, vocational training, IT education, women’s empowerment, health and wellness clinics, water and solar projects, and a community worship and gathering center open for public assemblies, events, and educational forums.

## Article II – Board of Directors

The Board governs the Organization, consists of 3–15 members serving three-year renewable terms. Responsibilities include budget approval, oversight of major projects, community initiatives, and CEO evaluation.

## Article III – Officers

Officers include Chair, Vice Chair, Secretary, Treasurer, and CEO. Chair presides at meetings, Vice Chair assists, Secretary maintains records, Treasurer manages financial reporting, and CEO oversees day-to-day operations.

## Article IV – Meetings

The Board shall meet quarterly. A majority of members constitutes a quorum. Decisions require a majority vote of those present.

## Article V – Committees

The Board may establish committees, including finance, audit, fundraising, or program committees as necessary.

## Article VI – Fiscal Year

The fiscal year shall run from January 1 through December 31.

## Article VII – Records & Transparency

The Organization shall maintain complete and accurate books, records, and minutes of Board meetings.

## Article VIII – Conflict of Interest

The Board shall maintain a conflict of interest policy to ensure decisions are made in the best interest of the Organization.

## Article IX – Indemnification

The Organization shall indemnify directors, officers, employees, and agents acting in good faith to the fullest extent permitted by law.

## Article X – Dissolution

Upon dissolution, assets shall be distributed to another 501(c)(3) organization or to a governmental entity for a public purpose.

## Article XI – Amendments

These bylaws may be amended by a two-thirds vote of the Board.