



# Corporate Sustainability Report 2020





# Welcome

This year is the second year after launching Bukra; Riyadh Bank's Corporate Social Responsibility Program. We built every initiative around clear metrics and four key pillars; Community, Knowledge, Economy and Environment. Our social responsibility initiatives range from internal to external reach.

Regardless of COVID-19 pandemic, our Corporate Social Responsibility program; Bukra, continued to implement initiatives that align with Saudi Arabia's Vision for 2030 and the United Nation's Sustainable Development Goals.

This report presents the initiatives that we have implemented and participated in under the name of Bukra since the beginning of 2020. It will also demonstrate valuable statistics and the impact of those initiatives.

Our goal is to make "Bukra" a leading program in the social development field and to create more sustainable initiatives for a better future, because Today's Investments, are Tomorrow's Hope.



**Eng. Abdullah Mohammed Al-Issa**  
Chairman of the Board  
Riyad Bank



# Bukra Strategy

## Vision

To be a leading member of sustainable practices that would add value to employees, customers, stakeholders, and the whole community of Saudi Arabia.

## Mission

To deliver quality corporate social responsibility practices of impactful values and benefits in alignment with the bank's strategy and operations, the United Nations Sustainable Development Goals (SDGs), and the Kingdom's 2030 Vision.



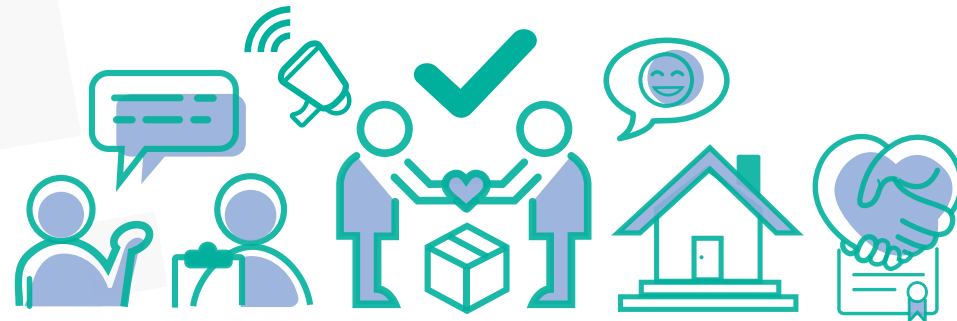
# Community

# Community



## Internal: Blood Donation Initiative

This year Riyad Bank collaborated with King Faisal Specialist Hospital & Research Centre in Riyadh, National Guard Hospital in Jeddah and Dammam to conduct 3 blood donation campaigns.



# Community



## Internal: Blood Donation Initiative

Riyad Bank employees had the chance to donate blood and be part of the campaign we developed during the months of September and November.



292  
Donors



128,000  
ML



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riyad bank



بنك الرياض  
riyad bank



# Community



## External: Blood Donation Initiative

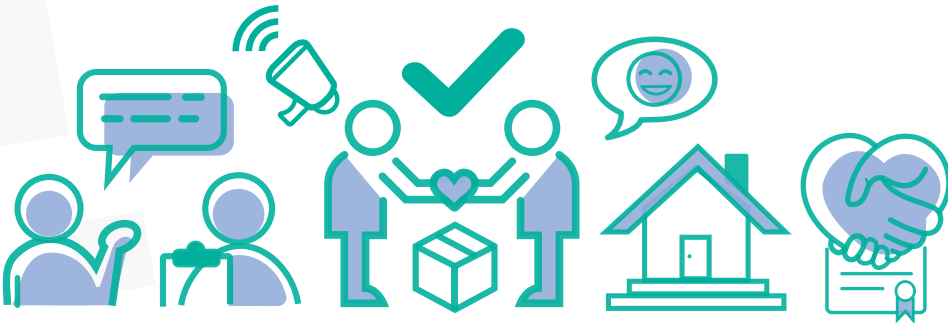
This year Riyad Bank collaborated with Granada Mall, Wateen and King Faisal Specialist Hospital & Research Centre to conduct a blood donation campaign at Granada Mall.



90  
Donors



40,500  
ML





# Community



Our blood donation campaigns contributed to saving around

**1,146 Lives\***

\* Red Cross Organization

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**riyad bank**

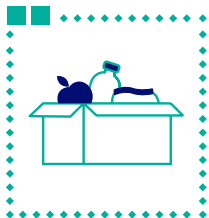


# Community

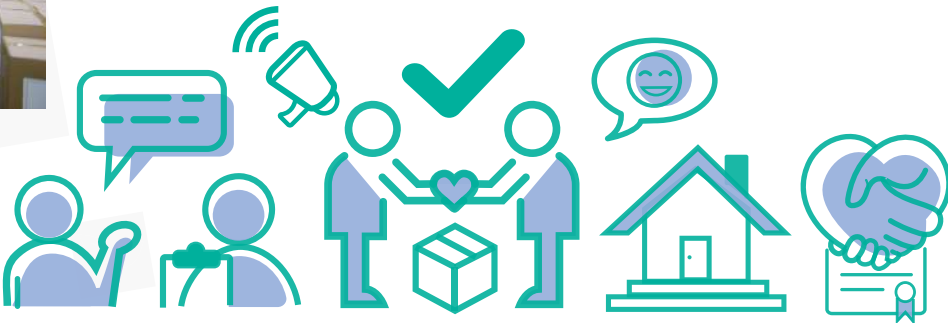


## External: Ramdan Iftar

In Ramadan, we participated with Saudi Food Banks and various charities in distributing food boxes to the families in need in different locations around the Kingdom.



10,000  
FOOD BOXES



# Community



## External: "We are Responsible and I'm the First One"

Under "We are Responsible and I'm the First One" Campaign, which aimed at encouraging the community to be responsible during the COVID-19 quarantine, we participated with 17 million Saudi Riyals to the Health Fund that the Ministry of Health launched to support the Kingdom's efforts and limit the spread of the COVID-19.



250

Medical Ventilators



50,000

Health Practitioners Tools



50,000

Sanitary Sanitizers



260

Air Purifiers

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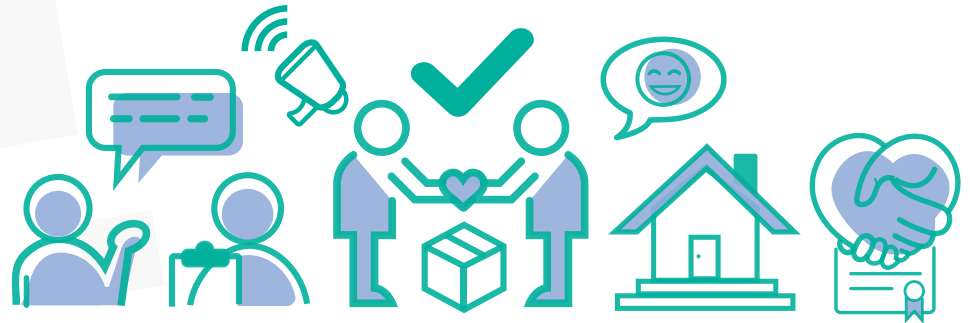


# Community



## Supporting Health Practitioner in Private and Public Sector

Riyad Bank announced its commitments to **postpone** payments for all public and private health workers to delaying their installments for personal loans, auto lease and mortgage for **3 months** starting from April, "in recognition of their enormous efforts to safeguard the health of the citizens and residents," in light of the coronavirus spread.

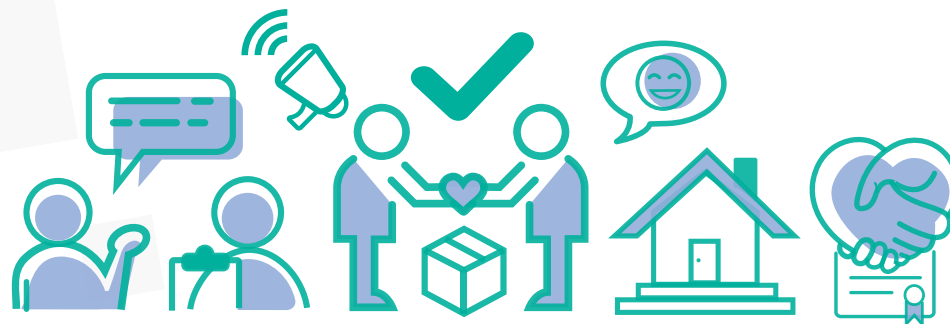


# Community



## Supporting Health Practitioner in Private and Public Sector

Riyad Bank expressed its gratitude through social media campaigns to the health heroes for their unconditional commitment to protect citizens all over the Kingdom.



# Community



## Internal: Social Initiatives against COVID-19 pandemic

- Since the beginning of March 2020, and after the reveal of the first confirmed case of COVID-19 in Saudi Arabia, Riyad Bank aimed at ensuring the wellbeing of its employees and shared internal awareness messages through email broadcasts and text messages about the precautions measures against Corona Virus.
- Awareness messages were shared through Riyad Bank's IVR

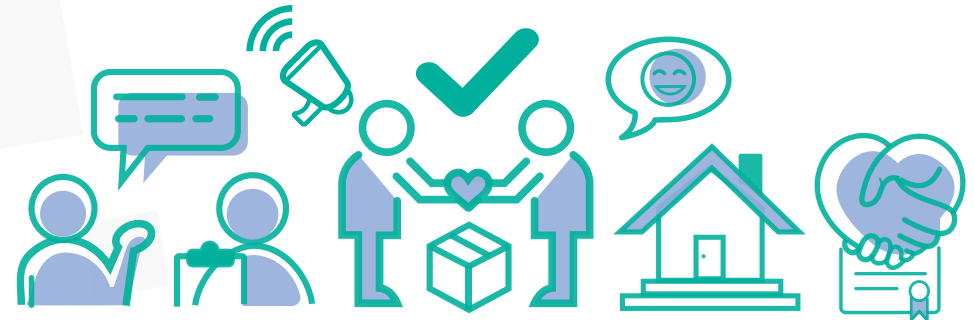


20+  
Broadcasts



2600+  
Sanitized  
ATM Machines

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# Community



## Internal: Social Initiatives against COVID-19 pandemic

### خير من قنطار علاج

Precautionary boxes against Corona Virus were distributed to all Riyad Banks employees.

The boxes contained the following:

- Medical masks
- Sanitizers
- Gloves



7000  
Boxes



# Community



## Social Initiatives against COVID-19 pandemic

### SAMA Initiatives

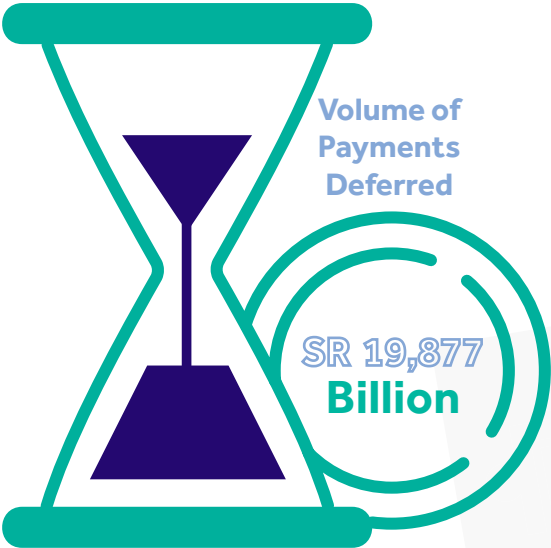
Payments Deferred

10,636

Loans

2,301

Entities



بنك الرياض خاضع لإمارة وشعاره  
مؤسسة النقد العربي السعودي

دعم وتمويل القطاع  
الخاص عبر تعديل أو إعادة  
هيكله التمويلات الحالية  
للقطاعات المتضررة





# Community



## External: "Tablet Initiative" كلنا عطاء

In collaboration with the **Ministry of Communications and Information Technology**, we distributed tablets to students in need in different regions around the kingdom.



677  
Tablets



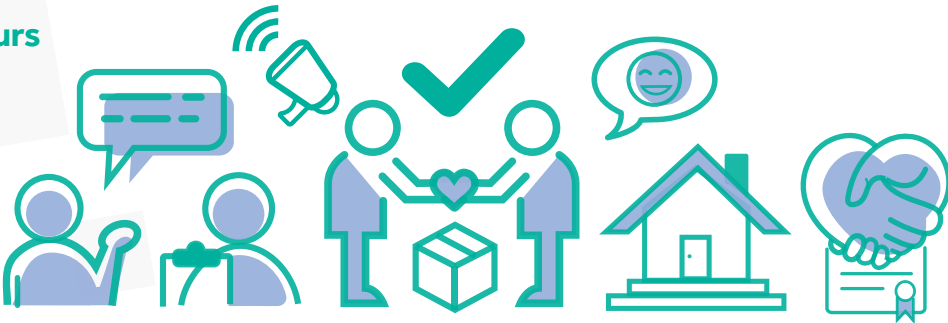
25  
Volunteers



10  
Regions



75  
Volunteers Hours



# Community



## Internal: World Health Day

We did a fitness challenge where people shared on Snap chat the number of steps that have been consumed on one day.

Then top 3 winners who consumed more steps were selected.



1,598,465  
Steps



1,218 km  
Distance

Calculate your daily steps and win with us!

صحة صح

On the occasion of World Health Day, and because we care about your health, participate with us in the fitness challenge to win a smartwatch.

(Fitbit watch)

All you have to do is to calculate your steps of one day through your phone or any application, then take a screenshot, share it through Riyadh Bank Snapchat, **riyadbank**, and be one of the 3 winners.

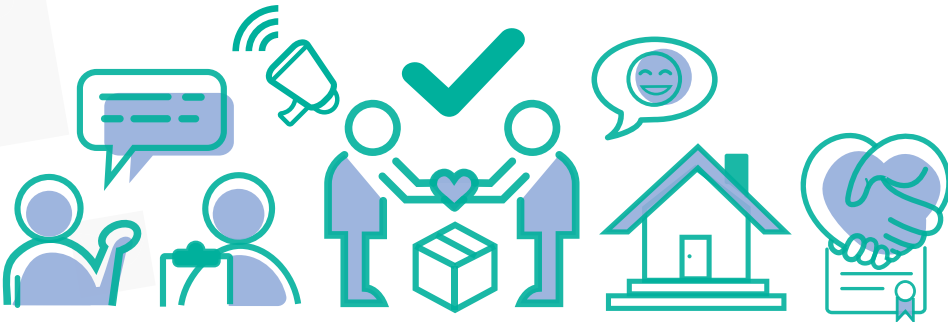
\* Last day to receive the pictures is on Thursday 8 April 2020

Good luck!

2022 Employer of Choice

بنك الرياض riyad bank

We care



# Community



## Internal: Awareness Broadcasts

Educational Awareness Broadcasts were sent to the employees which aimed at raising awareness about several international days such as Alzheimer, Breast Cancer, recycling reports, International Day for Persons with Disabilities etc., in both Arabic and English Languages.

Many employees engaged and inquired about the ways they can contribute.

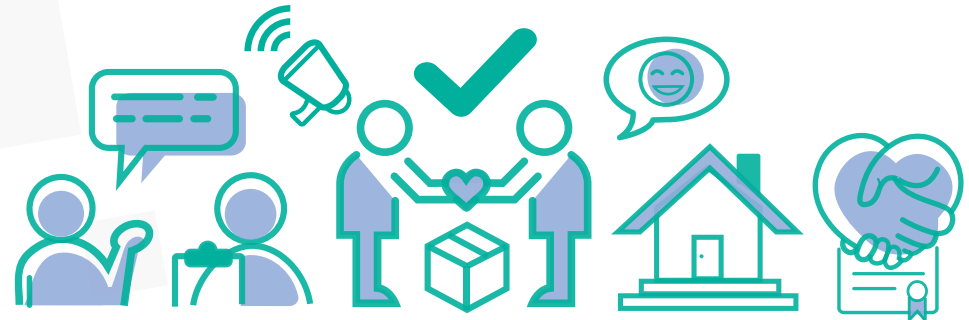


100  
BROADCASTS



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To raise awareness about cancer, we shared educational internal broadcasts about types of cancer.



# Community



## Internal: Earth Day

We released an internal broadcast to make our employees aware of the Earth Day. We engaged the employees by sharing a short quiz about the Earth Day.



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Earth Day

Earth Day has been celebrated every April 22nd since 1970. The main aim of Earth Day is to raise awareness on the importance of preserving the earth and reducing the negative consequences of misusing its resources.

**Earth Day Tips**

- Recycle paper, plastic and glass
- Use reusable bottles for water, and reusable mugs for coffee
- Use environmentally friendly, non-toxic cleaning products
- Turn off lights when you leave a room
- Use energy-efficient appliances and electronics
- Replace inefficient incandescent light bulbs with efficient CFLs or LEDs



Join us and test your knowledge with a short quiz about Earth Day! By clicking over the link or scanning the QR Code.

2022

Social Responsibility

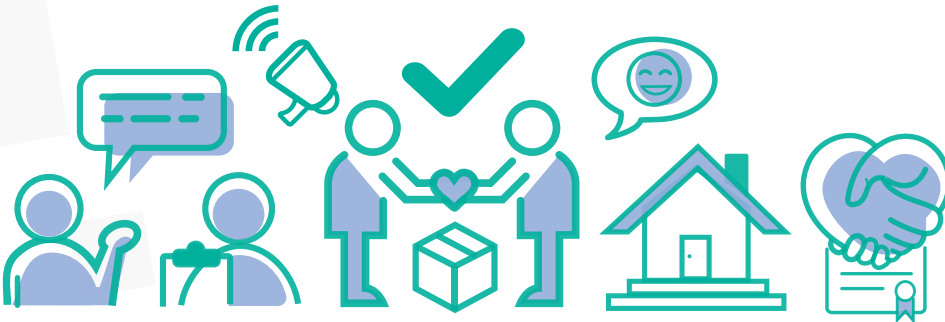


# Community



## Internal: Alzheimer's Awareness Month

We collaborated with the Saudi Alzheimer's Disease Association by activating one of Bukra's pillars which is Community by featuring awareness messages through internal channels that would add value to our employees and their families.



# Community



## Internal: Breast Cancer Awareness Month

As part of our engagement with our employees in activating the international awareness days within the work environment, we achieved that by developing an awareness campaign during Breast Cancer Awareness Month targeting ladies.

The objective of this campaign is to raise awareness of this disease and remind the community about the importance of early detection.



Corporate Social Responsibility  
توجهات شهر التوعية بسرطان الثدي





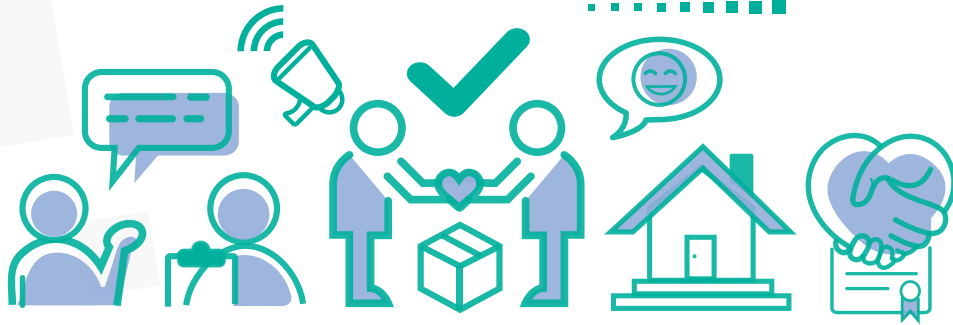
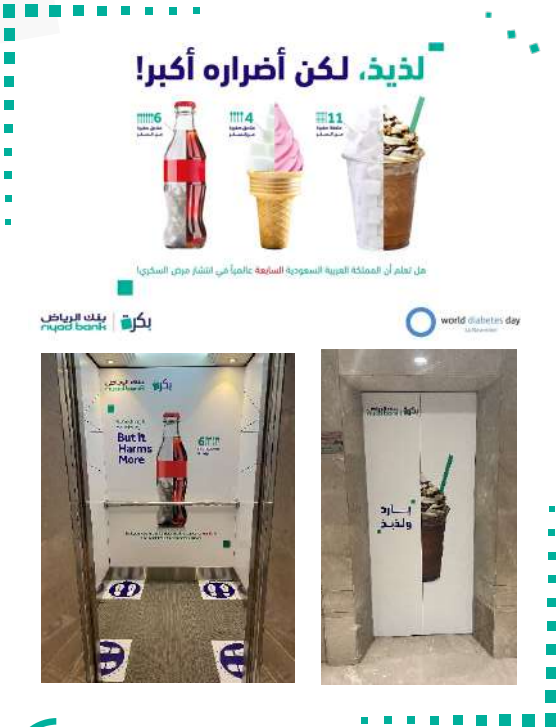
# Community



## Internal: World Diabetes Day

We developed an awareness campaign during the World Diabetes Day.

The objective of this campaign is to raise employees' awareness of diabetes and remind them about the impotence of watching one's own diet.



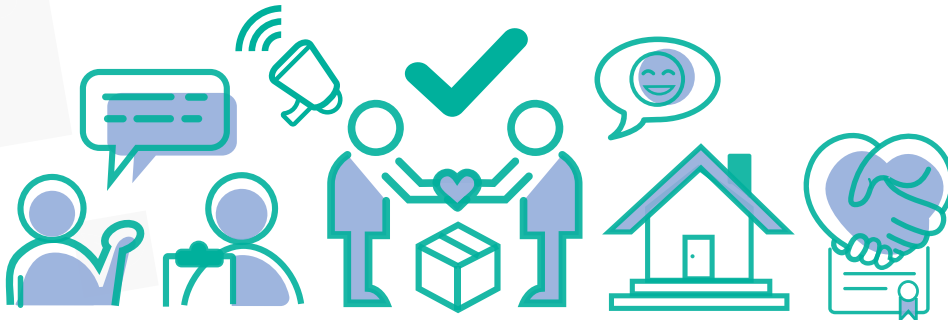


# Community



## Internal: International Day for Persons with Disabilities

To raise awareness about the rights of persons with disabilities, we shared a video about the experience of Riyadh Bank's employees with disabilities through internal broadcasts and posts on Riyadh Bank's social media accounts.

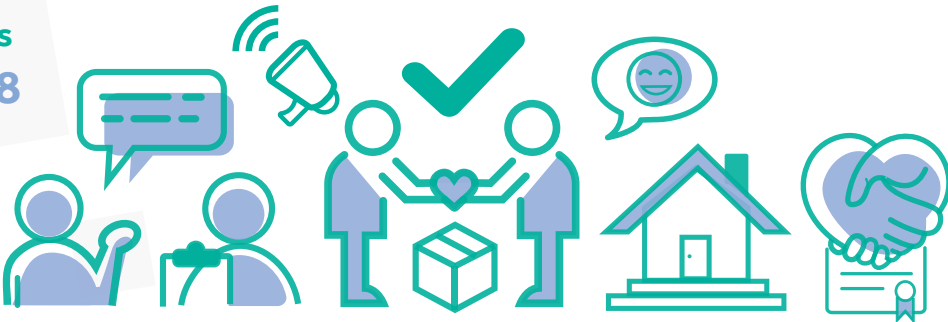
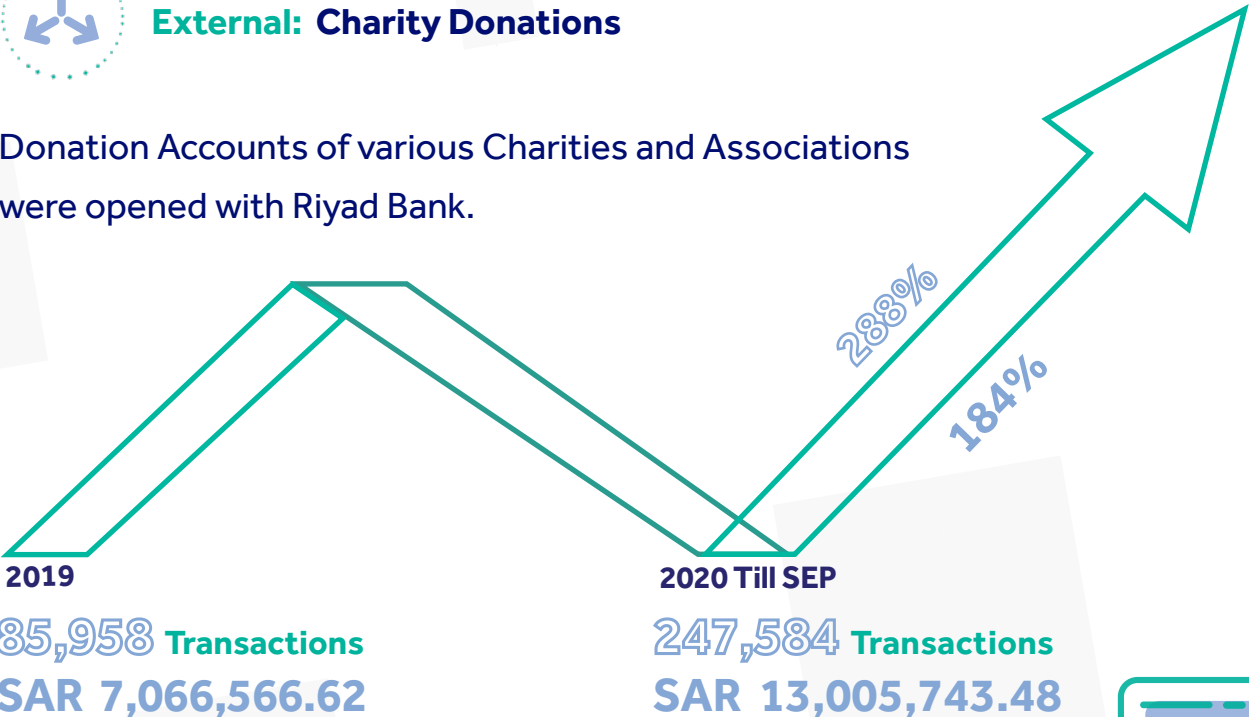


# Community



## External: Charity Donations

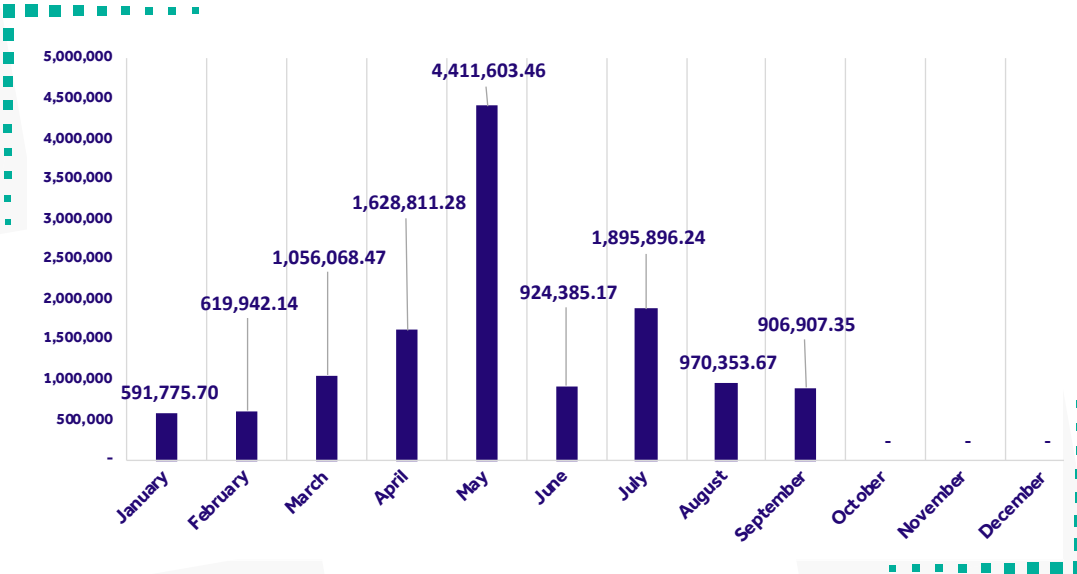
Donation Accounts of various Charities and Associations were opened with Riyad Bank.



# Community



**External: Charity Donations**  
TOTAL AMOUNT - ALL CHANNELS



# Community



## Internal: Lose to Win

In 2019, “Employer of Choice” started an internal competition which aimed at raising awareness about healthy lifestyle and encouraging exercising and workout. The competition continued till March 2020. Each winner received 5 g of Gold for each KG they lost (Weight and Fat).



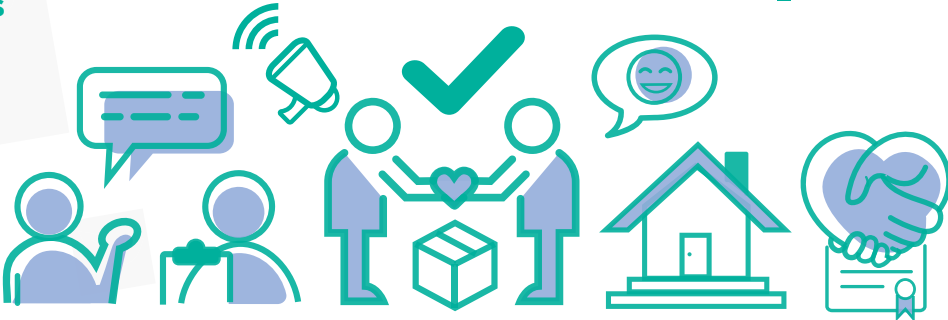
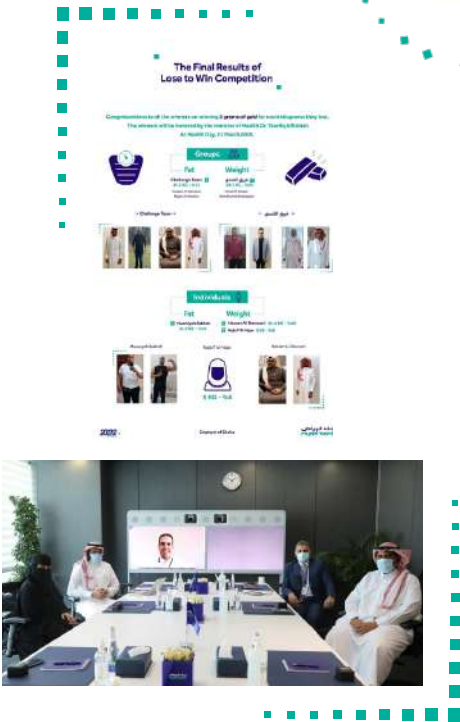
100+  
Employees



314 KG  
Total Fat Loss



359.5 KG  
Total Weight Loss



# Community



## Internal: Training at Home

During the lockdown, Riyad Bank encouraged the employees to workout at home to promote a healthy lifestyle.

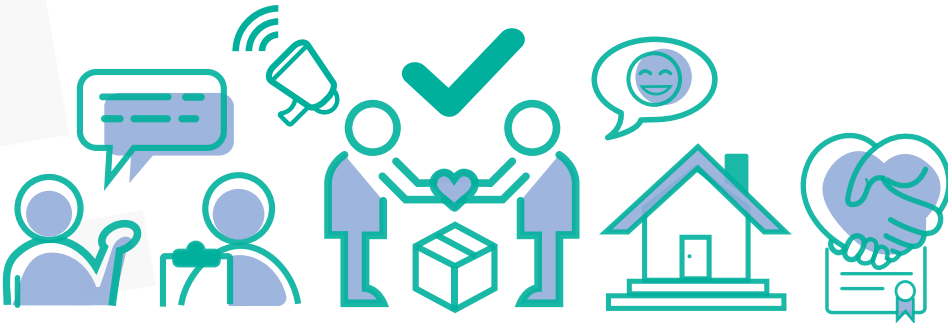
Virtual personal training sessions were live streamed.



12  
Sessions



4,215  
Views



# Community



## External: Financial Fraud Campaign



45 M  
Views

4.9 M  
Engagement



6.5 M  
Views

965 K  
Engagement



14.4  
Views

7 M  
Lens Use

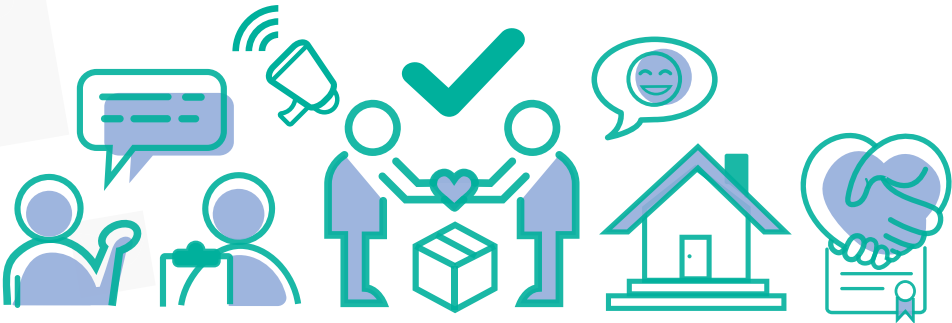
39  
Influencers

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## Outdoor Reach



1,500,000  
In malls total traffic



# Community



**External: ATM Campaigns** حملة الإسعافات الأولية  
Deployment Period / September 17 – 11 / One Full Week

269,430  
views  
Riyad Bank Cards



1,900,610  
views  
Other Banks

2,170,040  
TOTAL

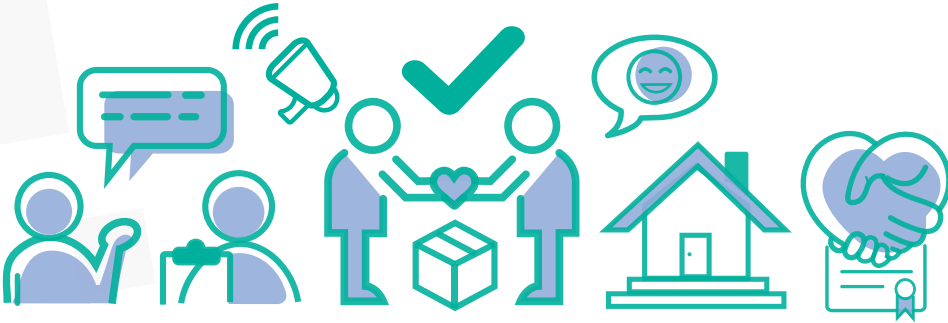
الخدمات البنكية الإلكترونية

وعيك قد يساهم في إنقاذ حياة  
اليوم العالمي للإسعافات الأولية

بنك الرياض  
riyad bank

riyadbank.com  
92 000 2470  
Facebook Twitter YouTube Instagram

بنك الرياض  
riyad bank



# Community



**External: ATM Campaigns** حملة جمعية الألهامير السعودية  
Deployment Period / September 22 - 20 / Three Days

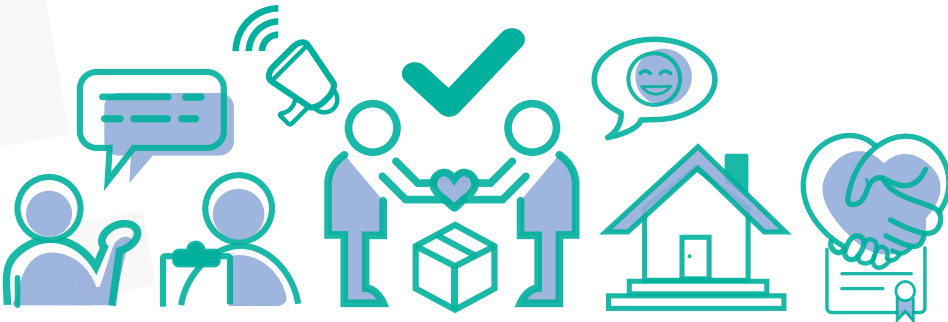
124,726  
views  
Riyad Bank Cards



783,911  
views  
Other Banks



908,637  
TOTAL

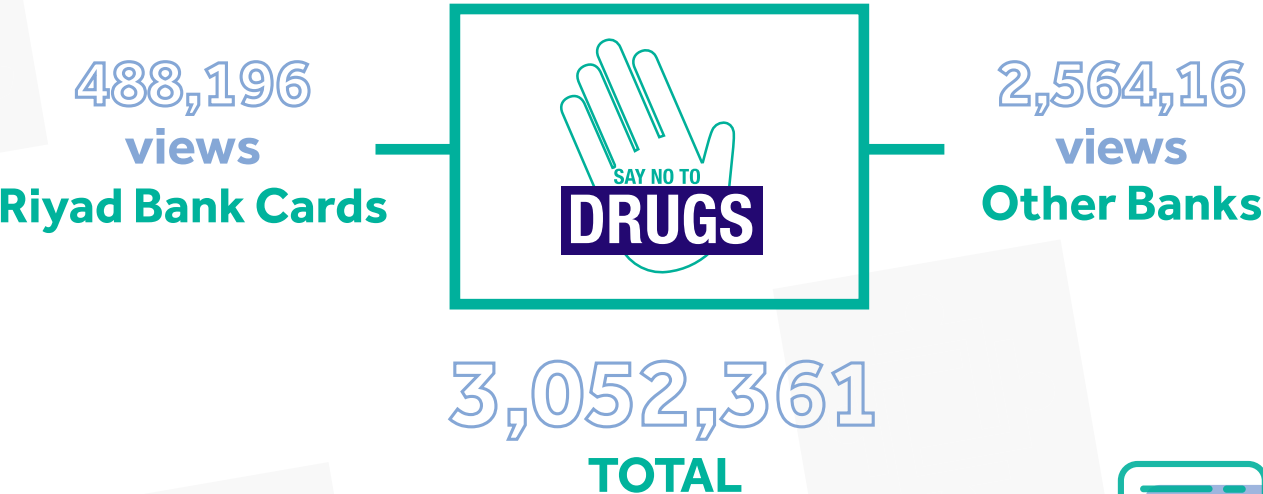




# Community



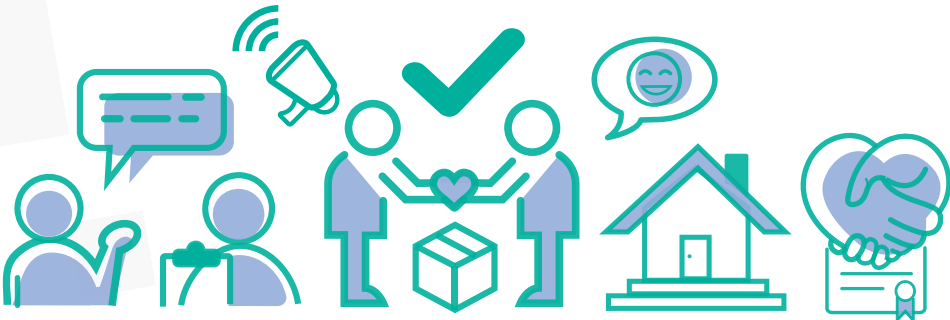
**External: ATM Campaigns** حملة اليوم العالمي لمكافحة المخدرات  
Deployment Period / June 26th – July 2nd / 7 Days



# Community



**External: ATM Campaigns** حملة جمعية الأطفال المعاقين  
Deployment Period / August 20th – 22nd / 3 Days



# Community



**External: ATM Campaigns حملة كبدك**  
Deployment Period / July 5th - 7th / 3 Days

153,844  
views  
**Riyad Bank Cards**

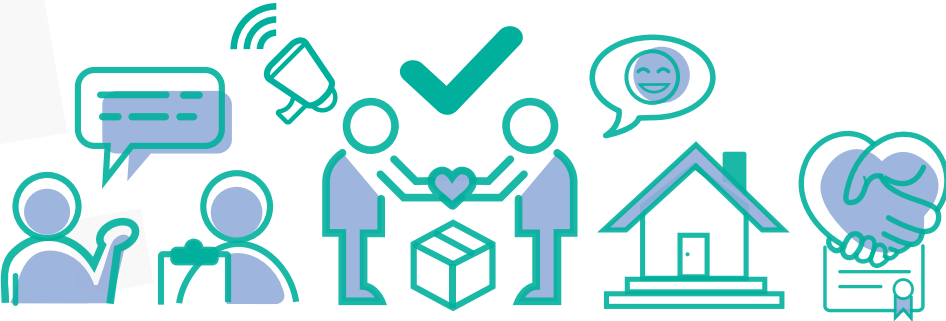


947,106  
views  
**Other Banks**



1,100,950  
**TOTAL**

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# Community



**External: ATM Campaigns** حملة علم واسترج  
Deployment Period / November 8th- 21st / 14 Days

559,630  
views  
Riyad Bank Cards

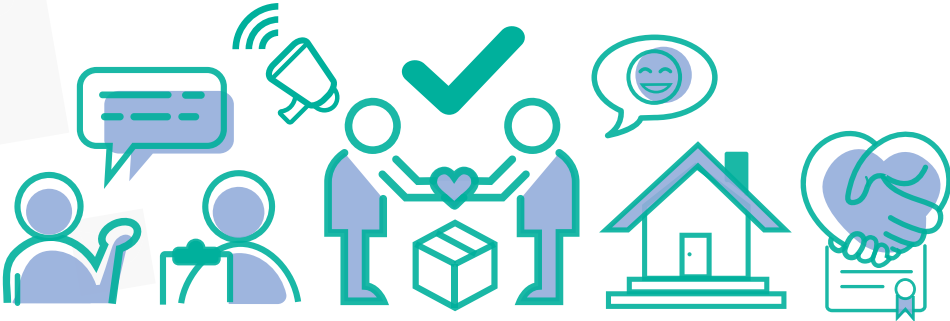


3,103,400  
views  
Other Banks

3,663,030  
TOTAL



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# Environment

# Environment



## Internal: Recycling Initiative

- Riyadh Bank continued its recycling project and encouraged the employees to continue recycling by being part of "Saving the Environment Movement" and "Be a Responsible Employee" Initiative.
- The campaign continued placing two Recycling Bins in each division (One for Paper, One for Plastic).
- Emails were sent to all employees asking them to participate and take an internal Pledge of Recycling. Most of the employees showed a commitment to the idea and started Recycling.



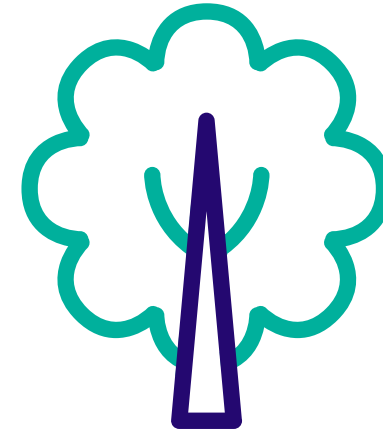
# Environment



## Internal: Recycling Initiative

We promoted the idea of the “Recycling Ecosystem” to the Head Office, Regional Offices, and 12 Branches of the Bank around Riyadh.

By recycling this amount, Riyad Bank saved 59 Trees.



59

Saved Trees



2.2 Tons  
Paper



1.4 Tons  
Plastic



# Environment



## Internal: GHG Emissions Reporting

Adopting the recycling initiative at the bank resulted in the following impacts:

- Reduced greenhouse gas (GHG) emissions and pollution that can contribute to climate change. By recycling **3,480 KG** of recyclable waste and keeping from entering the landfill, Riyad Bank saved almost **14 tons of CO<sub>2</sub>** (Data from EPA)
- Riyad Bank saved 80 cubic meters of landfill by recycling **3.5 tons** of recyclables. (Data from EPA).



**14**  
Saved Tons of CO<sub>2</sub>



**80**  
Saved Cubic Meters of Landfill





# Environment



## Internal: GHG Emissions Reporting

Adopting the recycling program at Riyad Bank is a way to achieve sustainable consumption and production and other interlinked Sustainable Development Goals and their targets.

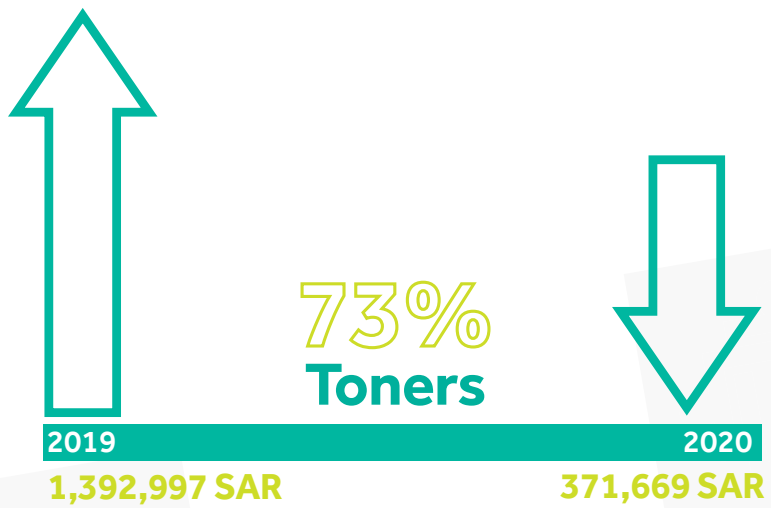


# Environment

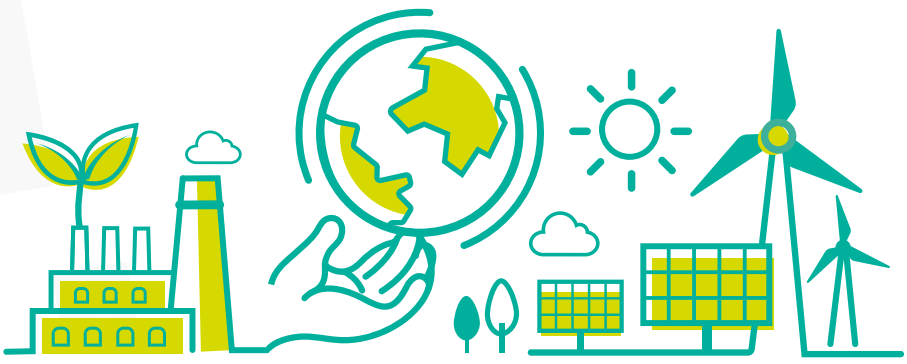


## Internal: Paper saving and Ink Saving

As a result of the recycling initiative, Riyad Bank employees became aware of the importance of **less printing**.



7,520 KG  
Saved Papers 2020



# Environment



## Internal: Electricity Saving

2020 will be the baseline for the electricity saving program.

We aim at decreasing electricity consumption in 2021 by 15% through Electricity awareness campaigns.

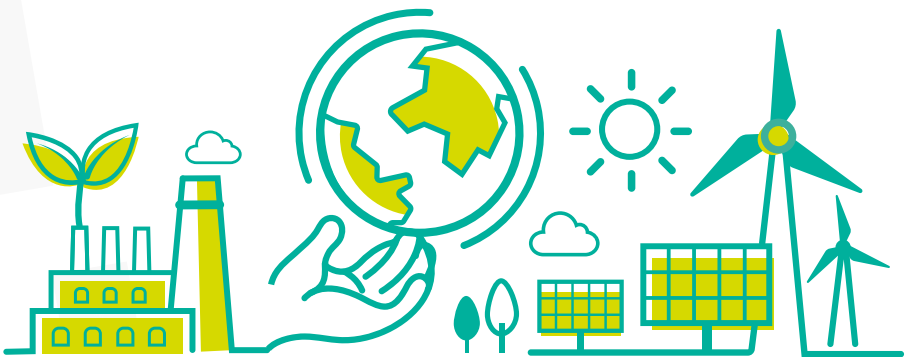


### Branches



SAR 19,677,326.68  
2019

SAR 12,871,036.84  
2020 (Till October)



# Philanthropy

# Philanthropy



**External:** King Faisal Specialist Hospital - Center for Autism Research

In 2018, Riyadh Bank signed an agreement with King Faisal Specialist Hospital to fund the Center for Autism Research for **3 Years**. This fund supports the Center's Operations, Research, and Development.



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# Philanthropy



**External:** King Faisal Specialist Hospital - Center for Autism Research



**1638**  
Consulting Sessions



**20**  
Applied Behavior Analysis workshops



**1482**  
Diagnosing and Early Intervention Sessions



# Philanthropy



**External:** King Faisal Specialist Hospital - Center for Autism Research



**180**  
Trained Teachers



**High Tech Human  
Behavior Lab**



**95**  
Family Training



**33**  
Research and Conference Papers



**5**  
Published books & translated assessment tools



# Philanthropy



**External:** King Faisal Specialist Hospital - Center for Autism Research

## Training and Development:

- Applied Behavioral Analysis (ABA) training programs **(38 Scholarships)**
- Collaboration with the University of Nevada, Reno Master's Program in ABA.
- **20 students** graduated and **20** are expected to graduate from this program.
- Professional development program for ASD specialists at Prince Sattam University: **38 specialists**





# Philanthropy



**External:** King Faisal Specialist Hospital - Center for Autism Research

## Return on investment:

The center developed a Social Return on Investment (SROI) report that measured the impact of Riyadh Bank Financial Support over the Center and the Community.

According to the report, for every 1 SAR spent from Riyadh Bank's financial support, the social return on investment was 3 SAR



# Philanthropy



**External:** King Faisal Specialist Hospital - Center for Autism Research

## Training and Development:



Applied Behavioral Analysis (ABA) training programs in collaboration with University of Nevada



KFSH Autism research center trainees



# Philanthropy



**External: King Faisal Specialist Hospital - Center for Autism Research**

## Training and Development:

- Establishment of the Behavioral Lab to study the human behavior using high technological advancement in an attempt to diagnose and assessment of ASD.
- Digitalization of around 70,000 documents related to more than 600 beneficiaries.
- Virtual sessions: the center provided virtual sessions



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# Philanthropy



## External: Autism Center of Excellence

In 2018, Riyadh Bank signed an agreement with the Ministry of Human resources and Social Development to fund Autism Center of Excellence for 5 Years.

This fund supports the Center's Operations, Research, and Development.

- Provide specialized rehabilitation services for people with Autism Spectrum Disorder (ASD).
- Participate & conduct scientific and applied research in the field of ASD.
- Provide training for therapists in the field of ASD.
- Provide the community and the families with the support through awareness programs in the field of ASD.
- Provide vocational rehabilitation for people with ASD.



# Philanthropy



External: Autism Center of Excellence



176  
Volunteers



100  
Trained teachers



1874  
Hours



1568 Sessions  
169 Beneficiaries

برنامج أنا أدرب طفلي



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# Philanthropy



**External: Autism Center of Excellence**



**176**  
Training  
Sessions/workshops



**+600 Hours**  
Center-based intervention services  
**+41** Beneficiaries  
**+100** Evaluation services



**19**  
Podcasts



**100**  
Family Training Initiatives



**3**  
Research Studies



**5**  
MOUs with PNU, SCHFHS,  
PSAU, CFAR, IMAMU



# Philanthropy



## External: The Society Fund

We supported the Society Fund initiative that was launched by Ministry of Human Resource and Social Development and the General Authority for Awqaf with.

**غذاؤنا واحد** and Ramadan Iftar are initiatives that aimed at providing families in need who were affected by COVID-19 Pandemic.



# Philanthropy



## External: Saudi Arabian Financial Association (SAFA) Savings and Economic Growth

As part of raising awareness about the finance of the community, Riyadh Bank Sponsored the webinar entitled “Savings and Economic Growth” that was conducted by Saudi Financial Association.

The session discussed the importance of savings for both economy and individual, and the relationship between savings and economic growth.



170  
Attendees





# Philanthropy



## External: Alfaisal University

Riyad Bank sponsored an initiative by **Ryadah Entrepreneurship Club** at Al Faisal University to provide students with access to entrepreneurship resources, build awareness and share ideas.

“**Thoughts by Ryadah**” is one of the projects that the students aim to be the spot of Alfaisal Campus for students (Future Entrepreneurs) to meet and share knowledge as a Business Hub and a Coffee Shop.

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For every cup of coffee sold, **1 SAR** is added to Alfaisal student fund; which provides different types of financial aid to help students in need get their bachelor's degree

**200 students** are registered to benefit from this fund.



The background is a solid light purple color. It is decorated with several squares of varying sizes and shades of purple, some of which are slightly tilted. Two small, solid teal squares are positioned on either side of the word 'Partnerships'.

# Partnerships

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# Partnerships



## External: Saudi Corporate Social Responsibility Center Saving Program

Riyad Bank supported and collaborated with the Saudi Cooperate Social Responsibility Center through a sponsorship of a **Saving Program** to increase the financial awareness of the community by providing **11 training courses** and **5 workshops** in the field of savings for **4 months**.

Riyad Bank released an internal broadcast message to encourage the employees to register their sons and daughters to the sessions.



16

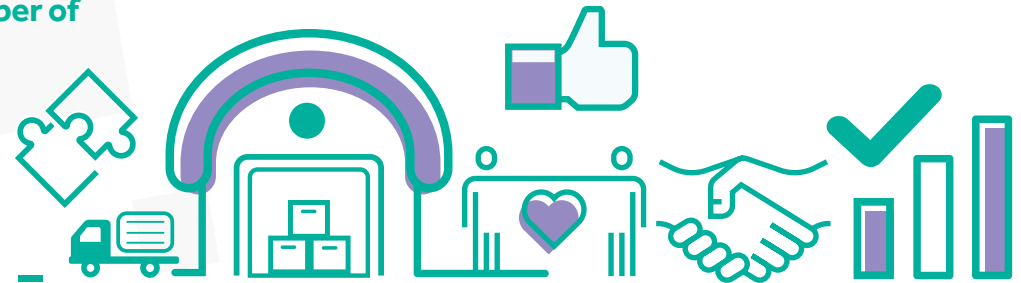
Training courses  
and workshops



17,434

Total Number of  
Attendees

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# Partnerships



## External: Family Affairs Council

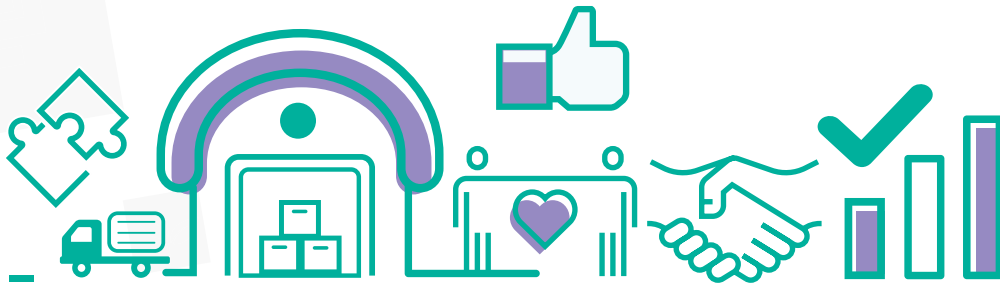
In collaboration with the Family Council, we launched a radio show on MBC FM that aims at empowering the families through awareness about the role of families in social development.

The show featured 12 episodes discussing significant topics related to the role of the family in the society and raising awareness regarding topics including family values, children and cyber security, financial literacy, family and children with disabilities and other related topics.



1.7 M  
Listeners

بنك الرياض  
riyad bank



# Partnerships



## External: Oqal

As part of supporting the entrepreneurs and SMEs that is related to vision 2030, we signed a partnership agreement with "OQAL" to stimulate entrepreneurship in the Kingdom.



50+

Investment Opportunities



33

Companies provided with consultancy



8.5+ M

Investment



60+ hours

Guidance and mentoring



بنك الرياض  
riyad bank



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# People with Disability Care Section

# People with Disability Care Section



## Internal

Within 5 months, Riyad Bank hired qualified employees with disabilities in both the Head Office and Olaya Building.

The section also conducted physical analysis of the building and ensured to implement reasonable accommodations for people with disabilities.



**12**  
Braille Elevators  
Panels



**1**  
Accessible Ramp



**20**  
Accessible Facilities HO



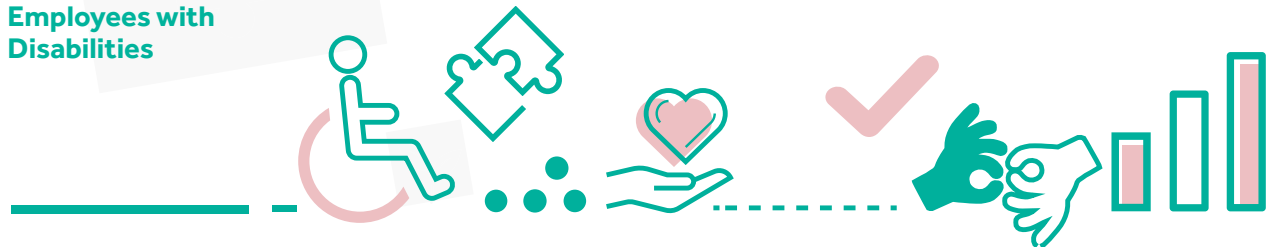
**Sign Language**  
Induction & Training



**Technological Accommodations**  
Text to Speech



**10**  
Employees with  
Disabilities



# People with Disability Care Section



## Internal

To ensure a disability friendly environment for employees with disabilities, many workshops took place to educate Riyad Bank employees on the best practices of ensuring inclusion of people with disabilities.

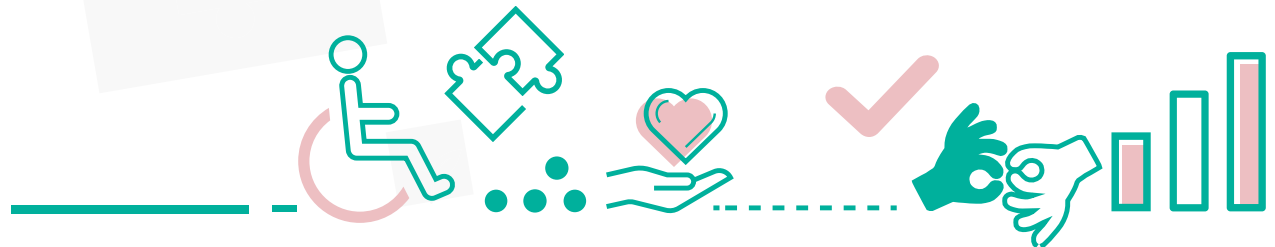
### The goals are to:

- Build internal awareness and invest in training.
- Make Accessibility a priority.
- Make use of Assistive Technology.



8  
Workshops

200  
Trained  
Employees





# International Day for Persons with Disabilities



## External

On the occasion of the International Day of Persons with Disabilities, we activated this day through “Live My Experience” event to give the public a chance to live some aspects of what people with disabilities experience in their daily lives.



7

volunteers

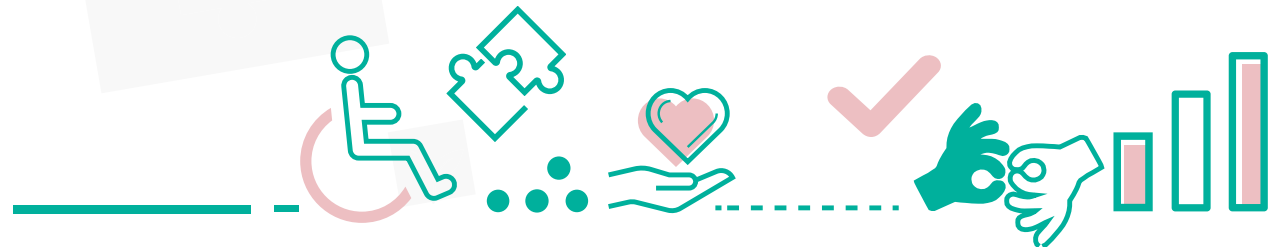


28

Volunteering hours



بنك الرياض  
riyad bank



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# SME Support

# SME Support



External

41% of the SMEs on the Kafalah Program are working with Riyadh Bank.

Riyad Bank holds the **Highest** Portfolio of SMEs, and the **Largest** Loan Book for SMEs.

بنك الرياض  
riyad bank



# SME Support



External



Riyad Bank Won the “SMEs Best Bank” Award from EUROMONEY



By end of 2020, and for the fourth year in a row, ranked #1 among all SMEs financing entities with KAFALAH Program



Ranked #1 in financing SMEs thru the “Finance Gate” of the General Authority of SMEs

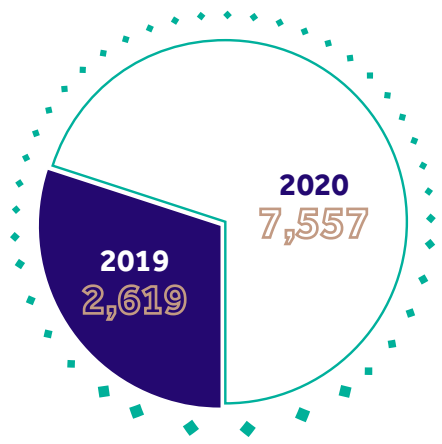


# SME Support



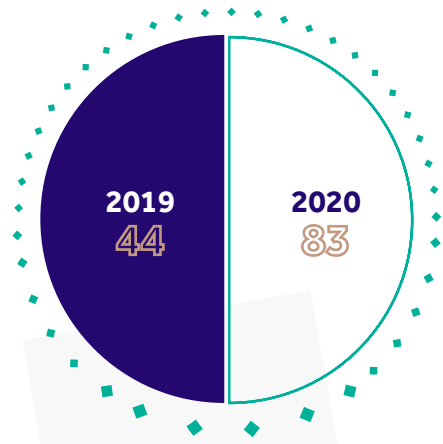
External

+189%



Riyad Q3 2020 **Saudi Workers**  
In **SME's** compared to 2019  
Same Period

+53%



Riyad Q3 2020 **SME's Female**  
**owners** compared to 2019  
Same Period



# Sustainable Procurement

# Sustainable Procurement



## External

The Procurement Department at Riyadh Bank has worked on Sustainable Methods and Systems that allows Riyadh Bank to purchase, select vendors, and manage purchases in more sustainable ways, environmentally-friendly, responsible and ethical way.

Conducted training sessions and certification with SMEs suppliers to qualify them in Banking Procurement Services and Goods.



# Co-op Trainings & Internships

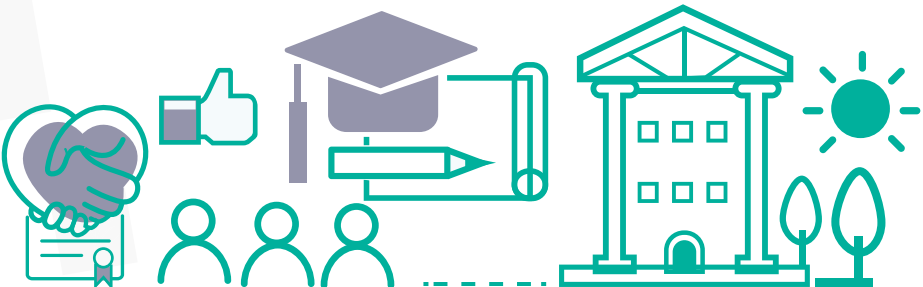
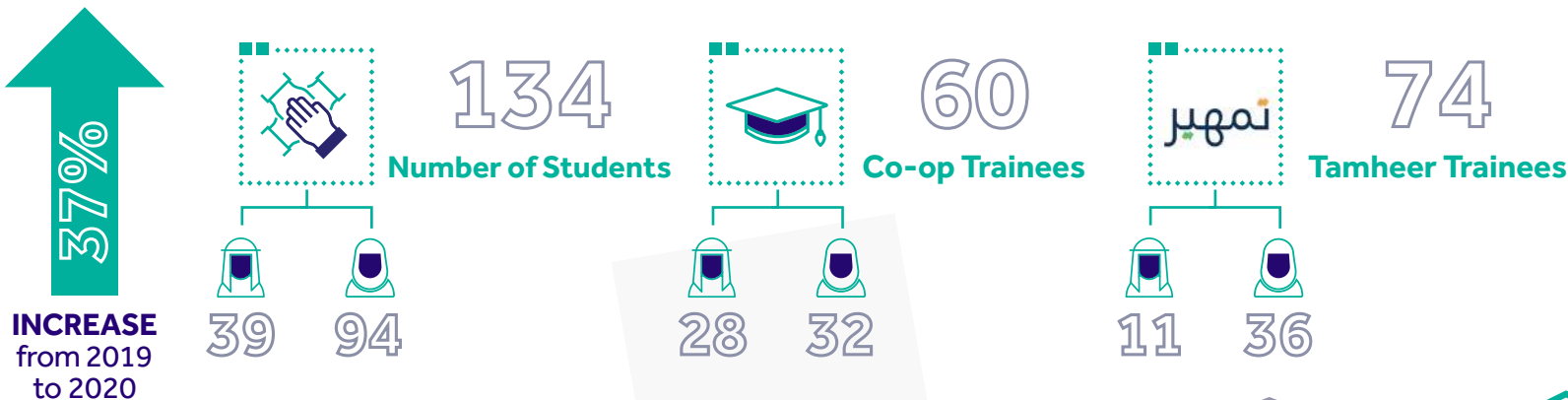


# Co-op Trainings & Internships



Internal

In 2020, Riyad Bank hired more than **130 students** within the Internships and Co-op Trainings Programs for a period of 3-6 months within the Branches, Departments and Divisions of the Bank.



# King Khalid Award Participation

# King Khalid Award Participation



## External

In 2019 and 2020 Riyadh Bank Participated in The King Khalid Sustainability Award; a part of King Khalid Foundation, which helped in the development of the Bukra Strategy.

In 2020, the award was canceled due to COVID-19 Pandemic.

The report from the foundation showed that Riyadh Bank scored above the average compared to last year's performance.



جائزة الملك خالد  
King Khalid Award  
بناء الإنسان ... تنمية المجتمع



2019 scored  
below the average

2020 scored  
above the average



# Media Presence

# Media Presence



## External: COVID-19 Awareness



556,222	1,158,926	66,318
Views	Impressions	Engagement



196,006	105,648	74,053	74,053
Views	Impressions	Reach	Likes



826	20
Views	Likes



# Media Presence



## External: Today's Investments, Tomorrow's Hope.

We published a video on MBC and Thikrayat TV channels as well as on Twitter to advertise Riyadh Bank CSR program Bukra. The video highlighted that **Today's Investments, Tomorrow's Hope.**

	3.6 M Views	8.7 M Impressions
	1.3 M Views	1.3 M Likes
	989,916 Views	



# Media Presence



**External:** International day for Persons with Disabilities



8,147 Views	93,700 Impressions	24,177 Engagement
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1,042 Views	21,149 Impressions	23,010 Reach
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11,181 Views	34,635 Impressions
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# Media Presence



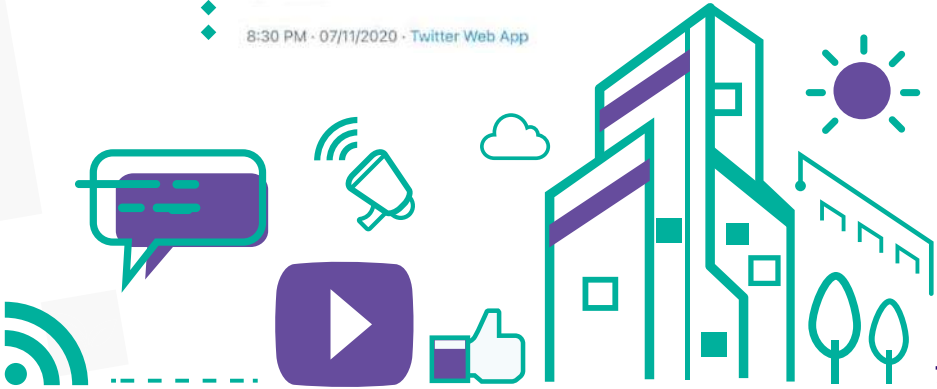
## External: Support Learning from Home Initiative



207,166	407,798	20,673
Views	Impressions	Engagement



1.8 K	4,256	3,651	64
Views	Impressions	Reach	Likes





# Media Presence



## External: الأسرة أولًا

The first episode of the radio show started on Tuesday November 17th.

Topic	Date	Guest	Number of reviews
الحلقة الأولى " الأسرة أولًا "	November 17 <sup>rd</sup>	د. هلا التويجري	Report will be shared by end of Dec
الحلقة الثانية " الأسرة والتعليم عن بُعد "	November 24 <sup>th</sup>	أ.د / بدر الصالح	
الحلقة الثالثة "	December 2 <sup>nd</sup>	د. طلعت وزنة	

\*\*\* @FAC\_SA · 1d مجلس شؤون الأسرة

#يحدث\_الآن | بدء الحلقة الأولى من برنامج #الأسرة\_أولًا عبر إذاعة @mbc\_fm وبرعاية @RiyadBank، ضيف الحلقة: الأمين العام لـ #مجلس\_شؤون\_الأسرة د. هلا التويجري.

الأسرة أولًا

ضيف الحلقة الأولى: الأمين العام لمجلس شؤون الأسرة د. هلا بنت مزيد التويجري

17 نوفمبر 2020 الساعة 02:00 مساءً

www.fac.gov.sa



# Media Presence



## External: Autism Center of Excellence

The center was officially inaugurated on November 8th.

The center participated in a international research studying the effects of COVID-19 on people with disabilities and their families.





