Invitation Brief

Invitation of Funding Proposals for
Enhancing the Capability and Interest of the Elderly in
Learning and Adopting Digital Technologies with
Participation/Employment of the Youth by
the Social Innovation and Entrepreneurship Development Fund
(SIE Fund)



Issued by : The Trustee of the SIE Fund

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INTRODUCTION AND OVERVIEW

1. **Purpose**

- 1.1. The Trustee of the SIE Fund ("Trustee") invites interested parties to submit funding proposals for enhancing the capability and interest of the elderly in learning and adopting digital technologies with participation/employment of the youth. This Invitation Brief sets out the key information about the proposals under invitation, the eligibility and submission requirements, the assessment process and criteria as well as the key contractual terms and conditions of the agreement to be made between the Trustee and individual successful proponent(s) ("Grantee(s)") in respect of the grant ("Grant") to be provided by the SIE Fund for implementation of the funded project ("Funding Agreement").
- 1.2. Selected proposal(s), if any, will be funded by the Trustee but the Trustee has the full discretion to decide on the actual funding size and funding period of each funded project ("Project") as well as the total number of Projects having regard to the merits of the proposals to be received from the proponents under this invitation ("Proponents").

2. The SIE Fund

- 2.1 The SIE Fund, as a catalyst for social innovation in Hong Kong, connects our community with different sectors, including businesses, non-governmental organisations, academics, philanthropies, etc. to create social impact through innovative solutions that address poverty and social exclusion and foster the well-being and cohesion of the society. Partly through intermediaries, the Fund provides visionary individuals and organisations with diverse resources in support of research, capacity building and the entire life cycle of innovative ventures, from idea incubation and seed funding to implementation and eventual scale-up. The ultimate goal is to foster an ecosystem where social entrepreneurs can thrive and create innovative ideas, products and services that can benefit the society by meeting underserved needs and unleashing underutilised potential talents.
- 2.2 Established as a Trust Fund in February 2014 under the Secretary for Home Affairs Incorporated, the SIE Fund is overseen by the Commissioner for Efficiency who was appointed by the Trustee as the Secretary-General ("SG") whereas the SIE Fund Task Force ("Task Force") set up under the Commission on Poverty in December 2012 is tasked to advise the SG on all policies and procedures governing the operation of the SIE Fund and all matters relating to the administration of the Fund.
- 2.3 More information about the SIE Fund is at **Appendix I**.

3. **Background for the Invitation**

- 3.1 With the outbreak of the novel coronavirus epidemic ("epidemic") in Hong Kong since early 2020, daily use of digital products to receive instant information and maintain close connection with the society has been intensified, particularly given the stringent anti-epidemic measures being implemented to achieve social distancing and contain the public health risk. The elderly, who generally have lower digital literacy, have become more isolated, vulnerable and disadvantaged during the epidemic. It is therefore imperative to enhance their capability and interest in learning and adopting digital technologies in their daily living in order to enhance their connection with the society, broaden their social network and improve their well-being and quality of life.
- 3.2 Meanwhile, the unemployment rate surges under the epidemic. In particular, more and more young people, who are in general well-versed in digital technologies and the use of technology products/services, have become unemployed or underemployed. Innovative initiatives to enhance the capability and interest of the elderly in learning and adopting digital technologies with the participation/employment of the youth will serve to unleash the talents of the youth to meet the digital needs of the elderly, encourage elderly learning and at the same time promote inter-generational harmony and social cohesion. Such initiatives fall squarely within the ambit of the SIE Fund and are well in line with the aspiration and objective of the Fund.

KEY INFORMATION ABOUT PROPOSALS

4. **Project Objective**

- 4.1 The proposed project shall meet the objective of enhancing the capability and interest of the elderly in learning and adopting digital technologies with participation/employment of the youth in Hong Kong. It **must** consist of the following two elements:
 - (a) intervention(s) seeking to enhance the capability and interest of elders (generally those aged 60 or above) in learning and adopting digital technologies; and
 - (b) engagement/employment of young people (generally those aged 35 or below) to support/provide the intervention(s) covered in (a) above.
- 4.2 The elders and young people benefitted from the proposed project shall be members of the public in Hong Kong who are generally residents of Hong Kong without conditions of stay.
- 4.3 The proposed intervention may be multi-pronged, including direct provision of services to elderly, capacity building of service providers/stakeholders, facilitation of cross-sector collaboration, etc.

5. **Project Duration**

5.1 The duration of the Project is preferably one to two years and should not be more than three years. Projects over two years may only be considered on justifiable grounds. The Trustee shall have the absolute discretion to determine the funding period of each Project.

6. Number of Projects to be Funded and Amount of Grant

- 6.1 Subject to merits of individual project proposals, multiple projects may be funded. The Trustee has the full discretion to decide on the total number of projects to be funded under this invitation but the Trustee also reserves rights to accept none of the proposals.
- 6.2 There is no ceiling for the Grant to be approved for individual Projects. The amount of Grant will be determined on a case-by-case basis having regard to the scale, design, duration, implementation details, budget, etc. of the proposed projects. The Trustee shall have the absolute discretion to decide on the funding size of each Project.
- 6.3 Subject to paragraph 14.6, matching fund, sponsorship and donation to support implementation of the Projects are welcome but **not** mandatory.

ELIGIBILITY REQUIREMENTS

7. Eligibility Requirements

- 7.1 Subject to paragraph 7.2 below, without limitation, the Proponent can be (i) a charitable institution of a public character exempted from tax under section 88 of the Inland Revenue Ordinance (Cap 112); (ii) a company (private or public) formed and registered under the Companies Ordinance (Cap 622); (iii) a co-operative society registered under the Co-operative Societies Ordinance (Cap 33); (iv) a society registered under the Societies Ordinance (Cap 151); or (v) a statutory body established under the legislation in Hong Kong. For a legal entity not specified above, its eligibility will be considered on a case-by-case basis.
- 7.2 The Proponent must have been duly formed, registered, established or constituted in Hong Kong under the relevant legislation on the date that it enters into a Funding Agreement with the Trustee. It must be an entity capable of entering into a Funding Agreement with the Trustee and must **not** be a natural person only or sole proprietor only.
- 7.3 Proposals received from Proponents that do not meet the eligibility requirements set out in paragraphs 7.1 and 7.2 above will not be considered further.
- 7.4 The Proponent must not receive or have received financial support from the Government for the same proposed project.

SUBMISSION OF PROPOSAL

8. **Submission of Proposal**

- 8.1 Interested parties are invited to submit proposals for carrying out projects with the objective of enhancing the capability and interest of the elderly in learning and adopting digital technologies with participation/employment of the youth in Hong Kong.
- 8.2 A valid proposal must consist of a **Business Plan Proposal** and a **Budget of Proposal**.
- 8.3 The Proponent shall submit, for each of the Business Plan Proposal and the Budget of Proposal, one (1) set of hardcopy and one (1) set of softcopy stored in two (2) separate USB thumb-drives and placed together in one (1) sealed plain envelope marked "Funding proposal for enhancing the capability and interest of the elderly in learning and adopting digital technologies with participation/employment of the youth".
- 8.4 The proposals must be submitted by depositing in the collection box marked as "Funding proposal for enhancing the capability and interest of the elderly in learning and adopting digital technologies with participation/employment of the youth" located at the Efficiency Office, 41/F, Revenue Tower, 5 Gloucester Road, Wanchai, Hong Kong, not later than 1800 hr on 31 May 2021 (Hong Kong Date and Time) or such other date as extended under paragraph 8.5 below ("Proposal Closing Date").
- 8.5 If a black rainstorm warning or tropical cyclone warning signal No. 8 or above is hoisted in any period between 0900 hr and 1800 hr on the Proposal Closing Date, the deadline for submission will be extended to 1800 hr on the following working day.
- 8.6 In case there are any discrepancies between any hardcopy and the softcopy of the submissions under paragraph 8.3 above, the hardcopy will prevail.
- 8.7 Late submissions or proposals not complying with paragraphs 8.1 to 8.4 above will not be considered further.
- 8.8 To facilitate a comprehensive and accurate assessment of the proposal, the Proponent is strongly recommended to adopt the template for Business Plan Proposal at **Appendix 2** in preparing the proposal and provide all the information required.
- 8.9 Only expenditures to be incurred exclusively for the proposed project should be covered in the Budget of Proposal. Examples include:
 - (a) Capital Expenditure
 - Cost of procuring equipment

- Renovation cost
- (b) Operating Deficit (i.e. operating expenses in excess of revenue)
 - Salary (including employer's contribution to the Mandatory Provident Fund)
 - Expenses for consumables
 - External consultancy fees
 - Production and promotion cost of project deliverables
 - External audit fee
 - Patent registration fee
 - Rental and utilities
 - Insurance
 - Central administrative overheads ¹ (not exceeding 5% of the budgeted expenditure)
- 8.10 To facilitate a comprehensive and accurate assessment of the proposal, the Proponent is strongly recommended to adopt the template at **Appendix 3** in preparing the Budget of Proposal and provide all the information required.
- 8.11 By submitting a proposal, the Proponent shall be deemed to agree that the Trustee may disclose and/or make necessary copies of the proposal and provide the same to any relevant Government officers or other relevant individuals for assessment of the proposal and/or other ancillary or related purposes.
- 8.12 All proposals are submitted on the understanding that the Proponents bear their own costs for preparing and submitting the proposals and the Trustee will not be liable to pay any cost and expenses arising out of the preparation and submission or in explaining or clarifying their proposals, or otherwise in response to this invitation.
- 8.13 After submission of the proposals, the Proponents shall not attempt to initiate any further contact, whether direct or indirect, with the Trustee on its proposals or this invitation to submit proposals. Any further contact shall only be initiated by the Trustee. Except as requested by the Trustee, any further information relating to the proposals submitted to the Trustee after the Proposal Closing Date will not be considered.

This refers to charges levied by a party (e.g. parent company) for provision of central support and/or administrative services (e.g. management fees).

ASSESSMENT OF PROPOSALS

9. **Assessment of Proposals**

- 9.1 Proposals received from Proponents will be subject to the assessment process as follows:
 - Stage 1 Initial Screening by the Task Force Secretariat ("Secretariat");
 - Stage 2 Preliminary Assessment by the Secretariat;
 - Stage 3 Interview and Assessment by the Proposal Assessment Committee² ("PAC") established under the Task Force; and
 - Stage 4 Endorsement by the Task Force.
- 9.2 In Stage 1, the Secretariat will conduct initial screening of proposals received based on the project objective set out in paragraphs 4.1 & 4.2 above. Besides, each Proponent will be assessed against the eligibility requirements set out in paragraphs 7.1 & 7.2 above and its compliance with the requirements for submission of proposals set out in paragraphs 8.1 to 8.4 above. Proposals that do not meet the aforesaid requirements will not be considered further.
- 9.3 In Stage 2, the Secretariat will examine the proposals received from eligible Proponents against the assessment criteria set out below.

A	ssessment Criteria	Maximum Score	Aspects for Evaluation (Examples only)
1.	Vision and Strategic Direction	5	Clear vision and strategic direction in alignment with the aspiration and objective of the SIE Fund
2.	Implementation/ Execution	15	 Strong cross-sector collaboration Effective business model and work plan Good publicity, marketing and promotion Sound corporate governance and risk management
3.	Capability	10	• Strong leadership and relevant experience

² Membership of the PAC comprises some serving members of the Task Force and a government official from the Efficiency Office, Innovation and Technology Bureau of the HKSAR Government.

A	ssessment Criteria	Maximum Score	Aspects for Evaluation (Examples only)	
			•	Extensive network
4.	Innovativeness	25	•	High innovativeness of ideas, business model, delivery approach, etc.
			•	Uniqueness of the proposed project
5.	Social Impact	25	•	Significant social impact
6.	Cost Effectiveness	20	•	Financially sustainable and reasonable Cost effective With matching fund, sponsorship, donation, etc. (not mandatory)
	Total:	100		

- 9.4 Those proposals initially assessed by the Secretariat to reach the passing score of 60% of the maximum score, together with their respective preliminary assessment results, will be passed to the PAC and further considered in Stage 3 of the assessment process. The proposals with a scoring below the passing mark will not be further considered unless otherwise ruled by the Chairperson of the PAC.
- 9.5 In Stage 3, Proponents passing Stage 2 will be invited to attend an interview conducted by the PAC. The PAC may seek clarification from and enter into discussion with the Proponents in relation to any aspect of their proposals. Any discussion or any assessment carried out through this process do not constitute any funding commitment by the Trustee.
- 9.6 The PAC will finalise its assessment and recommendation on the proposals in Stage 3 having regard to the merits of the proposals and findings from the interview.
- 9.7 In Stage 4, the Task Force will review and endorse the recommendation of the PAC. Approval of Grant for the recommended proposal(s) will be made by the Trustee on the advice of the Task Force.
- 9.8 The Trustee reserves the right, in its sole and absolute discretion, not to accept any proposals submitted under this invitation. Besides, the Trustee is under no obligation to review or discuss the assessment or assessment result of any proposal with any person.

KEY AGREEMENT TERMS

10. The following sets out the essence of the key contractual terms and conditions that may be incorporated in the Funding Agreement. Before entering into the Funding Agreement, the Trustee reserves the right to modify any of its terms and conditions but is not obliged to do so. The Funding Agreement shall contain terms and conditions of the provision of the Grant, including, without limitation, the matters referred to in this Invitation Brief, expanded and modified as necessary, and other matter relating to the provision.

11. Payment of Grant

- 11.1 The Grant shall be remitted to a bank account of the Grantee designated for the Project ("Designated Bank Account") by periodic instalments subject to, including but not limited to:
 - (a) receipt and acceptance by the Trustee of operational and financial reports (i.e. reports on the implementation progress/outcomes of the Project and use of the Grant) as specified in the Funding Agreement; and
 - (b) the Grantee's compliance with its obligations under the Funding Agreement.
- 11.2 Under normal circumstances, an initial instalment will be released upon commencement of the Project and the following instalments will be released evenly on a half-yearly basis with not less than 10% of the Grant reserved as retention money which will be released upon completion of the Project and fulfilment of the conditions including but not limited to those specified in paragraph 11.1 above to the Trustee's satisfaction.
- 11.3 The Trustee reserves its right to withhold or reduce payment, and/or require the Grantee to refund all or part of the Grant that has been paid to the Grantee, suspend or terminate the Funding Agreement under those circumstances specified in the Funding Agreement.

12. Grantee's Undertakings

- 12.1 The Grantee shall carry out the Project in accordance with the approved Business Plan Proposal and Budget of Proposal and provide operational and financial reports, which shall be prepared in such format as specified by the Trustee, to the Trustee on the implementation progress/outcomes of the Project and use of the Grant from time to time as directed by the Trustee. The Grantee shall seek prior written consent from the Trustee if there is any material change to the approved Business Plan Proposal and Budget of Proposal during Project implementation.
- 12.2 The Grantee shall, upon the reasonable prior notice from the Trustee, allow the Trustee and its representatives access, at reasonable hours, to all information, accounts,

- personnel and premises relevant to the implementation of the Project and/or the proper use of Grant and other resources.
- 12.3 The Grantee shall adhere to the relevant guidelines, manuals or any other instructions issued by the Trustee.
- 12.4 The Grantee shall permit the Trustee and its representatives to attend and participate in activities that are part of the implementation of the Project.

13. Corporate/Project Governance

13.1 The Grantee shall implement the Project in compliance with the corporate/Project governance plan stated in the approved Business Plan Proposal and Budget of Proposal and subject to such variation as the Trustee sees fit.

14. Financial Reporting and Controls

- 14.1 The Grantee shall use the Grant reasonably and exclusively for the purpose of carrying out the Project in accordance with the approved Business Plan Proposal and Budget of Proposal.
- 14.2 The Grantee shall properly retain books of accounts and record in relation to the Project. The Grantee is required to submit annual/final financial statements to the Trustee in respect of the Project which shall be audited by an independent and appropriately qualified auditor.
- 14.3 In case the operation of the Grantee is supported by central administration services from other parties, the central administration overhead so charged should not be more than 5% of the budgeted expenditure for implementing the Project, unless otherwise approved by the Trustee.
- 14.4 The Grantee shall exercise utmost prudence and care in procuring goods and services, if necessary, in relation to the Project and ensure all purchases are made on the basis of open, fair and competitive principles.
- 14.5 The Grantee shall maintain a register of assets funded by the capital expenditure and shall not transfer, sell, charge, alter the usage of, dispose of or otherwise part with the possession of these assets without obtaining the prior consent of the Trustee, and if approved, deposit all the relevant proceed into the Designated Bank Account.
- 14.6 The Grantee may accept matching funds, sponsorship or donation from matching funders, sponsors or donors for support of the Project provided that (i) obligations imposed on the Grantee by such matching funders, sponsors or donors are consistent with the terms and conditions of the Funding Agreement and the objective of the Project; (ii) the Grantee shall promptly notify the Trustee if the Grantee becomes aware

- of any change to the objectives of such matching funders, sponsors or donors which may contravene the objective of the Project; and (iii) all amounts received from such matching funders, sponsors or donors are captured in financial statements of the Project.
- 14.7 The Grantee shall keep the unspent portion of the Grant in the Designated Bank Account at all times and return it to the Trustee upon expiry or termination of the Funding Agreement unless the Grantee submits a proposal to retain or withdraw the amount and such proposal is accepted by the Trustee.

15. Insurance

15.1 The Grantee shall ensure that there will be in place during the continuance of the Funding Agreement relevant insurance policies (including but not limited to a public liability policy of insurance) to protect the Grantee and the Trustee against all risks which are material to the implementation of the Project.

16. **Conflict of Interest**

16.1 The Grantee shall ensure it (including its associates, associated persons and relevant persons) has no conflict of interest in connection with transactions entered into for the implementation of the Project.

17. **Probity and Anti-Corruption**

17.1 The Grantee is expected to observe the Prevention of Bribery Ordinance (Cap 201). If offences are committed under this ordinance by the Grantee and any relevant person in implementing the Project, the Trustee shall be entitled to forthwith terminate the Funding Agreement.

18. Confidentiality

18.1 The Grantee shall take all necessary steps to maintain confidentiality in the confidential information relating to the Funding Agreement. In particular, the Grantee and each relevant person in implementing the Project shall not make use of, reproduce or otherwise publish that confidential information other than in the performance of its obligations under the Funding Agreement save with the prior consent of the Trustee.

19. **Intellectual Property Rights**

19.1 Subject to paragraph 19.2 below, all the intellectual property rights arising from the implementation of the Project shall vest in and belong to the Grantee upon creation.

- 19.2 The Trustee may from time to time use or authorise others to use the Grantee's intellectual property rights in the Trustee's and HKSAR Government's publicity or other materials of non-commercial use. The Trustee's and the Government's right to use above shall be free of any royalty, licence fee or other charge, and may be exercised throughout the world and for the whole period of time during which such intellectual property rights shall continue to subsist.
- 19.3 It is the responsibility of the Grantee to ensure that it complies with the applicable intellectual property laws (including but not limited to the Trade Marks Ordinance (Cap 559), Patents Ordinance (Cap 514), Registered Designs Ordinance (Cap 522), Copyright Ordinance (Cap 528) in Hong Kong, if applicable). The Grantee agrees and shall procure that under no circumstances should the Trustee or the Government be held liable for any infringement, violations or breaches of intellectual property rights or other rights including but not limited to any moral rights of any persons in relation to such use.

20. Termination of the Funding Agreement

- 20.1 The Trustee may terminate the Funding Agreement at any time without liability for compensation with immediate effect by written notice to the Grantee upon occurrence of the non-compliance events set out in the Funding Agreement. The Trustee may also terminate the Funding Agreement without cause and without entitling the Grantee any compensation whatsoever by giving at least 14 days' notice to the Grantee.
- 20.2 Subject to the prior written approval of the Trustee, the Grantee may terminate the Grant without cause by giving at least 14 days' notice to the Trustee provided that the Grantee shall return to the Trustee all or any part of the Grant paid to the Grantee with interest.

21. **Indemnity**

21.1 The Grantee shall, on demand, indemnify and keep the Trustee and its authorised representatives, officers, employees, assigns and successors-in-title fully indemnified against all losses or damages arising out of or in connection with the implementation of Project.

22. Assignment

22.1 Assignment, disposal or transfer of interests, rights, benefits or obligations under the Funding Agreement are not permitted. Nevertheless, the Grantee may engage the services of independent contractors to assist it with its duties under the Funding Agreement provided that the Grantee shall not be relieved from any of its rights, obligations and duties under the Funding Agreement by engaging any independent contractors and shall secure binding obligations from all such independent contractors so as to ensure that Grantee complies with its obligations under the Funding Agreement.

23. Governing Law

23.1 The governing laws of this Invitation Brief and the Funding Agreement shall be the laws of Hong Kong.

24. **Settlement of Disputes**

24.1 Any question, dispute or difference between the parties which touches, concerns or affects the Funding Agreement shall be first settled by informal means, and if still not settled, be referred to arbitration.

More Information about the SIE Fund

Established in September 2013, the SIE Fund seeks to alleviate poverty and social exclusion, and foster well-being and cohesion of the society in Hong Kong by promoting social innovation and nurturing social entrepreneurship.

Objectives of the SIE Fund

2. The objectives of the SIE Fund, as set out in its Trust Deed, are:

"To establish or support schemes and experiments with a view to attracting, inspiring or nurturing social entrepreneurship to develop innovations that aim at creating social impact and build social capital for supporting poverty relief in Hong Kong."

By way of interpretation, "poverty relief" covers not only alleviation and prevention of poverty but also prevention of social exclusion, enhancement of the overall well-being of the beneficiaries, and facilitation of social cohesion. "Innovations that aim at creating social impact" are also known as "social innovations" which can be exemplified by advances in knowledge, products and services, including applications of existing business models, processes and methods to meet social needs.

- 3. Operation of the SIE Fund is guided by the following principles:
 - (a) social innovation is the focus, not social enterprises per se;
 - (b) the scope of the SIE Fund should remain flexible for more effective delivery of results in the light of actual experience;
 - (c) focus on innovative ideas to alleviate and prevent poverty and social exclusion as well as foster the well-being and cohesion of the society;
 - (d) risk assessment is important while promoting innovation so as to maintain the prudent use of public money; and
 - (e) no overlapping with other existing public funding.

Ultimate Beneficiaries

4. The SIE Fund intends to benefit members of the public in Hong Kong who are generally residents of Hong Kong without conditions of stay and in need of assistance such as elderly, people with disabilities, people of diverse race, underprivileged children/youth, single parents, new arrivals, low income families, and other segments of the community in Hong Kong who are in need of assistance and improved opportunity.

Funding Priorities

- 5. With a view to building up an ecosystem for nurturing social innovators/ventures to generate innovative ideas, the SIE Fund has accorded priority to initiatives that support three areas contributing to the development of a broad base for social innovation and entrepreneurship, namely innovative programmes, capacity building and research.
- 6. For innovative programmes, the objective is to provide funding, incubation and other support for social innovators/ventures and innovative projects of various stages, from idea generation, prototype to start-up and scale-up (including those crossing the "valley of death").
- 7. For capacity building, the objective is to foster the development of the social innovation ecosystem, the work of which includes, for example, nurturing social entrepreneurs, enhancing the capacity of all involved actors, facilitating cross-sector collaboration, building public awareness and understanding of social innovation as a means to addressing social needs, etc.
- 8. For research, the objective is to identify areas of needs and opportunities and explore solutions by encouraging and supporting social, applied and action research as well as evidence-based pilots on social innovation.

Achievements

- 9. Since the establishment of the SIE Fund, over \$460 million has been allocated to take forward the various initiatives under the three priority areas. As at end March 2021, over 2 000 ideas for social innovation have been generated, over 6 800 social entrepreneurs nurtured and 294 projects funded. These projects are expected to benefit over 280 000 people in need in Hong Kong. Achievements under the three priority areas are detailed below:
 - (a) Innovative programmes over 1 800 ideas for social innovation ideas have been generated and 243 innovative projects funded, benefiting over 100 000 people in need including children and youth, elderly, ethnic minorities, people with disabilities, low income families, etc. The nature of the funded projects is diverse, encompassing healthcare, food, living, transport, education and learning, job training, job opportunities, and community participation, etc.;

- (b) Capacity building 13 projects have been funded, including the flagship projects on food support service and establishment of a gerontechnology platform, and over 31 000 persons are expected to be benefited. Besides, over 700 training and promotional events have been organised to raise the awareness and support for social innovation across different sectors. Over 176 000 attendances have been recorded, over 200 ideas for social innovation generated and over 6 800 social entrepreneurs nurtured; and
- (c) Research 38 research projects have been commissioned or funded. The research findings will help identify social problems and formulate corresponding strategies and solutions. Those applied research projects are expected to benefit over 146 000 persons, including the elderly, underprivileged families, those with mild neurocognitive disorder, students and women of diverse race, the hearing, visually and speech impaired, children with special educational needs, stroke patients, new immigrants, etc.
