Multiple deductions for employers of persons with disabilities

Contents

Chapter 1. PFRON	3
Compulsory contributions to PFRON	4
Chapter 2. People with disabilities on the labour market	5
Low employment rate	6
Chapter 3. Disability assessment in Poland	8
Specific medical conditions	10
Chapter 4. Multiple deductions	11
Cost optimization	12
Financial benefits	16
Chapter 5. Employment	18
Employment options	18
Teleworking and work from office	20
Find employee	21
Job advertisement	21
Chapter 6. Disability inclusion	23
Chapter 7/projekt_output/m_map.pdf	

Chapter 1. PFRON

Description of PFRON role, payers of PFRON, as well as a method to avoid payments



PFRON stands for the National Disabled Persons' Rehabilitation Fund (Polish: *Państwowy Fundusz Rehabilitacji Osób Niepełnosprawnych*). Its mission is to help persons with disabilities in professional activation. Professional activation of the unemployed, including those with disabilities, is financed mainly from the Labour Fund, which is a state special fund. Its resources are allocated to the development and creation of labour market instruments to improve the chances of the unemployed to find permanent employment. These include unemployment benefits, intervention works, public works, training and professional retraining vocational retraining of the unemployed. The Labour Fund provides district labour offices with funds for training and internships for the unemployed, as well as employers for the creation of additional workplaces and equipping or retrofitting equipment or retrofitting of workplaces for the referred unemployed person.

Who is obliged to pay contributions to PFRON?

Companies that hire at least 25 people and disabled employees constitute at least 6% of the staff.

How much do companies have to pay?

The amount of these payments is the product of 40.65% of the average salary - PLN 5995.09 (approximately PLN 2437.00) and the number of employees corresponding to difference between employment ensuring achievement of 6% indicator of employment of disabled persons.

What is the quickest and the most efficient way to avoid payments to PFRON?

There is only one option rarely mentioned in the resources which could help in reducing or getting rid completely of the payments to PFRON at the same time by helping people with disabilities by employing them. By using this method which is a multiple deductions (on page 11) method, an employer could employ a person with disability and have a worker which would be cost free. This is a win-win situation.

Compulsory contributions to PFRON

Reasons for the obligation to pay contributions to PFRON

Companies that employ more than 25 FTEs and did not achieve the required statutory ratio of 6% employed persons with disabilities. If a company did not use any PFRON deduction from corporate invoices that applies for entitled entities (up to 50% of the due penalties) and didn't fill the remaining gap by employing people with disabilities, it has to pay monthly contributions for every person with a disability that is not employed by the company.

How many PFRON payers are in Poland?

As for January 2022 there are 31 044 payers of compulsory contributions to PFRON in Poland.

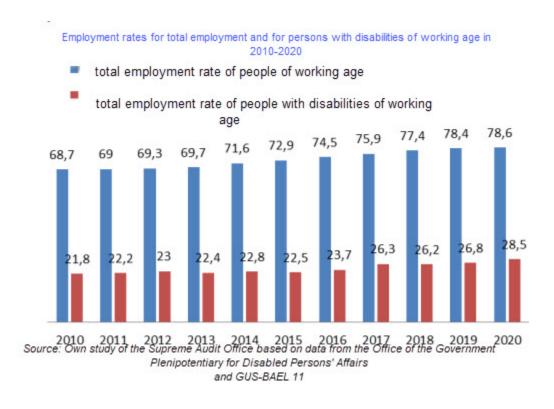
In 2021 they have paid PLN 5,331,324,235 (EUR 1,151,724,989/USD 1,250,413,198) to PFRON.

In January 2022, companies have paid the biggest amount of obligatory payments since the beginning of PFRON existence - PLN 481,000,000 (EUR 103,892,769/USD 112,814,138). It is estimated that contributions will exceed PLN 500,000,000 (EUR 107,996,641/USD 117,275,199) this year.

Chapter 2. People with disabilities on the labour market

Economic acitivy of people with disabilities

According to the Supreme Audit Office (Polish: *Najwyższa Izba Kontroli*) report, in February 2022, there are around 3 milion people with disabilities in Poland. For the purpose of the labour market research, a person with disability is defined as a person who is at least 16 years old and has a disability certificate. According to the Supreme Audit Office report, it is estimated that the number of persons with disabilities can be doubled.



The ratio of employment of persons with disabilities in Poland remains at a low level. In the period covered by the audit, as many as 2.5 million, that is more than 80% people with disabilities, did not have a job or were not looking for one. In terms of the inactivity rate of people with disabilities Poland ranks fifth in Europe. In the years 2010-2020, this indicator was in their case almost twice as high as for the entire population of people over 15 years of age.

Multiple deductions for employers of persons with disabilities \mid 2 - People with disabilities on the labour market \mid 6

Despite significant outlays, especially from the Labour Fund, the European Social Fund and the PFRON, employment rates of people with disabilities have only increased by about 2% in 10 years: from 14.4% in 2010 to 16.7% in 2020.

The problem is the high percentage (over 80%) of disabled people who are economically inactive: this rate is 44.4% in comparison to the whole population of people aged over 15.

In 2018-2020 54% of the population aged 15+ was employed, within people with disabilites it was 16%.

Low employment rate

Reasons of low employment amongst people with disabilities

- Job offers offered by labour offices are not attractive to persons with disabilities either as to the type of position, or the salary. The latter is a decisive factor for a person with a disability to take a job due to the fact that undertaking the job might cause losing various types of benefits from social assistance centres. Very often a minimum salary is equivalent to the amount of a benefit.
- Workplaces are not adapted to the needs of persons with disabilities, because they have architectural or transport barriers. Out of 56,000 persons with disabilities who were registered as unemployed in 2020 one third lived in village areas where public transport is often problematic. In this situation commuting to work is a big challenge for these people.
- Employers are reluctant to hire persons with disabilities, especially older people, even though it could give employers a number of advantages. For example, if these were people who have a significant degree of disability related to a specific medical condition, the employer could use a fourfold deductions and save over PLN 8,000.
- Some employers treat persons with disabilities as cheap labour. They employ them for the time of obtaining refunds and dismiss them after the end of employment, after which they employ other people referred by the labour office.
- There is no consistent policy on the labour market regarding persons with disabilities, which results in a low number of job offers for persons with disabilities.
- Persons with disabilities are not professionally active. In the period covered by the audit, more than 80% of people with certificates of disability were neither working nor trying to find employment.
- Persons with disabilities have low or no qualifications. According to the data concerning registered disabled persons, most of them have low qualifications, i.e. basic education and little professional experience. Almost 25% of unemployed disabled people registered in a

Labour Office in 2020 did not have any qualifications. About 63.7% had basic vocational and primary education. The percentage of people with higher education (as at the end of 2020) is only 8%, while nationally it is more than 30%. Their situation on the labour market was also not facilitated by their age. More than a half of persons with disabilities registered in 2020 were over 50 years old, and 14.5% were already 60 years old or more.

- Employers are reluctant to employ persons with disabilities due to concerns about healthrelated absenteeism caused by their disability.
- Persons with disabilities wait longer to be hired through a Labour Office in comparison with unemployed people without disabilities. In 2020, out of 9,380 registered persons, 1,881 were looking for employment from 12 to 24 months, and 4,327 for more than two years.
- Many corporate policies do not promote employment of persons with disabilities.
- HR personnel has no knowledge on how to hire people of disabilities. They are often discriminated during recruitment. Recruiters resign from hiring the person with a disability when they find out that this person has a disability certificate. This prevents people with disabilities from coming out.



Note:

In the case of the persons with disabilities, the receipt of various types of benefits, including those financed due to a disability, result in a lack of interest in taking up work because of the risk of losing these benefits.

Recipients of social benefits are in the worst situation. If their monthly income from the contract of employment exceeds 70% of the average salary, the pension in a given month is suspended. They do not obtain or have to return the benefit of PLN 930 net they have received. It is not affected though when the person with a disability receives remuneration of up to PLN 3,387 gross. Disabled persons are driven by various motivations not to exceed the earnings threshold. One of them is that pensions are granted periodically, while the other is their concern about the next decision of the medical commission.

Those collecting social pension from ZUS are in a better situation. With earnings up to 70% of the average salary their pensions remain untouched. From 70% to 130% of the average salary, pensions are subject to reduction and they are suspended above 130%

Chapter 3. Disability assessment in Poland

Degrees of disabilities and classes of disabilities

Since 1998, there have been two types of assessment systems and two types of disabilities:

1. Statement for pension purposes

that is conducted by a medical commission of the Social Insurance Institution (ZUS) or The Agricultural Social Insurance Fund (KRUS).

ZUS qualifies a disabled person to one of extents of disabilities:

- · totally incapable of working and leading an independent existence
- totally incapable of working
- partially incapable of working or requiring vocational retraining

KRUS qualifies a disabled person to one extent of disability:

- a permanent or long-lasting inability to work on the farm
- 2. **Statement for non-pension purposes** is conducted by District Groups for Declaring Disability Extents and distinguishes:
 - mild degree of disability it concerns people who have a limited mobility, which results in a reduced ability to perform work or restricts a person from performing social roles. It can be compensated by providing orthopaedic appliances, aids or technical equipment;
 - moderate degree of disability it concerns people who have a limited mobility,
 unability to work or ability to work in a sheltered employment or requiring temporary or
 partial assistance from other persons;
 - significant degree of disability it concerns people with limited mobility, inability to work, or with ability to work in a sheltered employment, and requiring constant or longterm care and assistance of others due to an inability to lead an independent life.

It is the State Labour Inspectorate that checks if condition 1 or 2 is fulfilled.

Until 1997, so-called disability groups were established. By its decision, the Invalidity and Employment Committee, could classify a disabled person in one of three groups:

- I disability class;
- II disability class;
- III disability class.

People permanently classified in one of the disability classes still remain disabled and maintain their entitlements.

Disability classes and degrees of disability are equal. They translate as follows:

Table 1.

Disability group	Statement for non- pension purposes	Statement for pension purposes
I disability class	significant degree of disability	total inability to work and live independently
II disability class	moderate degree of disability	total inability to work
III disabil- ity class	mild degree of disability	partial inability to work

People whose degrees are different from the ones established by a District Group for Declaring Disability Extents can apply for setting up of a statement of a disability to this body which issues a statement on the basis of the existing disability certificate. From the point of view of an employer wishing to employ a disabled person, it is important to "transform" the old certificate into the aforementioned statement because it also indicates symbols of causes of disability, which are established on the basis of a dominant disease.

Disability cause symbols:

01-U - mental impairments,

02-P - mental illnesses, (more info here)

03-L - voice, speech and hearing impairments

04-0 - visual impairment,

05-R - impairments of musculoskeletal system,

06-E - epilepsy,

07-S - respiratory and circulatory system diseases

08-T - diseases of the digestive system,

09-M - diseases of the genitourinary system,

- 10-N neurological diseases,
- 11-I other, including: endocrine diseases, metabolic enzyme disorders, infectious and zoonotic diseases, disfigurement, haematopoietic diseases,
- 12-C holistic developmental disorders.

Specific medical conditions

The list of the specific medical conditions used for a multiple deduction

The list of specific medical conditions:

- · Parkinson's disease,
- multiple sclerosis,
- paraplegia
- tetraplegia,
- · hemiplegia,
- severe visual impairment (blindness) and low vision
- · deafness and dumbness,
- HIV infection and AIDS,
- epilepsy,
- chronic mental illnesses,
- · mental impairment,
- · myasthenia gravis,
- late complications of diabetes

If the statement of disability has one of the codes used for the reasons for disability: 01-U, 04-O, or 06-E (on page 9), no other document is required for the purpose of confirmation of the specific medical condition. In other cases, to be eligible to use a mutliple deduction, a certificate stating that the person has a specific medical condition must be filled in by one of the following specialists: neurologist, psychiatrist, ophthalmologist, otolaryngologist/audiologist, diabetologist or doctor of infectious diseases.

Chapter 4. Multiple deductions

How to reduce or get rid of the payments to PFRON by using a multiple deduction

By using a multiple deductions method you can promptly reduce obligatory contributions to PFRON. Apart from gaining valuable employees, the company will retain a lot of net cash (already after paying salaries to people with disabilities).

Companies can minimize or even eliminate completely the obligatory payments to PFRON by using a multiple deductions method. It is beneficial to companies as well as persons with disabilities who want to be professionally active. Companies can pay less contributions or no contributions at all and give a work to persons with disabilities. In this case, they have an employee for free.

Companies that employ at least 25 FTEs in a given month are obliged to employ 6% of the people with disabilities. When this indicator is achieved, they can apply for a reimbursement of the cost of employing a disabled person.

However, it may not be an easy task to employ 6% persons with disabilities, especially when we talk about big companies. In such cases, these companies are obliged to pay huge amounts of money to PFRON. Employing a person with a disability can reduce the payment. For every person with a disability that is employed, an employer can deduct a specific amount of money, which otherwise would need to be paid as an obligatory payment.

If the employer hires a person with a disability, they can deduct PLN 2,436. When a person's disability is related to a **specific medical condition** (on page 10), the amount to be deducted can be 3 or 4 higher, depending on the person's degree of disability. Let's assume that the employer hires a person with a significant degree of disability (on page 8) and a specific medical condition (on page 10). According to the PFRON rules, an employer can count this person as 4 employees for the purposes of deduction (1=4)

Table 2.

Deductions	Requirements	Deduction amount
Single deduction	Degree of disability	PLN 2,436 (EUR 526/USD 571)
Triple deduc- tions	Moderate degree of disability (on page 8) caused by a specfic medical condition (on page 10)	PLN 7,308 (EUR 1,580/USD 1,710)

Table 2. (continued)

Deductions	Requirements	Deduction amount
Fourfold de-	Significant degree of disability (on page 8) caused by	PLN 9,744 (EUR 2,104/
ductions	a specific medical condition (on page 10)	USD 2,285)

The amount of deductions will increase from quarter to quarter in keeping with the average salary in the economy. The amount of the deductions when employing a person who is entitled to a fourfold deductions may reach PLN 10,000 (EUR 2,157/USD 2,338) this year.

Employment of a person with a disability that has a specific medical condition and a significant degree of disability would cause that the employer would not have to pay monthly PLN 9,744 (4 x PLN 2,436) to PFRON, which is an equivalent of EUR 2,104. If the employer compensated the employee by paying them a salary of PLN 3,200 gross (EUR 691/USD 750), the employer would still save 63% of the amount on the obligatory payment to PFRON. The company would be in the black PLN 73,584(EUR 15,894 /USD 17,243) annually and would have an employee ready for work.

Cost optimization

Funding from PFRON vs. multiple deductions

Information regarding support from PFRON is widely available. Information regarding multiple deductions can hardly be found. What is the reason for that?

Companies have to employ 6% of people with disabilities to be exempted from paying obligatory payments to PFRON. When this ratio is achieved there is no payment to PFRON and the company can apply for additional payment to the salary of a disabled person.

The problem is that it may be hard to find proper employees to fill this 6% requirement of employing disabled persons, especially if we consider big companies that hire thousands of people. It is particularly difficult to employ people with disabilities in manufacturing companies. Because of their disability, the occupational physician will not allow them to work.

Until then, the employer has to make obligatory payments monthly for every person with a disability that is not employed by this company. For most of the companies these monthly payments become additional tax and these money are included in the budget.

This is where a multiple deduction can become very handy both for the companies and people with disabilities. First of all, companies would need to find people with disabilities who have moderate or significant degree of disability (on page 8) and it is caused by a specific medical condition (on

page 10). This way an employer can deduct triple (PLN 7,308) or fourfold deduction (PLN 9,744) from PFRON payments. In the latter scenario, this means that the employer will have to employ only one person, but he can deduct an amount as if there were 4 people (1=4). The company that hires 1,000 people instead of employing 60 people with disabilities would need to employ 15 people with a significant degree of disability to eliminate entirely payments to PFRON.

If the company doesn't have to make obligatory payments to PFRON, can they apply for additional payment to the remuneration of a disabled person?

In the above scenario they can't do that, because they employ 15 people instead of 60, which is 1.5%. Even though a multiple deductions counts a person as four people, the actual number of employed persons with disabilities is taken into account when calculating the employment indicator.

It does not mean that the company can never apply for the support from PFRON. Now that they do not have to pay contributions to the fund and they have people with disability with no additional cost, they can focus on filling the remaining 4.5% gap and then applying for the support.

A diagram showing the types of inspections when using support from PFRON:

Employment of a person with disabili...

Types of inspections PFRON inspection Tax office inspection National Labour Inspe... Provincial governor i... Financial aid Reliefs Refunds Sanctions Viewer does not support full SVG 11

1

Important:

When using a multiple deductions method, the company can be subject to inspections only from PFRON, if the fund decides it is applicable.



Financial benefits

Examples of calculations of financial benefits when using a multiple deductions method for companies hiring 647 and 1,500 employees

In order to avoid payments to PFRON by employing persons with disabilities, the employment rate of such persons should be at least 6%.

COMPANY 1 - hiring 647 FTEs - real life example

Company profile: A manufacturing/logistics company. Physical work prevails. Such companies find it most difficult to avoid penalties for PFRON.

BASELINE:

The company has to pay an The sum of the contributions to obligatory contribution for not be paid is PLN 84,807,74 PLN The employment rate of 647 FTEs in general persons with disabilities in this employing 34.8 FTEswith (EUR18,309,39 /USD 4 employees with disabilities company is 0.6% disabilities based on the 19,815,35) monthly based following calculations 34,8*0,4065*PLN 5 995,09= 647*0,06=38,8 (4/647)38,8 - 4PLN 84 807,74

What is an optimal way to fill 34,8 full-time positions with disabled persons and forget about contributions paid to PFRON?

The fastest solution is to employ remote workers (from any part of Poland) who are entitled to a triple or fourfold PFRON allowance.

The solution adopted by the employer for reducing of PFRON payments:

- employment of one person with a single deduction from PFRON. This person is a "handyman" for physical work. It was not possible to find a person with a disability with multiple deductions for this position
- employment for other vacancies persons with triple or fourfold deductions from PFRON for the fully remote office jobs. Most of them were able to come to the company's premises for a few days of training; however, this was not required. Some disabled persons with severe conditions (in wheelchairs) were trained online.

One person with a fourfold deductions (PLN 9,744/EUR 2,096/USD 2,096) received a gross salary of PLN 8,000 (EUR 1,721/EUR 1,856). The employer's costs (to cover her salary) are PLN 9,600 (EUR

2,065/USD 2,227). Another person has an excellent knowledge of Excel and B2 level English. She is entitled to a triple deductions (PLN 7,308/EUR 1,572/USD 1,695). She will earn PLN 5,000 gross (EUR 1,075 /USD 1,160). The employer's costs are about PLN 6,000 (EUR 1,290/USD 1,392).

COMPANY 2 - hiring 1500 FTEs

Company profile:office work prevails - banking, insurance sectors, etc. at the headquarters of the X company.

BASELINE:



The solution that can be adopted by the employer for the fastest reduction of PFRON payments:

• employment of 20 people with the fourfold deduction (20*4=80) and one at 0.25 FTE (4*0.25=1).

Let us assume that the employer hires these 21 persons on 81 full-time positions paying on average for the whole position PLN 3,900 gross (employer's costs PLN 4,680).

In case of employing one person from the amount of four times allowance (PLN 9,744) 48% is spent on salaries of persons with disabilities. 52% of the amount is left on the company account.

Annually it gives no less than PLN 1.231.252 (EUR 265,555/USD 286,991)

Chapter 5. Employment

A procedure of hiring a person with disability

The procedure of hiring a person with disability when the company wants to use a multiple deductions method differs only slightly from the employment process of non-disabled person.

- 1. The company hires a person with a disability and proceeds with usual formalities within the company
- 2. A person with disability provides a certificate stating a specific medical condition (on page 10). However if the person has a statement of disability with one of the codes used for the reasons for disability: 01-U, 04-O, or 06-E (on page 8), no other document is required for the purpose of confirmation of the specific medical condition.
- 3. PFRON may investigate on what grounds the multiple deduction has been applied.
 - provide PFRON with a specific medical condition certificate or a statement of disability,
 if applicable
- 4. Up to the 20th day of each month a company has to fill in the DEK-10 form with the number of persons having specific medical conditions



Note:

The company does not have to provide the spcific medical condition certificate until PFRON requests it.

Employment options

Examples of jobs that people with disabilities can udertake

Very often the only chance for a person with a disability is to find an employment in a security company or a cleaning company, especially in a small town. Around 86% of support from PFRON goes to those companies. People with disabilities could be valuable assets in the company if only they had a chance to prove it. Enabling persons with disabilities to work remotely would give them opportunities to find a better job and and employers to find a qualified employee.



Below are sample positions that persons with disabilities could take up:

- writing product descriptions for online shops
- analysis of Internet resources
- acquisition and maintenance of databases
- surveying and monitoring information found online, on social networking sites
- collecting offers from potential suppliers, monitoring prices and activities of the competition
- translation and rewriting of texts
- website maintenance
- customer acquisition
- e-mail enquiries and sending out offers
- shippers (organizing orders for receiving and sending orders for loading and unloading)
- dispatchers (organizing and supporting the work of drivers)
- administrators (of ERP, WMS, BI systems, etc.)
- data analysis (spreadsheets, databases, visualisation and prediction)
- customer service (sales, after-sales, complaints, technical support, etc.)
- accounting

- · HR and marketing
- · graphic design
- social media management
- repetitive tasks
- language teachers, psychologists, nutitionist, legal advisors etc, all these positions that the company can use as additional benefits from the company for non-disabled employees



Note:

From the experience of Marcin Piechota (ZEROnaPFRON.pl) specialising in recruitment of people with disabilities, obtaining such person with a multiple deduction should not cause the company much trouble. The supply of well educated people with disabilities is very high. It is a myth that disabled people are uneducated or lazy.

Teleworking and work from office

Advantages of employing person with a disability to work remotely

COVID-19 has changed employers' attitude towards remote work. It has been proved that workers' efficiency does not decline when not supervised all the time. Currently, it has become more acceptable that many employees may never show up at the company premises. These are the perfect conditions for employing people with disabilites, to whom health or architectural barriers could be obstacles making it implossible to work. Physical presence is not needed for performing jobs like an interpreter, an HR professional, a lawyer, a white-collar interviewer – these are all ideal jobs for telecommuters. In most cases, they don't need their employer to provide them with equipment to perform their duties as they can use their own and bill the employer a lump sum. The financial benefits for employers can be immense thanks to this solution.

However, if a person with disabilities would like to **work from the office**, there are some things that need to be checked first. Employers can be scared that the company building may not be adapted to the needs of a person in a wheelchair.

Things to consider:

- As part of the interview process, the employer can conduct a tour of the building to check potential architectural barriers (including a toilet inspection).
- It is worth to remember that not every "wheelchair user" needs to use an adapted toilet. The candidates can assess everything themselves.
- The issue of stairs may not be problematic when non-disabled men work in the company an they are willing to help. Unfortunately, the issue becomes more complicated with an electric wheelchair whose weight without a passenger can exceed 100 kg.



Enabling people with disabilities to work remotely would give these people opportunities to find a better job and for employers to find a qualified employee. If employees have a significant degree of disability (on page 8) and special medical conditions (on page 10), they would cost nothing to an employer due to a possibility of using a multiple deduction. In such case, the employer wouldn't have to pay PLN 9,744 to PFRON each month. Due to employees' condition, remote work would be perfect for them and for the employer, as there would be no need to prepare a workstation for a remote employee.

Find employee

How to find an employee with a multiple deductions from PFRON

As all formalities regarding employment of people with disabilities can be dealt with by e-mail, the company can invite people from all over Poland. The process of recruitment and employment can be done remotely as it is done by companies specialising in employing people with disabilities. The first step in recruitment process should be using the company's database of employees.

If the company wants to employ persons remotely they can promote their job advertisements online on portals like http://www.pracuj.pl(website in Polish) or http://www.linkedin.com. Employers can use existing databases of persons with disabilities (http://www.sprawni-niepelnosprawni.pl/ szukam_pracy/) where they can register and complete their profile with skills, education, work preferences.

If the company requires a stationary worker they can go to a Labour Office and present their job offer.

Job advertisement

What a job advertisement for person with a disability should contain

- 1. A precise job description and the requirements for the candidate it should include all the essential information about what the employee will have to do. It is also essential to include the information on what this person will do occasionally as part of their duties, such as load goods into a car. In this case, it is best to specify the maximum weight that the person must be able to to carry at one time. Some people with locomotor disabilities may reject such an offer. People with a mobility impairment may refuse it outright or may contact the employer and ask for further details.
- 2. Salary information persons with disabilities have to consider how it will impact the help they receive from the social welfare center. The times when a disabled person would accept any job offer for the minimun wage are coming to an end. Taking up work for the minimum wage is equivalent to or even less than the payments received from social assistance centres. It is desirable to include the salary for the probationary period (up to 3 months) and after it ends.
- 3. Statement confirming compliance with all the standards and regulations regarding the rights of people with disabilities e.g. extended leave for disabled people, etc.
- 4. Additional note: "As a socially responsible company we are open to employment of people with disabilities". This cannot be an empty declaration and cannot be used purely for the purpose of creating a corporate image. It is necessary to go a step further, be more specific and include such information as: "We also welcome in our team people with epilepsy, mental illnesses, visual impairments (moderate degree of disability). Unfortunately, due to architectural barriers that we are not able to overcome, we do not have the possibility to employ people in wheelchairs."
- 5. Other information being standard in job advertisements.

Chapter 6. Disability inclusion

Corporate policies towards employing persons with disabilities



Most of the corporations are proud of their Corporate Social Responsibility policies. Environmental sustainability, empowering women, language and cultural understanding, community investments, supporting charities, etc. These are one of the most frequent topics when it comes to the CSR. All of them are vital and needed. They prove that companies care not about the revenues but also how they do business.

It is suprising that CSR rarely mentions the need of employment of persons with disabilities and rarely disclose the number of employed persons with disabilities.

To make a disability inclusion a corporate policy you need a statement from the company CEO so that it is heard by everyone within and outside the company.

How could companies benefit from increasing a commitment towards persons with disabilities?

- creating a positive image of the company thats shows real commitment towards inclusion
- access to new talents when the company focuses on skills rather than worries about employing persons with disabilities
- innovative ideas presented by people who may shed a light from a different perspective
- increased engagement and loyalty persons with disability tend to be very engaged and loyal to the company they work for

