



Fundació
Crèdit Andorrà

més de 30 anys al servei de les persones



Chairman's introduction

Foundation Board of Trustees

Overall consolidated investment 2019

Social networks

At the service of education

At the service of society

At the service of culture



web link



Chairman's introduction

Antoni Pintat Mas, Chairman of the Foundation Board of Trustees

Over thirty years ago, the Fundació Crèdit Andorrà made a commitment to Andorran society. This commitment has once again been demonstrated this year through activities we have been carrying out throughout the year to contribute to the growth of our country and, above all, of every single person who lives here.

As on other occasions, our work has been based around three main focuses: education and training, social action and cultural promotion.

Training, learning and improving knowledge are ways for any individual to acquire tools they will need for their personal and professional development. Moreover, they also benefit society as a whole by enriching its human capital. For the Fundació Crèdit Andorrà Board of Trustees, all these elements of value have been key when deciding to continue to support initiatives in the field of education. Assistance offered through our grant programme and collaboration with the University of Andorra are two areas that have taken shape in this field this year.

As for the second of these three focuses, we have continued to support or promote various initiatives to contribute towards improving the personal and collective situation of different segments of the population that are particularly vulnerable due to their specific characteristics. Senior citizens and people affected



© Eduard Comellas

by illnesses with a high social impact have once again been the focus for most of the activities carried out in this area, while support has also been given to entities and associations working in the field of social action.

Finally, cultural promotion is the third of the three basic focuses of the activity carried out by the Fundació Crèdit Andorrà. In this area, work has continued to concentrate on putting Andorran society in touch with music. Our sponsorship of the Andorran National Classical Orchestra Foundation and our participation in the Ordino Festivals Association require permanent, direct involvement in raising awareness and improving knowledge in relation to these creative activities.

**Chairman's
introduction**

Foundation
Board of
Trustees

Overall
consolidated
investment
2019

At the service
of education

At the service
of society

At the service
of culture

In all our activities, we always keep in mind the aim set out in our founding principles: to make education and the dissemination of knowledge the main focus of our actions. This is why, despite the diversity of the fields in which we work, we have always prioritised the educational and knowledge improvement aspects of our initiatives, whether they are aimed at the general public or at more specific groups. We believe that this way we can contribute to the well-being of all of society.

In terms of communication, 2019 was the year in which the Fundació Crèdit Andorrà made serious headway in its social media visibility, through Facebook, Instagram and Twitter. With this social media presence, the Fundació Crèdit Andorrà aims to be closer to society and to offer users detailed, immediate information on the different activities it organises.

On the following pages, you can find out more about most of the activities that have formed our main focus this year. These initiatives are our way of renewing our commitment to service, to contributing to the society that has enabled us to grow and have a significant presence in this country, which, together, we are helping to move forward in a changing, often difficult environment.

“

Making education and the dissemination of knowledge the main axis of our activity is the goal expressed in our foundational principles, as we believe that, this way, we can contribute to the welfare of the whole community.



Foundation Board of Trustees

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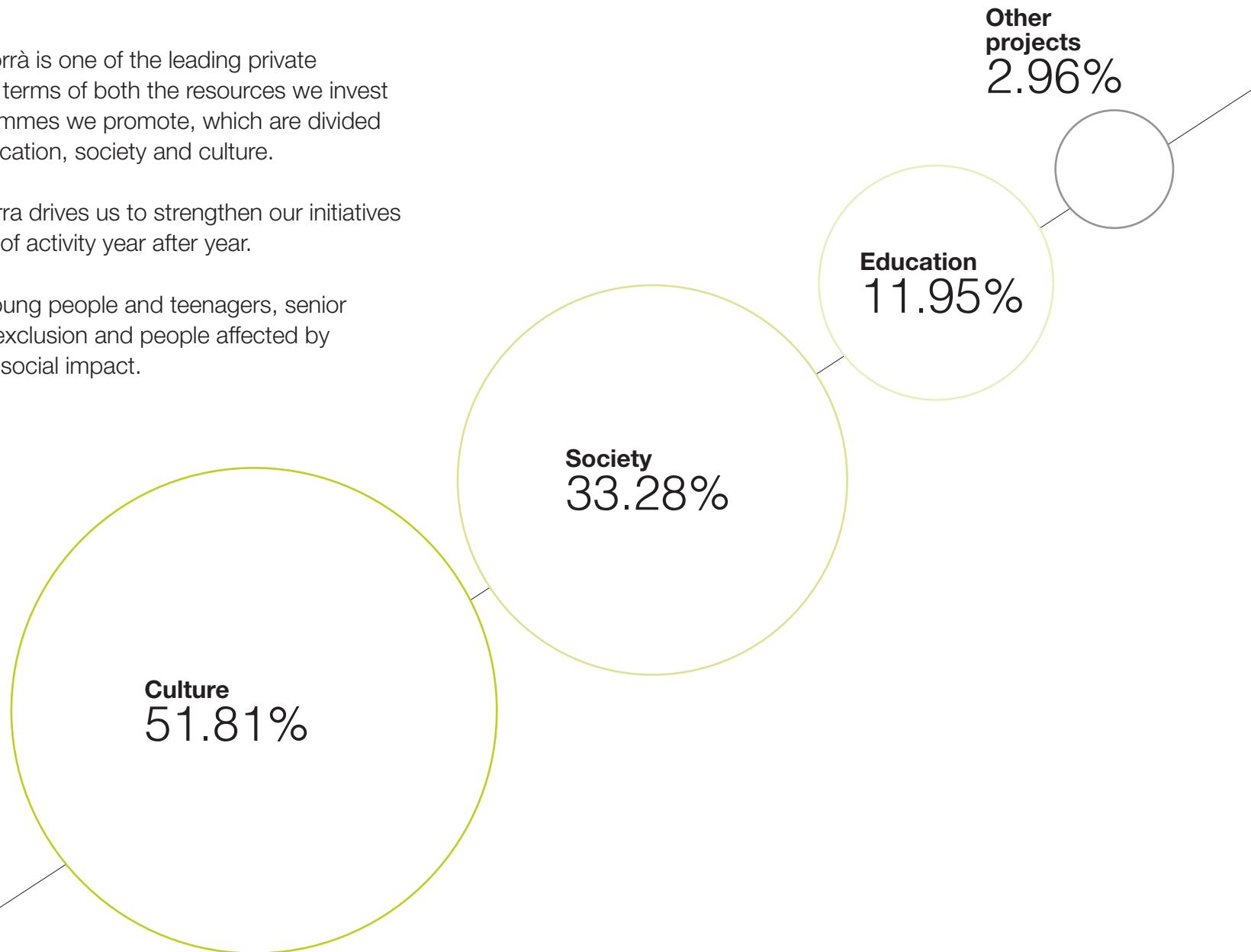


Overall consolidated investment 2019

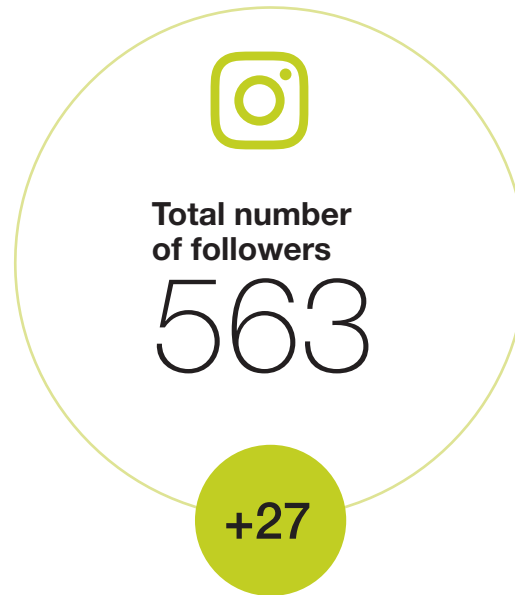
The Fundació Crèdit Andorrà is one of the leading private foundations in Andorra, in terms of both the resources we invest and the number of programmes we promote, which are divided into three main areas: education, society and culture.

Our commitment to Andorra drives us to strengthen our initiatives in each of our three areas of activity year after year.

This way, we champion young people and teenagers, senior citizens, people at risk of exclusion and people affected by illnesses with a significant social impact.



Social networks



At the service of education

*‘Educating our young people is
essential for tackling the challenges
of the future’*



The professionals of tomorrow

Giving young people access to quality training has been one of the Fundació Crèdit Andorrà's goals since the very beginning.

Postgraduate grant programme

As part of its belief that education and training are an essential element for social, economic and cultural progress in our country, the Fundació Crèdit Andorrà has announced the annual call for applications for **excellence grants**, aimed at university students who wish to study for a master's degree abroad.

This year, Raquel Balboa Castells was awarded this excellence grant to study for a master's degree in Neuropsychological Rehabilitation and Cognitive Stimulation at the Institut Guttman, affiliated with the Autonomous University of Barcelona.

This course trains professionals to carry out neuropsychological assessment and rehabilitation tasks on patients with cognitive deterioration derived from acquired brain damage, dementia, ageing, mental health issues and disorders as part of different child development disorders, and enables the generation of new therapeutic strategies.

Since we launched the grant programme, over 200 young people have benefited from funding to study hospitality and tourism and to take postgraduate courses in various branches of knowledge, including Science, Health Sciences, Art and Humanities, Social and Legal Sciences, Engineering and Architecture.

In December, the traditional grant winners' meetup took place.



From left to right, Raquel Balboa, the 2019 grant recipient, and Francesc Rich, Winona Oliveros and Míriam Daravano, the 2018 grant recipients.

© Eduard Comellas



Collaboration with the University of Andorra

The Fundació Crèdit Andorrà continues to support the University of Andorra by funding training projects to make enrolment costs more reasonable for students and professionals.

Refresher courses

Health and social care professionals who decided to take postgraduate modules in caring for people with cognitive deterioration have been able to continue their training with two new modules:

32
students



The person's intimate environment and family (module 4)

In this module, the personal, family and social impact of the illness was examined, as well as intervention methods, techniques and programmes with the families and the role of associations. The decision-making procedure during the deterioration process was also studied.

16
students



The organisational perspective and care (module 5)








This course focused on the organisational aspect of improving care practices. Two levels were examined: the structural side and the more psychosocial dimension of the organisation. Organisations are made up of the architecture and environment as well the human relationships established between the different parties involved, and the interrelation between these two systems. Emphasis was placed on the separate systems and how constant dialogue can be generated between them.

16
students



Higher Professional Studies Cycle

The Higher Professional Studies Cycle (CPP) aims to offer up-to-date continuous training in various fields. This year, **nine seminars** have taken place:

- > Group work from a political perspective. Basket Beat: an artistic proposal to rethink our role as educators. **17** 
- > The transformative power of words in professional and personal environments. **11** 
- > Computational thinking: from IT users to creators. **14** 
- > Dealing with angry people: non-violent communication tools for managing difficult conversations. **19** 
- > Emotional training for constructing welfare (2 editions). **27** 
- > Compensation management: payment, benefits and recognition. **15** 
- > Dyslexia and dyscalculia. Concept, diagnosis and treatment (2 editions). **49** 

152 
students

Midwife training

The agreement between the University of Andorra, the University of Barcelona and the Fundació Crèdit Andorrà has allowed a student to continue her obstetrics and gynaecology nursing training (2017-2019 period).

1 
student



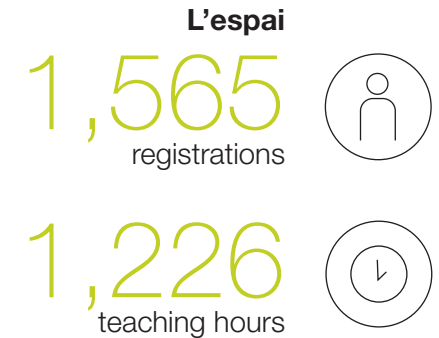
At the service of society

*'The Foundation's duty is to lend
a hand to the groups with whom,
working together, we can make a
better contribution to social welfare'*



The strength of senior citizens

Contributing to people's welfare continues to be a priority for the Fundació Crèdit Andorrà.



20 years of training

L'espai, a social centre where the Foundation offers activities and educational opportunities exclusively for those over the age of 60, is celebrating its 20th anniversary. In 1999, the Fundació Crèdit Andorrà launched its first computing courses and, since then, a vast number of programmes have been created over the years to cover areas such as training and education in aspects of everyday life, cultivating culture and the inclusion of senior citizens in society. Today, a whole range of activities are available, from training courses to talks, workshops and cultural excursions, and even hiking routes.



Body percussion workshop. © Fundació Crèdit Andorrà



L'espai computer centre

Courses and workshops

- > Computing: beginner and intermediate.
- > PowerPoint.
- > Windows 10.
- > Introduction to Excel.
- > Desktop publishing.
- > Photography.
- > Mobile phones.
- > Digital video.
- > Introduction to touch-screen tablets.
- > Social media on smartphones and touch-screen tablets.
- > Cloud storage.
- > New information and communication technology (ICT).
- > Memory stimulation through computing.

528
attendees



Mobile phone workshop. © ANA



At the service of society

The strength of
senior citizens

Up-to-date health

Breaking down
barriers

Nourishing hope

Other initiatives

L'espai media library

Activities

- > Oral and written Catalan courses.
- > Basic, intermediate and advanced English courses.
- > Basic French course.
- > Andorran history course.
- > Guided hiking routes: Madriu Valley, Sorteny Valley Nature Park and Cortals d'Encamp.
- > Theatre workshop: preparation and performance of *Escenes Valent(in)es*, a set of scenes by various writers offering a humorous look at falling in and out of love, at fears and at desires.
- > Preventive health workshops: *Learning to read labels, shopping for healthy food, osteoporosis, the sensory organs, nutrition and diabetes, body percussion, how to prevent incontinence and how to care for your vision, ageing and skin care, rest and sleep health, physical education and relaxation.*
- > Other workshops and talks: *the first-aid kit, advantages of online payments, the trees of Andorra, prevention and safety at home, social skills and popular traditions in the Principality of Andorra.*
- > Guided tours of Andorran museums: Cal Pal de la Cortinada, Carmen Thyssen Museum Andorra and Espai Columba.

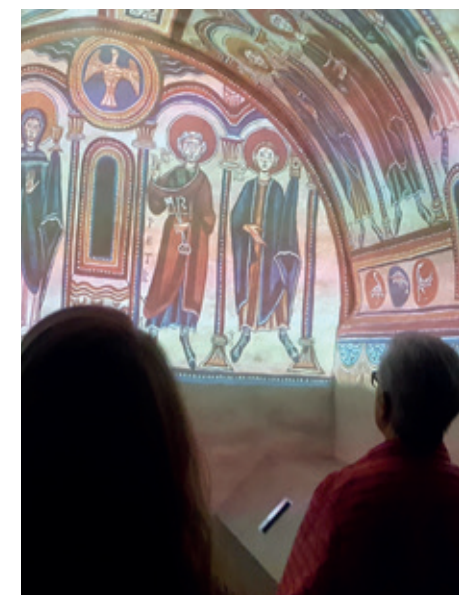
1,037
attendees



Theatre performance. © Eduard Comellas



Hiking route in Les Pardines.
© Fundació Crèdit Andorrà



Visit to Espai Columba.
© Fundació Crèdit Andorrà



L'espai volunteers centre

The Association for Older Volunteers (AVIM) promotes volunteering and mutual assistance between people over the age of 60. It is mainly dedicated to organising activities for its members and supporting the various training programmes that take place at L'espai.

Programme of activities

- > Volunteering within the IT sector.
- > Cultural excursions.
- > Cinema forum.
- > Craft workshops.
- > History of art.

581
registered
volunteers



Christmas meeting

200
attendees



Christmas meeting. © Jean-Luc Herbert



Up-to-date health

As part of the **Up-to-date health** initiative, the Foundation has organised two educational talks on welfare and disease prevention. The aim is to spread the information needed to recognise the appearance of certain diseases, thus providing the tools for people to assess the most appropriate steps to follow to deal with them, should they arise.

Talks



205
attendees



Cancer: how to deal with the different stages

At the time of diagnosis, the first reactions are fear, anger and disbelief, while during treatment, the person may feel isolated from the world due to not working and not participating in certain daily activities. Nowadays, many people recover, but they can still face difficulties in everyday life even when treatment is over. The family is always included as an important element in adapting to the disease.

Tània Estapé, doctor of psychology, psycho-oncologist and specialist in clinical psychology.

50
attendees



Tània Estapé during the lecture *Cancer: how to deal with the different stages*. © ANA

At the service of society

The strength of
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barriers

Nourishing hope

Other initiatives



Ricard Ballester during the lecture *Cardiovascular diseases: how to prevent them*. © Eduard Comellas

Cardiovascular diseases: how to prevent them

Cardiovascular diseases are the most common cause of death in developed countries. We already know some of the risk factors; some can be changed and some cannot. Being aware of these factors and monitoring them are an essential part of improving personal health and the health of our society. According to the World Health Organization, the mortality rate caused by cardiovascular diseases could be reduced by nearly 80% if a healthy lifestyle is adopted and risk factors are monitored.

Ricard Ballester, cardiologist.

155
attendees



Workshops

Multiple sclerosis workshops

The Foundation has continued to offer its support to the TRANA Multiple Sclerosis Association through stimulation and rehabilitation workshops for people affected by the disease.

The workshops were held every Wednesday, from November to June.

5
attendees



21
sessions



Breaking down barriers

The Fundació Crèdit Andorrà has been an official sponsor of the Andorra Special Olympics Federation for 12 years now, with the aim of promoting doing sport among people with an intellectual disability as a tool for socialisation and integration.

Andorra Special Olympics Federation

- > Provision of new Alpine skiing equipment to all Special Olympics Andorra athletes.



Provision of Alpine skiing equipment. © Jean-Luc Herbert



Nourishing hope

We have extended our collaboration signed in 2011 with the Càritas Andorrana Food Bank to help people and families in difficult situations and with few economic resources.

Food Bank

- > Supply of food, personal hygiene and home products all year round

68

Recipient families



- > Christmas charity collections by Crèdit Andorrà employees for the Food Bank

594

products
delivered this
Christmas



2,000+ kg

of staple foods (from 2015 to 2019)



Other initiatives

The Fundació Crèdit Andorrà supports the *Concòrdia* programme, an international cooperation project that saves lives. Umbilical cord blood can cure leukaemia and immunodeficiencies, as well as offering new opportunities in regenerative medicine.

Fifth transplant with an umbilical cord blood unit from Andorra

In 2019, for the fifth time, a unit of umbilical cord blood from Andorra provided the chance to save a life. The high number of umbilical cord donations places the Principality fourth out of the 58 maternity units in the *Concòrdia* programme, made up of six autonomous communities in Spain and Andorra.

The supervisory committee for the programme, launched in 2013, consists of representatives from the Ministry of Health, the Spanish National Transplant Organisation, the Catalan Transplant Organisation, the Catalan Blood and Tissue Bank, the Carreras Foundation, the Andorran Health Service and the Fundació Crèdit Andorrà, which funds the programme's promotion campaigns. This international cooperation programme aims to contribute towards recovery from serious illnesses.



At the service of society

The strength of
senior citizens

Up-to-date health

Breaking down
barriers

Nourishing hope

Other initiatives

Lymphoma and leukaemia research

The American Society of Hematology's prestigious journal, *Blood*, has published a study on oncogene activation. The study has identified a new oncogene activation mechanism that allows for a more precise diagnosis of one of the most aggressive lymphomas in adults: mantle cell lymphoma (MCL).

The research, made possible by various funding sources, including the Fundació Crèdit Andorrà, was carried out by over thirty researchers in fifteen different countries, led by professor and doctor Elías Campo, director of research at Barcelona's Hospital Clínic. The researchers included Dr. Ribera-Cortada, a doctor specialising in Anatomical Pathology.

The results published represent a significant advance in the genetic characterisation of this lymphoma and the relationship between genetic alterations and the patients' clinical course.

This research is the product of a collaboration agreement signed in 2017 between the Fundació Crèdit Andorrà, the Andorran Health Service (SAAS) and the Clínic Foundation for Biomedical Research with a view to facilitating research into lymphomas and leukaemias through the GELCAB network (Group for the Study of Lymphomas in Catalonia, Andorra and the Balearic Islands).



At the service of culture

'We strive to spread the presence of musical culture in Andorran society and to make our country known beyond our borders'



Our music

The dissemination of musical knowledge, through the Andorran National Classical Orchestra Foundation and the Ordino Festivals Association, is one of the Fundació Crèdit Andorrà's three main areas of activity, both in Andorra and abroad.

Andorran National Classical Orchestra Foundation (ONCA)

The ONCA Foundation, an institution created by the Andorran Government and the Fundació Crèdit Andorrà, has presented its 26th season, which is structured into four areas.

16,246
attendees



01_Andorran National Classical Orchestra Foundation (ONCA) season

Borders, a new themed cycle

To pay tribute to the uniqueness of Andorra's territory, the orchestra has presented four large-format concerts for the first time, grouped together with one main theme and under the name *Borders*.

This cycle aims to shed light on the rich cultural hybrid created in borderlands and the conflicts that derive from this situation.

- > *Rituals. Spiritual borders.* Palau concert hall in Barcelona and Teatre Auditori in Sant Cugat.
- > *Mendelssohn, traveller without borders.* Lobby of the General Council of Andorra and Petit Palau in Barcelona.
- > *Borders of terror and war.* Prat del Roure d'Escaldes-Engordany and Petit Palau in Barcelona.
- > *Musics, nations and borders.* Era Gran in Casa Rossell, Ordino, and Petit Palau in Barcelona.

2,304
attendees





Borders of terror and war concert © Jungle Communications

Basic ONCA cycle

In this seventh edition of the Basic ONCA cycle, 11 concerts have been scheduled, the spaces for which have been chosen in accordance with the theme of each musical proposal.

- > Duo Divertimento. *An evening of Divertimento*. Sant Joan de Sispony, Cal Pal de la Cortinada and Sant Romà de Vila.
- > Saxo a solo. *Jazz and swing classics*. Auditori Nacional d'Andorra.
- > Duo Cello Sax. *Sonorities*. Sant Miquel de Prats, Santa Eulàlia d'Encamp and Sant Serni de Llorts.
- > Duo de cine. *An evening at the cinema*. Casa Rull Museum, Sispony, and Sant Julià de Lòria parish church.
- > Trio Goldberg. *Mozart as a trio*. Carmen Thyssen Museum Andorra and Casa de la Vall.

723
attendees



Duo Divertimento concert. © ANA



Other concerts

Many other new, artistically valuable productions in different formats also took place.

- > Constitution concert. *The string quartet from new worlds*. Lobby of the General Council of Andorra.
- > Casa de la Vall garden concert. Quartet Sound Boulevard. *Aquí Ràdio Andorra*. Celebration of the 80th anniversary of Ràdio Andorra's first broadcast.
- > Summer concert. Una Cosa Rara ensemble. *Cafè Saumell*. Prat del Roure, Escaldes-Engordany.
- > Andorra Sax Fest. ONCA collaboration, for the first time, on the production and staging of the first *Concert for soloists* and, for the third time, on accompaniment for the finalists of the 6th International Saxophone Competition Andorra.
- > Ull Nu Festival. Duo de cine. *A taste of the great soundtracks*. Event room at La Llacuna, Andorra la Vella.

1,748
attendees



Summer concert. © ANA



02_The Andorran National Youth Chamber Orchestra (Jonca) season

Two Jonca events were organised at the National Auditorium of Andorra, two of which saw participation from students from music and theatre schools all over the country. For the Christmas concert, chamber groups have been created and organised, made up of Jonca members or participants in the youth orchestra's activities, students of ONCA musicians and participants in programmes adapted to young people's musical education.



Santa Cecília concert. © Àlex Tena

1,364
attendees



- > Spring concert.
Popular music enters the concert hall.
- > Meritxell concert.
Musical and visual colours.
- > Santa Cecília concert. *With body and spirit.* On the day of the main rehearsal, users of the Andorran Red Cross's Remote Assistance Service enjoyed this musical offering, in which 110 young musicians performed.
- > Christmas concert under the Jonca umbrella.
A Young Christmas. The ONCA Foundation made the most of the concert to get involved with the 27th toy collection campaign for Càritas Andorrana.



03_Educational programme

A new, attractive educational project has been designed to train the country's youngest generations, while introducing children and their families to music. The ONCA has collaborated with music schools to contribute to the education of young performers and to help to organise new training workshops.

1,664
attendees



Training workshops

Four training workshops, aimed at music teachers, students and the general public, were offered.

- > Vika Kleiman. *Getting your body moving*.
- > Anna Vega. *Shared music workshop* (May and November).
- > Santi Serratosa. *Body percussion*. This workshop is included in the training for participants from music and theatre schools in the Santa Cecília concert.

443
attendees



Getting your body moving workshop. © ANA



Shared music workshop. © ANA



Family concerts

Four family concerts, for children aged between 0 and 6 years, took place in Prat del Roure, Escaldes-Engordany, and in Andorra la Vella's Teatre Comunal.

- > Concert for babies. *Hits*.
- > Daquidallà. *Nyam Nyam*.
- > Cia Com Sona? *Chromatic*.
- > Viu El Teatre. *Cinemusic*.

1,201
attendees



Nyam Nyam family concert. © ANA



04_Social programme

'Music and creativity'

The programme, which began in 2015, encourages the use of music as a tool for social inclusion that explores new horizons and brings artistic participation within everyone's reach. The methodology is adapted to each group.

- > For the first time, sessions are being offered to patients from the Addictive Behaviours Unit (UCA), part of the Andorran Health Service Mental Health Services.
- > Sessions have started again with various groups from the Nostra Senyora de Meritxell Specialised School: the Special Education Service (EDES), the Xeridell Occupational Workshop and the Albó Residence Day Centre.
- > The Basket Beat workshop was held again with prison inmates, young people from the Care for Teenagers at Risk Service (SAR), part of the Ministry for Social Affairs, Justice and Home Affairs at the Government of Andorra, and second-year students and teachers from the Andorran Baccalaureate School.



'Music and creativity' session at Nostra Senyora de Meritxell Specialised School. © ONCA Foundation

1,162
attendees



05_Concert and project bookings

As well as its concert schedule, the ONCA Foundation has been requested for collaborations and performances in different formats at various events and programmes:

- > Concerts: Montserrat Organ Festival, the Carlemany Prize, open days at the old Rosaleda d'Encamp Hotel, and the Sagrada Família Christmas Concert, among others.
- > 'Music and creativity': DomusVi Salita residential centre, Claror Occupational Workshop in La Seu d'Urgell and the Llar de Lòria centre for senior citizens.

7,301 
attendees



The Christmas Concert at the Sagrada Família's Basilica. © Sagrada Família



Parade and final concert of the 'Music at the Claror' programme with the users of the Claror Occupational Workshop in La Seu d'Urgell.



Ordino Festivals Association

ORDINO CLASSIC · *Experience classical music*

The Comú d'Ordino and the Fundació Crèdit Andorrà present the second edition of ORDINO CLASSIC (2019-2020), with a schedule that aims to bring classical music closer to the public through a modern, current concept. With three decades of experience, the Comú d'Ordino and the Fundació Crèdit Andorrà have become the leading organisers of classical music galas in Andorra.

- > Ara Malikian. *Royal Garage*.
- > 5AndCordes. *Classics from the seventeenth to the twenty-first century*.
- > Andorran National Classical Orchestra. *New Year's Eve Concert: Waltzes, polkas and much more*.

962
attendees



Ara Malikian concert. © Rodrigo Mena



5AndCordes concert. © Jean-Luc Herbert





Fundació
Crèdit Andorrà

més de 30 anys al servei de les persones



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