

Chapter 3. Social indicators

Socialandbanc

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Throughout the fiscal year of 2008 we have continued to consolidate and strengthen our social project under the banner of the **socialandbanc** programme, which reaffirms Andbanc's commitment to society via the allocation of grants and sponsorship packages to social, cultural and sports bodies which carry out their activities in Andorra. It is a way of giving back to society the trust which it has placed in us, in the form of financial aid. In the current times of economic crisis, these types of organisations need our economic and logistical support more than ever.

Socialandbanc gives financial support primarily to:

Socialandbanc supports children and young people

Socialandbanc supports sport

Socialandbanc supports culture

Socialandbanc supports the environment

Socialandbanc supports business

Socialandbanc reinforces the bank's social involvement via a series of grants aimed at collectives which work selflessly in Andorra. By doing this, we drive and provide economic cover to various social projects which enrich our society. Within this dynamic, at the beginning of the year, in an event organised by Andbanc, material was delivered to a wide range of institutions throughout the country. Specifically, batches of kitchen equipment, home-cinemas, towel sets and quilts were distributed among the needy institutions of Andorra such as La Gavanera Care Centre, UNICEF, La Creu Roja (The Red Cross), Nostra Senyora de Meritxell Special School, Càritas Andorrana (Charity Shop Network), the Mental Health service of Meritxell Hospital, the Clara Rabassa Home, the Solà d'Enclar Home, Aina, among others.

Socialandbanc supports children and young people

Andbanc has had a long-held commitment to the young people of this country, because we believe that it is essential that all sectors work together so that young people can have the best possible educational and training opportunities.

To achieve this, we offer the "**Gavernera Scholarships**", which have been awarded since the academic year of 2000-2001, in line with the agreement which was signed by Andbanc and the Government of Andorra. These scholarships enable children and young people who have been taken into Immediate Foster Care Centres (Centros de Acogida Inmediata – CAI) to continue onto higher education and post-secondary vocational training, as well as allowing them to take part in extracurricular activities or have learning support for compulsory subjects, with the aim of obtaining the best options and grades in their academic training. These scholarships are awarded in accordance with references supplied by teachers and experts belonging to the Ministry Of Health and Welfare, who are responsible for establishing what the needs of resident students are. These scholarships enable students to be more successful in their academic performance and development.

Drugs are one of the dangers facing our society. For this reason, we continue to subsidise the project known as **The National Plan Against Drug Dependency**, led

by the Ministry of Health, Welfare, Family and Housing. The President of Andbanc, Manel Cerqueda and the Minister for Health and Welfare and the Family, Montserrat Gil, signed an agreement which established a working alliance on this matter. In this agreement, various actions for young people and families were identified and aimed at providing information on the consumption of addictive substances. Andbanc's purpose has been to focus on making economic contributions in the scope of action relative to the young people and their immediate environment.

Among the action plans delivered during 2008, it is worth highlighting the edition and publication of the pamphlet "**10 Steps to Help Your Children Fight Drugs**". 900 copies of the paperback were published and paid for by Andbanc and distributed to the children. The diptych deals with various matters such as learning to listen, speaking openly, helping children to feel good about themselves, setting a good example, helping to develop solid and good values, helping to fight against peer pressure, making rules, promoting leisure activities, helping to make decisions and acting as parents and as citizens, among others. The didactic leaflet sets out a series of simple steps to follow in the education of children and promotes liaison between school and family. During the month of October, the pamphlet was distributed throughout the school and reached families via the young people who had started the information programme. During that year, a series of workshops on the family prevention of drug consumption were also held as part of **The National Plan against Drug Dependency**. This project addressed families with pre-adolescent or adolescent children. These workshops were of a more specific nature and worked on the subject matter in greater detail (during 4 sessions) with group dynamics involving a high level of participation.

The objectives of the workshops were:

- To offer a space for reflection and to promote an active and involved attitude on the part of parents as regards the world of drug dependency.
- To increase the quality and quantity of information received by parents on drugs.
- To gain educational and interventionist tools and strategies in order to prevent the consumption and abuse of drugs in one's children.
- To improve skills to face conflictive educational situations.
- To strengthen the message that parents play an important role as agents of a healthy lifestyle.

The classes sought to reduce risk factors and increase protective factors in the family domain by increasing the amount of information available on drugs, thereby improving educational skills and clarifying the position of the family as regards drug taking. As regards young people and with the financial support of Andbanc, registered youth workers have been trained to tackle and prevent the problem of drug dependency. In order to reach the maximum number of young people, professionals from the Youth Services Department of the Government of Andorra, who also form part of The National Plan against Drug Dependency were drafted in to work in the different parish districts and organisations. However, the Ministry wished to extend this workshop to the collectives of health workers, teachers and registered youth workers. The content of the workshops sought to strengthen the training of leisure workers by way of strategies to avoid drug taking among the youngest. At the end of the course, the leisure and youth workers, together with the remaining collectives who attended the special workshop, were awarded with a Diploma by the University of Andorra. Finally, the action plans which were kick-started towards the end of the year within the project culminated in the project for the prevention of cannabis consumption, called "*What do you think about Cannabis?*" This was a project

implemented with the involvement of the Ministry of Education, Vocational Training, Youth Services and Sport. Registered youth workers and monitors took part in the course on “preventative intervention in the consumption of cannabis and the legal aspects” during the month of November 2008.

One of the educational sponsorship programmes that we have continued to drive forward because we are convinced of its success is the Open Classroom programme, which runs in various schools and learning centres throughout Andorra. It is a project which provides economic and strategic support to three groups of students, one group from the Andorran secondary school of Santa Coloma, another group from the Andorran secondary school of Encamp and the third group from the Spanish Institute of la Margineda. The students combined the theoretical classes which were already part of their curriculum with new and more practical learning methods aimed directly at the employment market by way of incorporating new knowledge to enable them to improve their school grades.

- The project known as “**Our vegetable garden**” run by the Andorran secondary school of Santa Coloma consists of designing and preparing a rustic garden as well as making the tools and greenhouse, taking into account environmental sustainability, the use of tools and renewable energy sources. It is a project which provides practical learning opportunities for the students so that they can find the right career path and learn about the development process of a project from the design stage through to budgeting, project management, etc. The vegetable garden is worked on at various levels and offers students the chance to work on a project from start to finish.
- The Open Classroom project of Encamp was based on a detailed study of the Route to Santiago and finalised this year with a trip to Santiago by the students. Prior to that and during the year, the boys and girls prepared a range of information as the basis of a project which they would then have to put into action and test.
- Finally, the Spanish Institute of Andorra offered an educational space in which the students could carry out a series of different learning activities in a less academic context, which dealt more specifically with the social dimension of learning. The students designed a vegetable garden on the school grounds and learned how to grow and look after the vegetables following the advice and collaboration of the parish elders, thereby bringing about a unique and enriching generational exchange.

It is because we continue to think about children as the key to the future of our society that we have continued our collaboration with RTVASA (the main radio and television network in Andorra), by supporting Club Piolet, a children’s programme which has been created by the Andorran TV channel. This initiative was undertaken because we believe that our youngest members deserve quality children’s programmes made in Andorra with educational contents in Catalan. Club Piolet offers educational cartoons, without violence, thought out to enhance the development of the children who have made Piolet their mascot. The club has more than 2,000 child members aged up to 12 years, and is one of the most popular clubs in the country. The child members of the club can attend organised events, and receive prizes and discounts, as well as receiving a present on their birthday which is collected from the Andbanc offices. A new addition for this year is the Club’s magazine aimed at the children and called *PioRevista*, which was launched by the Vice-Director General of Banca País, Josep Maria Cabanes, together with the Sales Director of RTVASA, Antoni Corominas, and the head of Club Piolet, Brenda Laredo. During the year, the Club organised various gatherings with its members, such as the one which takes place to coincide with the Encamp Children’s Fair, where the children can get to meet their favourite mascot, Piolet.

Socialandbanc supports Sport

Home-grown sports occupy a large number of the projects which are subsidised by our bank and which have been a benchmark for many years as regards sports sponsorship and grassroots sponsorship. This year, we have continued to make a contribution to sport by giving financial support to the Sporting Federations of Cycling, Gymnastics, Taekwondo, Sailing, Whu-shu and Kung-fu, Horse riding, and Swimming. All of these federations have received, since the signing of agreements with VISA Esport, financial aid to be able to carry out their sporting projects and run the season's championships. An example of this is the popular Gymnastics competition which brings together numerous Andorran Gymnastics clubs and which has a big public following. We have contributed once more to sport by giving our support to FADEM, The Andorran Sports Federation for the Disabled, which has obtained excellent results throughout the year, especially in the European Ski Cup competition, in which the Andorran skier, Francesca Ramírez, achieved several fourth places.

Andbanc's basketball team deserves a special mention. It is formed mainly by bank workers and the team manager is Josep Antón Juste. The team has shown its leadership once more on the national playing field. In the last game of the league which was disputed this year against Engordany, the Andbanc team won the league. The players from Juste also made their mark on the Cup and the Super Cup.

The golfing community has also received sponsorship for the Andbanc Golf Circuit, which can compete in tournaments on Spanish golf courses such as the Panoràmica de Castelló, the Costa Dorada, the Girona PGA and Aravell, among others. Amateur players from the Principality's Golf Club, members of each of the courses where golf is played and Andbanc employees have all met on this circuit. This year, the final was held at the Golf Resort, on the island of Tenerife. Antoni Armengol, from the Principality's Golf Club, was the winner of the final. The trophies were awarded by the Director General of Andbanc, Jordi Comas and the President of the Principality's Golf Club, Gerard Rieger.

This year, Andbanc became the official sponsor of the freestyle discipline of the Andorran Ski Federation. This new free discipline is one of the most spectacular sports and is a real winner with the public due to the level of difficulty involved in executing the pirouettes. The Andorran Andbanc Freestyle Team is made up of three young skiers who are achieving excellent positions in the competitions in which they compete: Scott Jordan, Noah Albaladejo and Joel Albaladejo.

Andbanc, in support of national sport and in order to strengthen the potential of promising young sportspeople, is the official sponsor of the Andorran Olympic Committee having signed an agreement with the sporting body which represents the Andorran sporting élite. This year, the Andbanc headquarters served as the chosen location for the presentation of the Andorran Olympic Team which travelled to the Olympic Games in Beijing, China. The Andorran team was made up of 5 sportspeople competing in the disciplines of swimming, athletics, judo and canoeing-kayaking. During this event, the President of the Andorran Olympic Committee, Jaume Martí, acknowledged the collaboration of Andbanc with the biggest exponent of sport in Andorra.

Furthermore, we have remained faithful to the concept of making sport more accessible to youngsters and seeking benchmark sports projects for the Principality. One of the themes which has received widespread support is the creation of a sports campus for professional sportspeople and children alike.

Once more, élite sports have had a positive impact via Global Teach, which organises Esports en Joc Grup and Global Sports Advisors, with Manel Bosch and

Ferran Martínez at the helm. The campus brings together promising young basketball players under the age of 21 to work and improve on the different aspects of their game with a great team of professionals and under the best conditions imaginable. The work is carried out in small groups with the aim of providing individualised feedback and monitoring to each participant, and with the help of cutting-edge technologies to obtain data so that the evolution of the players who take part in the campus can be subsequently analysed. Those players coming from various foreign countries did a week's training in Pas de la Casa with top-notch trainers. These week-long stays enabled the trainers to discover and strengthen new players of the sport who are ready to make the leap to the big league.

Another classic is the **Nike camp** for children, which has continued its success with a wide participation at the Joan Alay Pavilion, the Stadium of the MI Consell General and the Communal Stadium of Andorra la Vella. Spread out over rotating sessions, approximately 900 children from all over took part in high-performance training sessions devoted to their favourite sports. The children all live together during the campus and take part in a wide spectrum of activities with the monitors and other children. As is well known, leading figures from the world of basketball and Spanish football visit the campus. This year, the youngsters were able to take part in master classes with their idols: Andrés Iniesta, Juan Mata, Juan Carlos Navarro or Ricky Rubio.

Without leaving the world of children's sport behind, the motorbike riding course given by the riders from the Andbanc team, Cyril Després and Àlex Antor, was an all-round success. In fact, the record for entry was broken with over 115 youngsters who wanted to practice their riding skills. The professional riders gave classes to the youngsters aged between 6 and 12 years in 4 separate sessions. At the end of the course, the prize of a KTM motorbike was awarded, at Andbanc's expense, to the participant who the riders considered to have made the most outstanding progress during the course. This year, the winner was Jana Moré.

In keeping with the sponsorship of professional riders, Andbanc continues to place its trust in the Andbanc Team by sponsoring Cyril Després and the Andorran rider Àlex Antor. Among the races in which the team has competed this year are the *Erzberg Rodeo* in Austria, where Cyril Després came 4th and Àlex Antor 16th, and the Baja Spain rally in which only the French rider took part and came 2nd.

However, the riders of the Andbanc Team not only devoted their energies to competition. With the economic support of Andbanc, they continued working on the solidarity project for Fabrizio et Cyril Children's School situated in Dakar and aimed at the poorest children of Senegal. On 18th and 29th January, the rider Cyril Després travelled to Senegal to attend the inauguration ceremony of the Fabrizio et Cyril School. The riders also managed to carry out campaigns to get material and raise funds to send to the school. During this year, the school began to give classes to the first pupils, and displayed a good educational level and a high demand. In order to improve the school, the riders of the Andbanc Team auctioned off some sports memorabilia belonging to Cyril Després, raising a total of 1,894 Euros for the expansion of the Fabrizio et Cyril School in Dakar.

Another driver belonging to the Andbanc Team is Albert Llovera. The Andorran rally driver has shown his skill at the wheel once more with some excellent positions during the season. Llovera is an Andorran driver who is a prime example of endeavour and self-improvement. Among the positions achieved throughout the season, the best were obtained in the Spanish Rally Championship and in other competitions such as the Azores Rally.

For yet another year, Andbanc has sponsored the **Manel Cerqueda Veterans Memorial Race** organised by the Ski Club which competed on the slopes of Vallnord

in the Arinsal sector and the Jordi Anglès Memorial Race which took place at Pas de la Casa-Grau Roig.

Socialandbanc supports culture

Culture is one of the axes of cohesion which holds society together, enriches it and projects it to the outside world. For these reasons, the unconditional support of culture is, once again, one of the objectives of socialandbanc. Andbanc gives support to a wide range of cultural initiatives so as to promote and endorse the rich cultural heritage which the Principality has to offer to the largest public possible. Within this scope of support, we can include the example of collaboration which we maintain with the Spanish, Portuguese and French embassies so as to spread the culture of these countries throughout Andorra.

In the month of June, the sponsorship of Andbanc made it possible for one of the most important Spanish jazz musicians, **Ricardo Belda**, to perform. To complement this concert, the musicians gave a master class aimed at the school children of the Principality to enable them to share their experiences with the Spanish musician. The class was extremely well attended by youngsters from the Spanish school. The concert was a box-office success and the ticket price went towards raising money for the SOS Burma campaign led by the Andorran platform of NGO's. A cheque for a total of 1,500 Euros was handed over to the President of the platform, Agustí Font. As fruit of our collaboration with the Spanish Embassy, a charity exhibition of paintings entitled "Cierta Claridad" ("A Certain Clarity") by the Spanish artist Mery Sales raised funds for the Haiti Project led by the Andorran Platform of NGO's. The exhibition allowed the Spanish Embassy and Andbanc to offer the Andorran public a new project which unified both art and solidarity, with 50% of sales going to the victims of the last Hurricanes to sweep through Haiti, in liaison with the Andorran Platform of NGO's.

Mery Sales exhibited 17 paintings in various formats which illustrated her use of light and darkness to guide us through the uncertainty of today in a range of paintings which trap the admirer in the best possible display of painting.

In conjunction with the Portuguese Embassy and to celebrate the national day of Portugal, the poet Camoes, together with the Portuguese Communities gave a concert of traditional Portuguese music featuring **Rao Kyao**. It proved to be a concert with classic reminiscences and a fusion of popular Lusitanian music which made the Portuguese music accessible and enabled more direct contact with this important resident community of the Principality.

Together with the rest of the Andorran banks, Andbanc got involved once more by subsidising the cultural season organised by the French Embassy under the title of "Le Printemps Français" ("The French Spring") It was an opportunity to get to know French culture better via the wide range of culture on offer.

During this year, Andbanc also edited books such as the one which was presented in January entitled "**Més que un plat de sopa. 25 anys d'escudella a Escaldes-Engordany**" ("More than Just a Bowl of Soup. 25 Years of *Escudella* in Escaldes-Engordany") written by the journalist Noemí Rodríguez. The book is homage to the men and women who, over a period of twenty five years, have made it possible to relive the tradition of the popular *escudella* festival in Escaldes-Engordany. The senior consul of the parish of Escaldes, Antoni Martí, presided over the presentation. The book, in addition to being a nostalgic token for the members and President of the association, also includes a number of recipes for *escudella* and an account of the traditions linked to Sant Antoni such as the "Tres Tombs", the "*Encants*" or the slaughter of the pig. The book also records the tradition of the popular *escudella* festivals in Andorra and other places throughout Catalonia.

Another publication which we sponsored this year is the collection of conference papers given at the 19th Andorran Conference of the Catalan Summer University, by the Andorran Scientific Society. The presentation of the book also served to announce the subject of the forthcoming conference which was held that year and which dealt with the theme of " **L'andorranitat**" ("**Andorranism**"), and which had 28 speakers. Among the speakers were leading figures such as the ex-head of government, Òscar Ribas Reig, Josep Maria Cabanes, the ex-Home Office Minister and Director of Andbanc, the senior consul of Andorra la Vella , Rosa Ferrer, the lawyer and ambassador Antoni Morell, the lawyer Marc Vila, the President of the Marketing Association Montserrat Ronchera , the lecturer Yvan Lara, or the historian Pere Canturri.

Continuing on with the theme of cultural events and publications, Andbanc decided, for the first time ever, to organise the Manuel Cerqueda Escaler Short Novel Prize. The winning novel " **Tots els camins porten a Romania**" ("All Roads Lead to Romania") belonged to the young writer from Lérida, Ramon Usall, who was awarded with his prize during this Literary Evening which, the year previous, had enjoyed good media attention. Andbanc has provided the Engraving Prize which is given by the Art Prize Trust which the Art and Humanities Association organises annually. The best works of art are awarded with prizes in the following categories: painting, sculpture, graphic design, photography, engraving and drawing. The winner of each discipline was awarded his/her prize in a social event which took place at the Escaldes-Engordany Art Centre. The collaboration between the Art and Humanities Association also implied the financial backing of some of the prizes awarded as part of the Literary Evening, and specifically, the Manuel Cerqueda Short Novel Prize of 6,500 Euros, which was awarded to a amiable Miquel Reverter for " **Del roig de la memòria**" ("Of the Redness of Memory") whereas the Laurèdia Prize for Children's Literature, which was also provided by Andbanc, remained un-awarded.

The day conferences called **In Nova Música**, which were held in November under the baton of two Andorran musicians, Jordi Porta and Albert Ginesta proved to be a new addition to the Andorran cultural calendar. The main objectives of the sessions were to promote innovation in all fields of music and to become a benchmark event for endorsing quality music. The sessions combined theoretical conferences with practical classes and mini-concerts. For the first time ever, a musical innovation competition was held, receiving compositions from more than 15 countries such as Argentina, Venezuela, Colombia, Spain, Costa Rica, Portugal, Holland, Andorra, Hungary and Chile, among others, with a total of more than 90 compositions. The competition was held via the internet so as to enable the participation of musicians from such geographically diverse countries. All of the events focused on the La Llacuna cultural Centre in Andorra la Vella. The inauguration was presided over by the Vice-Director General of Banca País of Andbanc, Josep Maria Cabanes. The inaugural speech was given by Xavier Serra, Director of the Universitat Pompeu Fabra Group, who talked about the role of music in the new technological age. Undoubtedly the most eagerly awaited of the events was the presence of the *reactable* in Andorra, which is a new musical instrument which the singer Björk has incorporated into her tour.

This year, the bank also wished to be connected to culture via photography and sponsored the calendar of the International Photography Federation. The President of the FIAP, Emile Wanderscheid, and the Vice-President of the FIAP and the President of the Andorran Photography Federation, led the project. The calendar included a total 12 photographs of different landscapes taken by 12 of the best photographers belonging to the FIAP, all of whom are of renowned international prestige. The funds which were raised as a result of the publication of the calendar shall go towards paying for an itinerant photography exhibition.

In keeping with its policy of cultural endorsement, in November Andbanc presented the publication of the book entitled **Andorra Cuba** compiled by the photographers Joan Burgués Marticella and Liborio Noval. Both of the authors were accompanied in the presentation by the Minister of Culture, Juli Minoves, the Director General of Andbanc, Jordi Comas and the Cultural Attaché from the Cuban Embassy, Luís Toledo. The book, which was published to an extremely high standard of quality, included photographs of both Andorran and Cuban landscapes as taken by these two great artists, in a personal record of the memories that these evoke. Liborio Noval is one of the most prestigious photojournalists in Latin America; he is a chronicler of the Revolution and has been a direct eye-witness to the development of Cuban history under Fidel Castro. He has been awarded numerous prizes and special recognitions for his work as well as having had numerous exhibitions. Joan Burgués is a photographer of Andorran history, although, at present, he is the Ambassador of Andorra in the Iberian-American Summit. In the presentation ceremony for the book which was distributed among clients, the Director General of Andbanc highlighted the bank's commitment to culture and to the dissemination of the work of Andorran photographers and artists.

Socialandbanc supports the EFA business community

As part of a joint collaboration with the rest of the banks and coordinated from the head offices of the Association of Andorran Banks, various initiatives are organised in the business sector, among which we have the collaboration in the organisation of the Conferences on Family Businesses in Andorra, which covered subjects of business interest such as the theme which was chosen for the last cycle of conferences "Competitiveness and Economic Opportunities in Bio-Health".

For another year, the financial establishments have taken part in the Summit on the Future of Andorra, which was a success in terms of the number of attendees from the numerous countries which are concentrated in Andorra. According to the OIE (Office of Business Innovation- now ADI) the Summit achieved its objectives of channelling an enriching debate of proposals on how to convert Europe into a prestigious area for scouting and retaining talent, and networking among the attendees. The theme which was chosen for this year was "Economic Sustainability: New Opportunities for Europe". Among the speakers, one had the chance to listen to figures of renowned international prestige from the worlds of business, finance and politics.

Within the framework of knowledge-sharing in the field of finance and so as to offer the public in general a more profound knowledge and global and specific vision of the world of banking, it is worth highlighting the partnership established between the majority of financial bodies in the country and the *Diari d'Andorra* (Andorran daily newspaper), via the publication of a special Sunday supplement containing articles aimed at clarifying the finer points of micro and macro-economics, and the stock exchange. In a year which has been especially complicated from an economic perspective, Andbanc wanted to take a more pedagogical stance by taking advantage of the media in order to address and respond to the numerous concerns of citizens on economic matters. In keeping with this desire, the expertise of the Andbanc analyst, Àlex Fusté, has been enlisted since September on a weekly basis to collaborate in the breakfast radio show *El Matinari* with Xavi Mujal. Once a week, Mujal and Fusté deal with the issues affecting the listeners in a dynamic, fresh and educational format.

Socialandbanc supports the environment

Andbanc has consolidated its commitment to the environment and sustainability policies. At an internal level, this has meant the culmination of a process of selective collection and recycling, as well as the follow-up of new sustainable business practices following the approval on the part of the Board of Administration of an environmental policy. This has enabled us to obtain the environmental ISO 14001

certificate following an audit carried out by the prestigious independent and international agency DKV. The granting of the certificate, therefore, tops off a year of hard work and sets in motion the new mechanisms which will enable our company to move forward in a sustainable way.

During 2008, Andbanc consolidated the implementation of the Environmental Management System in accordance with the acquired commitments which were made public by the Board of Directors via Andbanc's environmental policy.

The environmental objectives which were set by the Organisation at the beginning of the fiscal year of 2008 focused on corporate and social awareness (employees, providers and clients), the reduction in the consumption of raw materials and energy, and recycling.

The interactive screen on the environment situated in the Andorran Pavilion of the 2008 EXPO in Zaragoza, which was sponsored by Andbanc, registered 600,127 visitors. On the screen, one could look at everything from the Andorran landscape to the natural resources of the Principality. A special mention of water was made, along with its use and conservation and the hydrological resources available in Andorra

The Andbanc-sponsored project "The Open Classroom Project of the Andorran Secondary School Santa Coloma" won the prize in the schools category for the best environmental initiative, in the competition organised by the parish district of Escaldes and the "Sustainable Andorra" Centre.

A manual of good environmental practices was compiled and published, containing the best practices as applied in companies and outside companies, so as to raise awareness among the company's employees.

All of Andbanc's providers are requested to provide information on their environmental conduct with the aim of incorporating this conduct into the selection criteria of Andbanc and providing incentives for good environmental conduct. Environmental criteria have been included in the sanction procedure of risk proposals for the funding of projects with legally-binding environmental requirements.

Via the application of various technical and organisational measures, the consumption of water, paper, electricity and fossil fuels was significantly reduced.

Via the application of the procedure for selective collection and waste management, we were able to quantify and increase the amount of waste destined for recycling: printing toners, batteries, paper and carton, plastic, glass and organic waste, fluorescent bulbs and small amounts of industrial waste like oils, anti-freeze agents and air-conditioning filters.