

## POSITION IN THE SOCIAL FIELD

In the course of their long history, Banc Agrícol and Banca Reig have shown a special sensitivity to the cultural, sporting and social events organized in this country. In the year 2001, in which the two banks have become Grup Agrícol Reig, this spirit of co-operation with the Principality of Andorra has been reinforced by the sponsorship and organization of events of great national and international stature. The 12th lecture cycle, the Nike campus, the Montserrat Caballé international singing contest and the Tennis open, among other cultural, social and sporting events, have enabled us to get to know at first hand personalities of worldwide standing and strengthened our commitment to enhancing the name of Andorra beyond our frontiers.

In the field of sport, the events promoted by our bank have been welcomed by the Andorran public and have also attracted fans of other nationalities who have enjoyed a unique opportunity to see top ranking sportsmen.

### SPORTS EVENTS

Our bank's sporting year has been marked by the variety of different sports and the interest which the events taking place awoke in our society. The great participation and excitement which they aroused among citizens and visitors to the Principality confirm us in speaking of the success of the meetings and encourage us to follow in this path.

The line drawn Banc Agrícol throughout its history of supporting sports has been reinforced by the setting up of the group. Valuing its efforts to encourage and consolidate various sports, our bank sponsors several federations. Below we shall describe some of the more significant sporting actions in this field.

#### A world figure who exports his technique

Chess, a sport which is being encouraged starting at school, has had great prominence throughout the year with championships and days with most attractive players, thanks to the organization of the Chess Federation of the Valleys of Andorra (FEVA) and the sponsorship of the group. The most important event for the world of Andorran chess was the visit of Alexei Shirov, the runner up to the world champion, who played a series of simultaneous games with Federation players (some of them under-12s). Shirov, who was in the Principality for the first time, declared that the level shown by the children and the chess fans had been very high and praised the work of the schools who teach the best strategies to the youngest players.

#### Andorran tennis beyond our frontiers

Parallel to this chess event of great importance for this country, there was the opening of the 8th Banc Agrícol International Tennis Open - sponsored by the bank and organized by the Andorran Tennis Federation (FAT) - which had its village. One of the main attractions was the presence of the cup won by the Spanish Davis Cup team which was exhibited in this country for the first time. For this reason, some onlookers and tennis fans wished to immortalize an image which was both unusual and delightful.

In purely sporting matters, the heat leaders were the German Christian Vinck and the Brazilian Alexandre Simoni, who are near the 100 best in the PTA ranking, and there were some rackets better known to Andorran fans. This was the case of Joan Jiménez and Jean-Baptiste Poux, invited by the organizers, and the Spaniard Julián Alonso. After intense matches with most spectacular breaks, the Israeli Noam Okun resoundingly defeated Vinck in the singles final while the duo formed by the Russian Denis Golovanov and the Finn Tuomas Ketola took the doubles trophy. The open showed itself to be one of the sporting events with most crowd appeal as thousands of spectators of diverse origin turned up.

Continuing with tennis, the Andorran Tennis Federation sponsored by Grup Agrícol Reig was intensely active throughout the year. One of the successes of its players was to go up to the 3rd group in the Davis Cup. Andorra's name also resounded abroad thanks to the Second International Under-18s Tennis Tournament (organized by FAT and sponsored by Grup Agrícol Reig), in which players from 27 different countries took part. Although they did not make it through to the final (Marc Vilanova was the only one to reach the eighth finals), the Andorrans showed excellent physical form and signs of a very promising future. However, one of the leading actors of this tournament was not exactly a tennis player. The world perch vault record holder, Sergei Bubka (who was accompanying his two sons who were playing), attracted the attention of the media which did not want to miss this opportunity for asking him about the future of his athletic sport.



### **Golf brings together sportsmen from all over Europe**

Banc Agrícol was the first bank to sponsor a golf tournament in Andorra with organization by the Principality's Golf Club. After consolidating this initiative in this country for nine years, planning turned to the Banc Agrícol Circuit 2001 (the first in this country and one of the most important in the Pyrenees) with various stages in France and Spain, thus enabling Andorran golf to cross our frontiers. The experts were in agreement on evaluating the prestige of this event which consists of four tournaments and the final and predicted a great success in participation. This came true at every trial. Club de Golf Palmola (Toulouse), Club de Golf Costa Dorada (Tarragona), Fontanals de Cerdanya Golf Club and the Royal Cerdanya Gold Club were the backgrounds to the initial tournaments and the Andorran Gold Course at Arcavell was the stage for the final. The winners, 8 Andorrans and 6 foreigners, spent a week end at the Valderrama Gold Club, the most sought after prize for the players, where the best golfers in the world practise their game.

Another inescapable meeting for golf fans was the Pro-Am, sponsored by Grup Agrícol Reig (previous meetings were sponsored by Banca Reig). The meeting brought together nearly 300 players (248 amateurs and 50 professionals) competing for a first prize of 500,000 pesetas (3005.06 euros). After two thrilling days, the Catalan Txomin Hospital won by completing the circuit at par for the course.

### **Football and basketball stars come down to earth**

The footballers Pep Guardiola, Gerard López and Gaizka Mendieta and the basketball players Pau Gasol, Roberto Dueñas and Juan Carlos Navarro came down from the world of stars to share some sports days with some kids from the Principality at the Nike campus. Advice about performing masterly strokes and some stories about their own sporting careers were the main subjects of conversation with the giants of Spanish sport who also played some matches with the participants. But neither the questions of the young ones or the media managed to extract the information that everyone wanted to know: the short term future of the best Spanish football and basketball players.

### **Swimming, a great commitment to the future**

Another of the sporting commitments of our bank is the Grup Banc Agrícol Banca Reig Swimming Trophy held for the sixth time this year. The young swimmers showed a high competitive level and this meant that places in all categories (overall, junior, children, toddlers, youngest, pre-youngest B and pre-youngest C) were hotly disputed. The Sant Ermengol Swimming Club was the overall winner with 10 firsts, followed by the Serradells Swimming club with 9.

### **Other sports meetings**

Bowling also had a small role to play among the sports sponsored by our bank. With various championships divided up by category and season (winter, spring, summer and autumn), the experts in this sport pitted their skills. Another group which put more strategic plays into practice on a table were the bridge enthusiasts who played in the year 2001 5th National Bridge Championship for the Grup Banc Agrícol Banca Reig Trophy.

## **CULTURAL EVENTS**

Besides sports, for which our group has shown great sensitivity and dynamism to encourage them at national and international level, the bank has also opted for the world of culture by means of various initiatives which have awakened the interest of the institutions and the public at large.

### **The study of the genealogy of Arinsal**

Faithful to the traditions and spirit of Andorra, Banc Agrícol found the proposal of the Andorran genealogist Rosalia Pantebre, author of the work Arinsal i el mas de Ribafeta, attractive. Pantebre, who has always shown a great inclination to the history of the people of the Principality, dedicated two years to collect data about 19 Arinsal and 9 Mas de Ribafeta families with the idea of making a genealogical encyclopaedia of the descendents of 28 La Massana families. The volume was published by Banc Agrícol and the Quart of Arinsal and includes photographs and legends of rural Andorra.



### **An art book as a reference point for Andorran culture**

In answer to Banc Agrícol's concern for cultural events in this country, an important commitment to art in the Principality (to be continued with the setting up of Grup Agrícol Reig) took shape in the form of the art book *El Col·leccionisme d'Andorra Volum I: pintura catalana de Fortuny al realisme de postguerra* (Collecting in Andorra I: Catalan painting from Fortuny to postwar realism). The work, composed by the recognized experts Ferran Romero and Carles González, was praised by a good part of Andorran society, bearing in mind the novelty of the initiative.

After testing the success of the first book, last December there was a society presentation of the volume *El col·leccionisme a Andorra. Andorra vista pels pintors catalans* (Collecting in Andorra: Andorra seen by Catalan painters), a work which has already become a reference point for both the studios and lovers of the art which immortalizes the best spots in our land. The volume, published by Grup Agrícol Reig, brings a subjective point of view of the best exponents of Catalan painting who, attracted by the beauty of our landscapes, contributed to the international diffusion of our heritage. The authors, Romero and González, have carried out a considerable and detailed task of research and collection which won the praise of the minister for Tourism and Culture, Enric Pujal. The minister notes in the introduction to the work that "through the pages of this collection you will discover some key pieces of our heritage which have on many occasions become genuine sources of inspiration for internationally recognized Catalan painters of great prestige, all of them worthy of the admiration which their techniques and styles deserve".

### **The Montserrat Caballé international singing contest**

Once again the Fundació Julià Reig has organized the traditional Montserrat Caballé international-Principality of Andorra singing contest, a must for promising songsters. The contest, co-sponsored this time round by Banca Reig, went round the world and attracted the attention of rising voices wishing to find a place for themselves among the greats in this field. This year the competition was hotly contested as the first place was shared by the Armenian mezzosoprano Varduhi Khachatryan and the Rumanian soprano Caterina Costea. The exquisite voices and great artistic ability of the participants came as a most pleasant surprise to the public which was dazzled by the performances.

### **Multidisciplinary vision at the University of Prada**

The fourteenth annual Andorran day at the Summer University at Prada de Confluent dealt with one of the matters which have generated most debate in this country: Andorra's integration into the European Union. The day, organized by the Andorran Society of Sciences (SAC) and sponsored by Grup Agrícol Reig, contained contributions from numerous personalities in the country, specialists in various branches of knowledge. Òscar Ribas, the president of Banca Reig and vice-president of Banc Agrícol; Jaume Sabater, general manager of Grup Agrícol Reig; Juli Minoves, the minister for foreign affairs, and the former head of government Josep Pintat were some of the speakers who set out their opinion on a question of the hour.

### **Stories and novels at the Literary Night**

The prize winners of the Literary Night were announced on November 8. While the Manuel Cerqueda Escaler prize for a short novel was not awarded, the Valencian writer Maria Vicenta Córcoles won the Laurèdia prize for children's stories. Córcoles won a cash prize of 700,000 pesetas and the publication of her work *Set contes d'aigua* (Seven stories of water) which she presented with various excerpts.

### **Esbart Santa Anna, 50 years of tradition**

Esbart Santa Anna, the most typical folkdance group in the country and the one with the longest tradition (50 years), will for a further year have the support of Grup Agrícol Reig to continue presenting typical dances at home and abroad. The group has been very dynamic throughout its history and exported our traditions beyond our frontiers.

### **SOCIAL EVENTS**

The social events supported by our bank have been most varied and have focussed on very different matters which do have a common denominator: the expectancy they have generated in this country.



### **The health of the Andorran economy as seen by Jordi Pujol**

The 12th lecture cycle The future of the Andorran economy under debate, organized by Banc Agrícol, had an exceptional leading actor in the shape of the president of the Generalitat of Catalonia, Jordi Pujol. First of all Pujol has an interview with the head of government, Marc Forné, to deal with various matters affecting Catalonia and Andorra. Then the Catalan political leader got together with the president of Banc Agrícol and vice-president of Banca Reig, Manel Cerqueda. Finally, the most eagerly awaited moment arrived when Pujol analysed the economy of this country, to which he referred in terms of an "economic miracle". Before declaring that adaptation to Europe is a challenge to be overcome, the president of the Generalitat defended "Andorranity" and the Catalan language and encouraged politicians to keep up their historical awareness.

### **Ecology in the school diary**

Fourteen years ago Banc Agrícol began publishing the school diary (6000 copies are printed every year), an initiative aimed especially at young students (aged 11 to 17) in the various educational systems present in this country (Andorran, French and Spanish). From the outset the aim was to provide school children with a didactic and working tool and a point of contact between parents and teachers. Every year a subject of the hour is chosen to serve as the pedagogical line.

Showing its sensitivity to the wealth of the natural environment of this country, Grup Agrícol Reig decided to dedicate the 2001-2002 school diary to protected animal species. The aim has always been to make the children aware of the reality which surrounds us as it is one of the most important riches of the Principality. To achieve the goals proposed, our bank had the invaluable co-operation of the Ministry of Agriculture and the Environment which provided information on the subject as well as a collection of photographs which were used as a basis for the illustrations in the publication.

### **Concern for the conservation of the natural environment**

Banc Agrícol and Banca Reig have always shown concern for matters affecting the environment. In this context, the Andorran Federation for Underwater Activities (FADAS), sponsored by our bank, held a meeting - as in previous years - of underwater divers in high mountain lakes which was used to clean the bottom of Estany de l'Illa. The initiative, begun five years ago by FADAS at the lakes of Tristaina, aims at co-operating actively in the cleaning of the natural environment. The minister for Agriculture and the Environment, Olga Adellach, stressed the importance of this ecological activity as it helps to make citizens aware of their behaviour when going into the mountains.

### **The Entrepreneurial Workshop, a future for the younger generation**

In 1999, with the Entrepreneurial Workshop, Banc Agrícol and the Commissioner for the Information Society began a great commitment to the future of young people who wish to specialize in trading over the Internet. The second year was a great success as it grouped eight young people who got their Entrepreneur's diploma in May. At this ceremony it was announced that the initiative would continue and will be run as a partnership (as has been the case until now) between Grup Agrícol Reig and the Commissioner.

### **Aid for young students with few resources**

Being aware that there are young people who do not have the resources to continue their studies, Grup Agrícol Reig approved the granting of four study grants for young students who find themselves in unfavourable social and financial circumstances and in certain cases in government custody or wardship. Our bank's co-operation is part of the agreement for co-operation and sponsorship signed last year with the Ministry of Health and Welfare. The aim of the grants is to enable these young people to access professional and university training in the best possible conditions so as to join the world of work in a normal manner.

The bank is financing two grants per year to be prolonged until the end of the professional training or university degree. With a prior needs test, the financing also includes matriculation expenses, travel and transport, upkeep and accommodation, learning and academic material, pocket money and funds for out of school activities.



### **The bank helps people to get used to the euro**

So as to help businesses and shops in this country to adapt to the single currency, our bank organized a series of training courses directed to all active sectors. The subjects dealt with were the timetable for the euro in the Principality, the repercussions of the new currency on businesses, the banknotes and coins, the euro in Grup Agrícol Reig and some curious facts as a means of situating the history of the new monetary unit.

### **2nd Radiology Meeting**

Our bank has also been particularly sensitive to health matters. This is why Banc Agrícol began to co-operate actively for the second year running in this meeting which brought together more than fifty radiologists from all over Catalonia. This year Grup Agrícol Reig has continued to give support to the 3rd meeting.

### **The new look of the information bulletin**

Comparing the various changes of look of the Banc Agrícol bulletins, we can see that their history has always been marked by new technologies and the need to innovate. With the idea of keeping individuals and businesses informed about financial matters, our bank decided to launch the information bulletin which came into being in January 1989 with number 0. The beginnings of our publication were marked basically by a serious, sober image and a very technical language.

The generalization of the Internet has meant a clear commitment to image which is becoming the principal actor to the detriment of the written word. In this context, in answer to the concerns of our reads, Banc Agrícol has committed itself to a bulletin in which images predominate and bring new elements to the texts which, without losing their factualness and interest, become simpler in language and closer to our public. This is a challenge which without a doubt brings a great added value, a dose of distinction and a more integrated personality to our review. A new phase is beginning for the publication coinciding with the setting up of Grup Agrícol Reig, a period which we hope will be of interest to all.

