



A Challenge, a Hope

**RECORD OF ACTIVITIES
TO COMBAT COVID-19**

Fundación **MAPFRE**

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SOLIDARITY,
DAY BY DAY



A Time for Solidarity

At first it was a distant rumor coming from the East. The Chinese government could not confirm that what was happening in Wuhan represented the first stages of an epidemic. In fact, the disease was named covid-19 by the World Health Organization and the number is not a trivial detail: the first confirmed cases by the Wuhan Province health authorities to the World Health Organization (WHO) were on December 30, 2019. Then everybody thought that this pneumonia of unknown origin was one more in the series of atypical pneumonias caused by influenza A, SARS or MERS. These outbreaks were alarming but their consequences were limited in terms of their geographical spread and the number of persons infected and victims. We were wrong. Now we know that on that December 30, 2019 an accelerated change of planetary scale had started in which we are now all immersed.

At the end of January cases were reported in different parts of the world. At that time, it was still possible to reconstruct the contagion links and the victims were mostly elderly people with previous pathologies. The danger of a pandemic appeared relative and not very deadly, compared to the seasonal flu. A little later cases of patients who had neither been to China nor could have had contact with persons who had been there started to appear. The contagion links were broken; the pandemic was a reality and the infection rate and mortality from the virus SAR-CoV-2 showing up through the covid-19 disease were higher than expected. At that moment we became aware that we were facing a serious public health problem of unpredictable economic and social consequences.

Many governments and institutions moved forward to stop the pandemic. At Fundación MAPFRE we have designed a strategy to protect our employees and suppliers, making sure that all who benefit from our activities can continue doing so. We anticipated the states of alarm ruled by the different governments and bid decisively for telework in order to continue our activities and to protect the health of our employees.

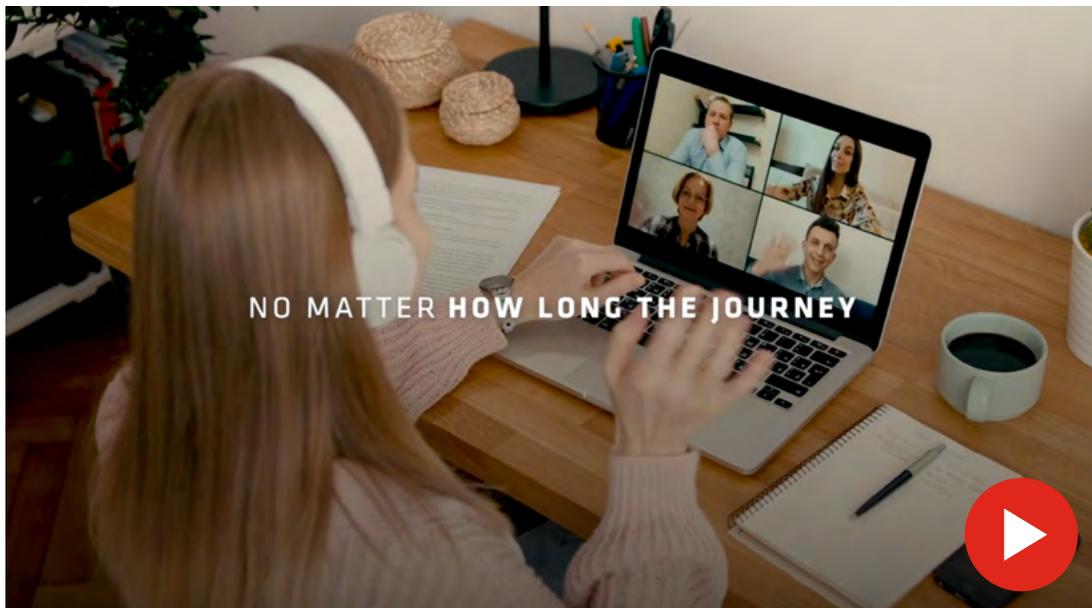
At Fundación MAPFRE we have started a set of initiatives aimed to overcome the disease and alleviate its consequences, as it was decided on March 30 by the extraordinary board meeting. These measures represent an enormous economic and human endeavor only possible thanks to the adaptability of all of us who work at MAPFRE. In 2020 we will invest a total of 35 million euros to combat this disease and to find a vaccine (5 million). We will acquire medical supplies and distribute them to 27 countries (20 million). We will support economic programs for companies and the self-employed to secure employment, and we will assist the most vulnerable who have been affected by this illness (10 million). In the following pages we provide a detailed account of all of these measures and we are committed to updating this information according to our progress.

At Fundación MAPFRE we have been trying for 45 years to create a better world engaged in improving the quality of life and supporting people who need it most. We are experiencing an extraordinary situation only comparable to the flu pandemic of 1918 which killed between 30 and 50 million people. This is not the time to make reproaches, to know if the pandemic could have been predicted or if the investments in research and health during the last few years have been sufficient. It is obvious and according to the first economic consequences that no government should any longer spare resources to have a strong health system and a robust scientific network. What is important now is to act. At Fundación Mapfre we are prepared to do so. We do not want to be paralyzed by fear and uncertainty because throughout the years we have

demonstrated that we are able to maneuver between challenge and hope. We are certain that we will overcome this terrible situation and we will do that with what defines us best, solidarity. And let us do it by being realistic, knowing well what are we facing so that in the shortest time possible we may achieve what today seems impossible. ☒

Antonio Huertas
President
Fundación MAPFRE

We are all called to action (1.02 min.)





*A Challenge,
a Hope*

Any measure adopted before a pandemic will seem exaggerated. Any measure we might want to adopt after will seem insufficient.

Inscription at the entrance of Eyam, an English town that was in confinement for a year due to the plague of 1667.

A few days ago Miquel Roca, a father of the Spanish Constitution, recognized that when he was drawing up article 116, which establishes a state of alarm, he never dreamed that it would be applied to a situation like the one in which we find ourselves. The number of infected and dead grows every day with almost 350,000 victims in the world (May 25, 2020 data) and uncertainty has taken hold of all of us. Governments, adapting themselves to the situation have taken unprecedented measures to stop the pandemic, which is having and will have serious economic, social and emotional repercussions since half of the world population is confined.

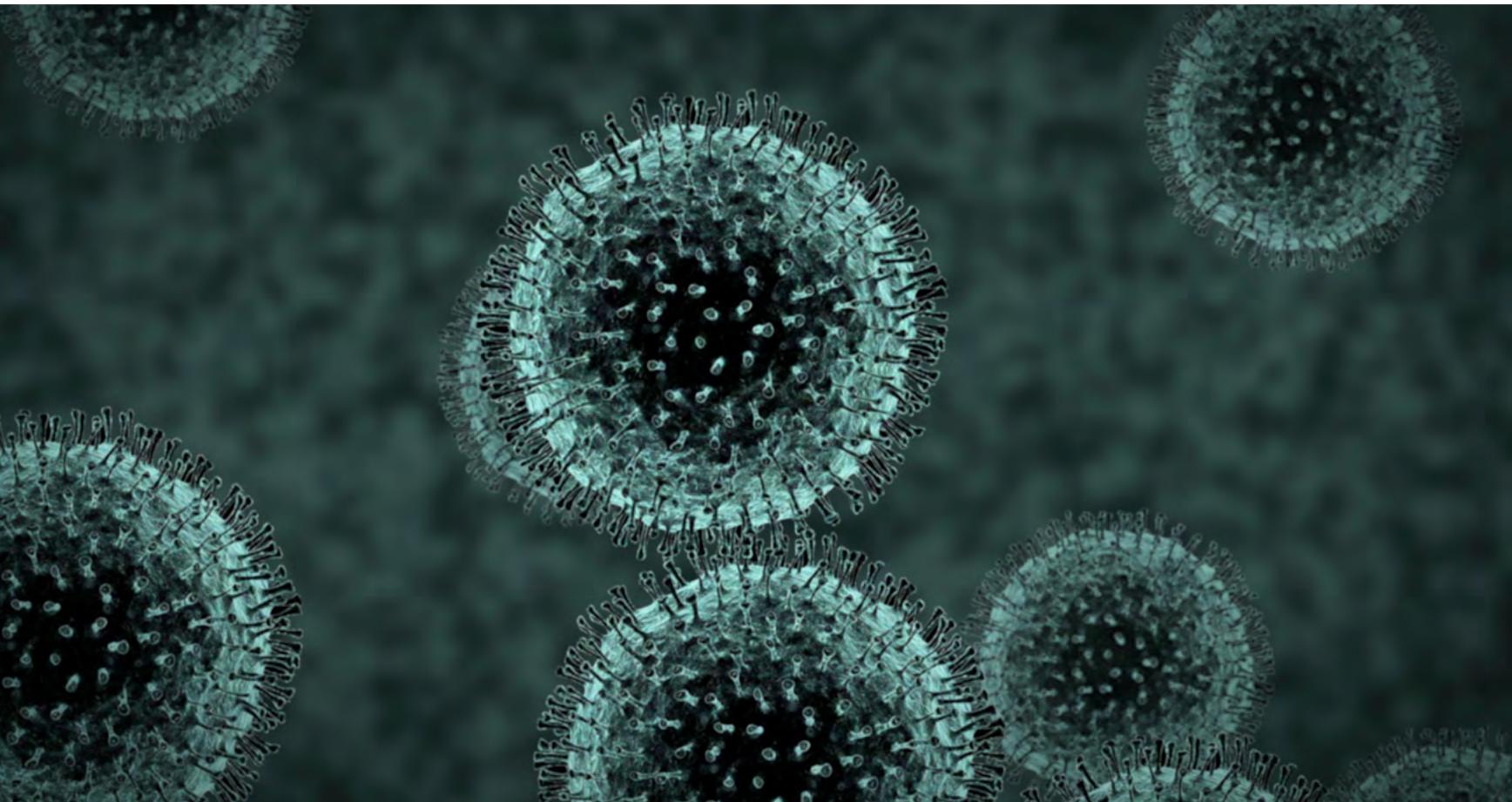
Covid-19 has presented an unbelievable challenge, a stress test for health systems that in many countries were on the point of collapse and also a trial for countries with solid health infrastructures. Medical attention has contained the rate of mortality, curing 30% of the infected. The question is to find out what will happen if the disease stays on and spreads through countries with weak state structures where the majority of the population lives within the poverty line. If we do not act diligently and with solidarity the tally of victims will reach higher numbers and we will all be affected. This is a global crisis since the virus ignores borders and has demonstrated that in a hyperconnected world it can travel in a matter of hours from one point of the planet to another. Therefore, helping others is helping ourselves. We find ourselves in one of those moments of history when the collective action prevails over the selfishness of the individual. Either we are all saved, or we will never see the light at the end of the tunnel.

What is a pandemic? The World Health Organization distinguishes between outbreak, epidemic and pandemic as phases of a process that spreads in space and time. The outbreak is an infectious disease that appears at a specific time and at a specific place. An epidemic is characterized by what happens as the contagions grow and endure in time, but continue to be limited to a specific place. When the contagion links break and the infection is present on more than one continent is what the WHO defines as a pandemic.

Today, on May 25, 2020, according to Worldometers, Covid-19 is found in 213 countries or territories on the five continents, with more than 5.5 million cases reported and 350.000 dead, numbers that many researchers believe may grow.

Worldometers

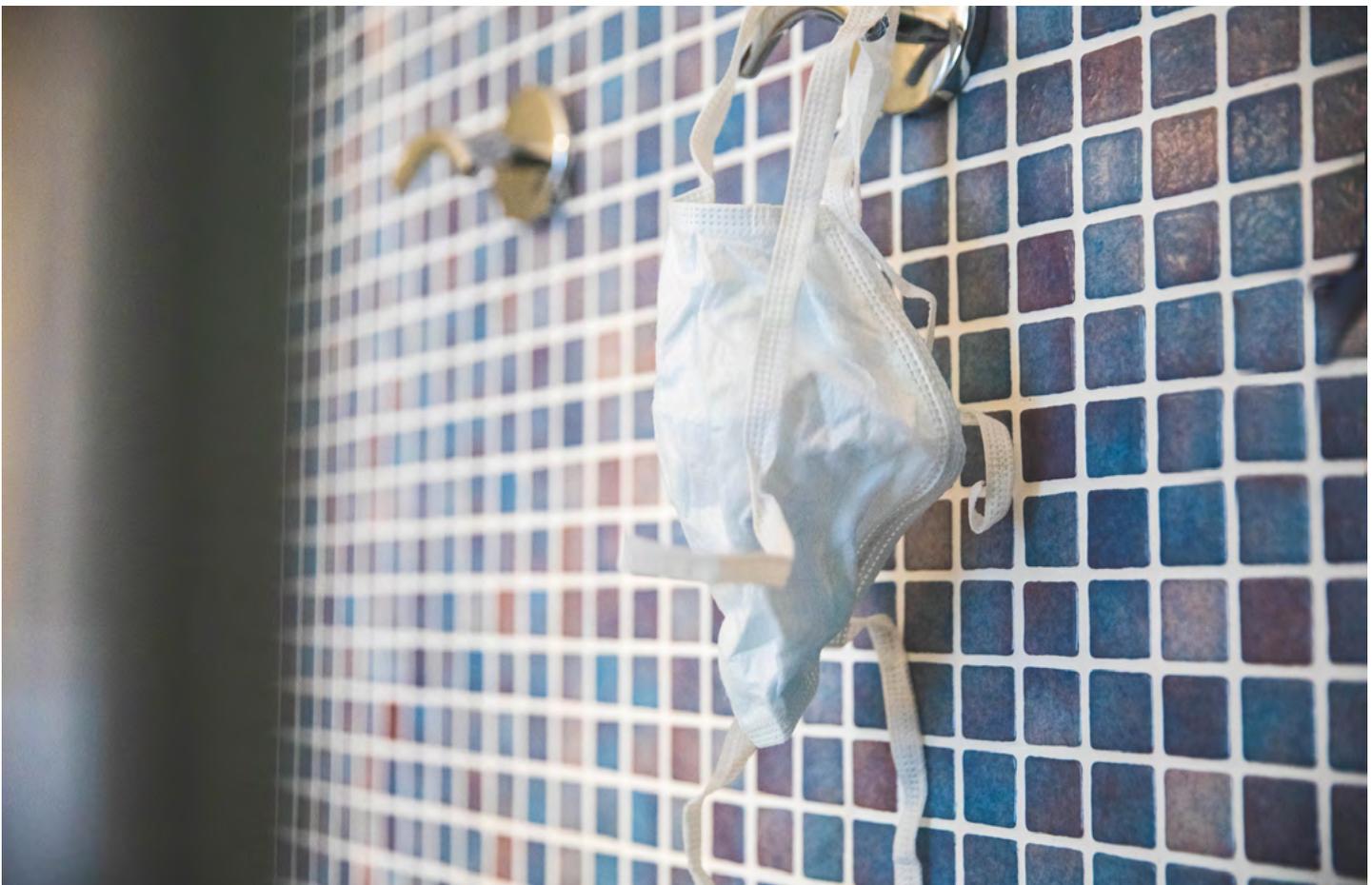
Pandemics are recurrent events through history. Plague, cholera, smallpox, influenza, and AIDS have caused millions of deaths. Setting aside AIDS that since 1981 has caused between 25 and 35 million deaths, in the 21st century we have successfully confronted according to data and estimates from the WHO the following pandemics: SARS (2002-2003, 765 deaths), Influenza A (2009-2010, 19,000 deaths), MERS (2012-2019, 851 deaths) and Ebola (2014-2016, 11.300 deaths). No doubt that a factor that favors the expansion of covid-19 is the accelerated phase of globalization in which we live. The black plague of the 14th century took more than 10 years to arrive from the Far East to Europe, almost the same time that it took four different pandemics to begin and end in the 21st. Yet the globalization that helps the spread of the disease, also generates a huge flow of information and collaboration that permits that the pandemic be stopped sooner, decreasing the number of fatalities.



The current covid-19 pandemic is only comparable to the one known as the *Spanish flu* of 1918. It is believed that it infected a fourth of the world population and the most moderate estimates calculate the number of victims between 30 and 50 million, although thorough recent studies double this number. Troup transports during WWI explain the rapid spreading. Although covid-19 is comparable in geographic extension, let us hope that it will not be in the number of infections and deaths. We are better prepared to confront the virus, a pathogen already identified and genetically sequenced. We have antivirals that have demonstrated their effectiveness in controlling the disease. There are hundreds of teams around the world looking for a vaccine. But we must realize that confinement and herd immunity today and in 1918 were the most effective measures to conquer the disease in the absence of a vaccine or a 100% effective treatment.

+ *Conversación sobre la Historia: “Cuando la ‘gripe española’ mató a millones”*

☰ *World Health Organization (20-04-2020): Draft landscape of COVID-19 candidate vaccines*



Besides the health consequences, the economy also demands the solidarity of every country. It is too early to know if the recession will have the shape of a V, a U or a square root where a period of stagnation will follow the recovery. What we do know is that the recession is already here, and the destruction of jobs and businesses predict times in which imaginative solutions may mitigate the consequences that the most disadvantaged suffer, those who live on the margins. We have lived through years of a constant rise of inequality and cutbacks of investments in science and health systems. Yet many experts warned of the dangers, telling us this was not the way to prevent a risk that was more real than most governments could expect.

In September 2019, the Global Preparedness Monitoring Board (GPMB), an organization co-founded a year before by the World Bank and the World Health Organization, published the report *A World in Danger. Annual Report on World Preparedness for Health Emergencies*. This writing called upon the experience of recent pandemics (Influenza A and Ebola) and specific information obtained following the 1,483 epidemic outbreaks documented between 2011 and 2019 in 172 countries. The risk of a severe pandemic could be seen clearly on the horizon and there were warnings of the consequences, not only loss of life, but also economic uncertainty and social chaos. The report points out the convergence of different factors stressing our vulnerability, literally listing: “demographic growth, progressive urbanization, economic world integration, acceleration and generalization of travel, conflicts, migrations and climate change.”

 ***A World in Danger. Annual Report on World Preparedness for Health Emergencies***

The report confirms that the poor will suffer the most from the disease, but also that the pathogen does not distinguish between rich and poor and disregards borders. While the disease is spreading, we are all in danger. Furthermore, it was conclusive that all economies are vulnerable and if we take the 1918 influenza as a reference the report estimates the economic consequence at a cost of 5% of the world GDP. If the pandemic were less severe the cost would be 2.2%. Conclusion: “The world is not prepared for a pandemic caused by a rapidly spread virulent respiratory pathogen.”

Recently, Bill Gates, Microsoft founder and philanthropist, who provided financial backing for the report *A World in Danger*, summed up correctly how to act now that the fear has become reality. It has to be a global action that improves our sanitary resources to fight the disease. This contribution has to be distributed effectively and invested in R & D (Research and Development) to obtain a vaccine as soon as possible. Gates admits that the cost is enormous, but that not to act



would be even costlier. Because of this he urges governments, international organizations, and particularly the G-20 and the private sector to establish a unified front and a unified policy to fight the disease.

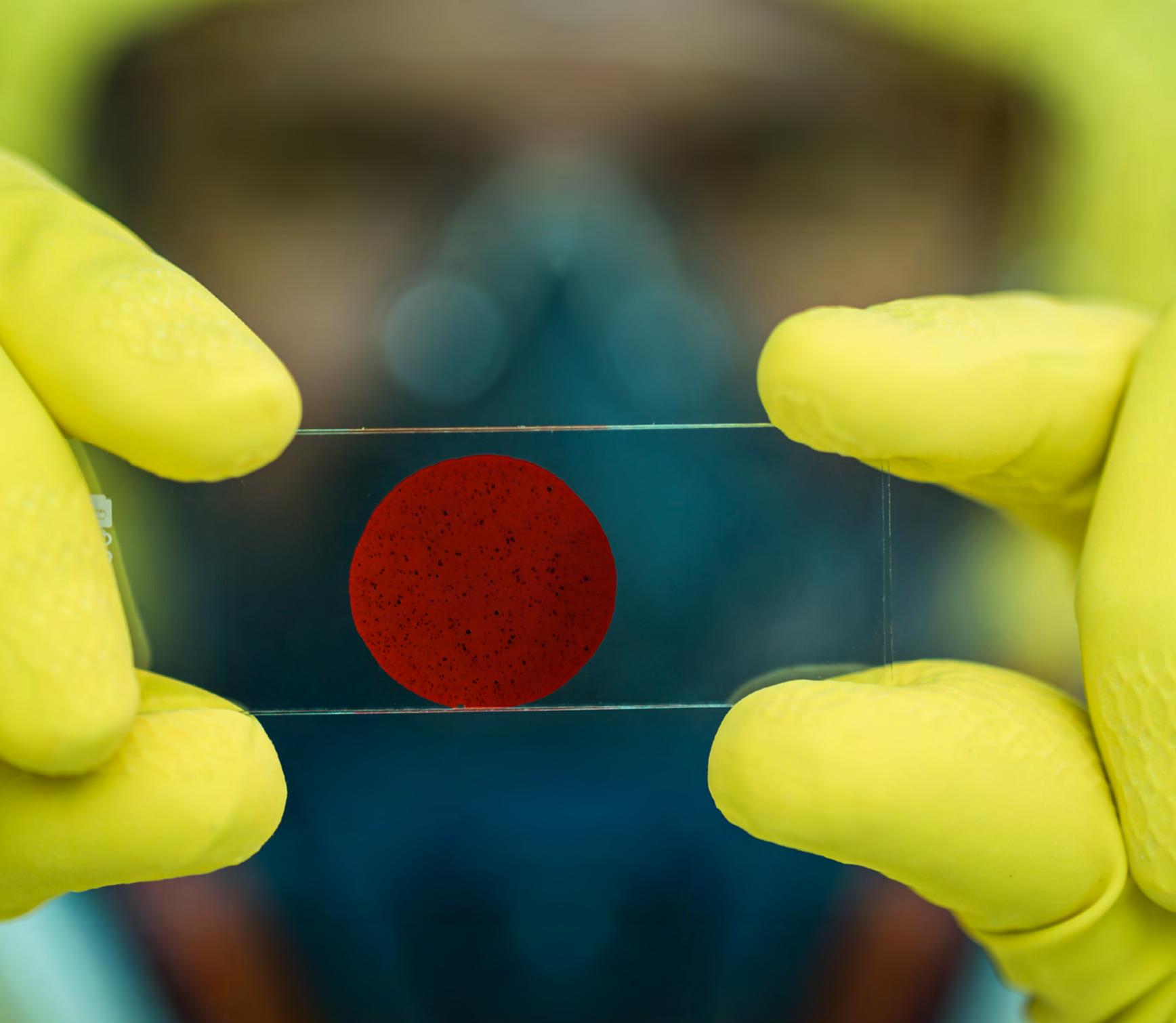
+ *The Telegraph: “Masks, tests, treatments, vaccines — why we need a global approach to fighting Covid-19 now”*

Facing such a challenge, Fundación MAPFRE could not remain indifferent. Our DNA, that is, the aim of our Foundation, forces us to be proactive, to place our cumulative experience of 45 years to the service of the society. MAPFRE is a global corporation, ruled by solid principles of social responsibility. Our initiatives are to protect our clients, suppliers and employees, and also to contribute to a solidarity fund of free life policies to health personnel, a project that amounts to 54 million euros. In addition, we at Fundación MAPFRE have designed a set of initiatives in record time, which we will review in detail in the following pages. These initiatives consist in supporting and protecting those who need it the most, and those who

are in the first lines of battle against the virus. Our effort focuses on three main points: to support the research team of the Spanish National Research Council (CSIC) to learn about the disease and develop a vaccine; to acquire and distribute health equipment; and to assist in urgent welfare actions.

We agree with the report of the WHO and the World Bank as well as with Bill Gates when he states that covid-19 does not ignore countries nor borders. Now more than ever solidarity and unified action become the most effective weapons. These are the principles that uphold the 13 actions that we will carry out this year in 27 countries where we are present and have the infrastructure to offer effective solutions, and where we will allocate 35 million euros. As we like to say, people inspire us as much as they represent the impetus to keep us going.

We cannot finish without saluting those who will never be able to benefit from our initiatives because, sadly, we did not arrive on time. The number of people and families who are grieving the loss of a loved one is enormous. We will always be with you with the deserved respect and solidarity. The challenge we are facing is huge, but we are facing it with the hope of overcoming it, as the poet says, for all and for the good of all (José Martí). ☒



*Looking for
a Solution*

If I don't know something, I research it

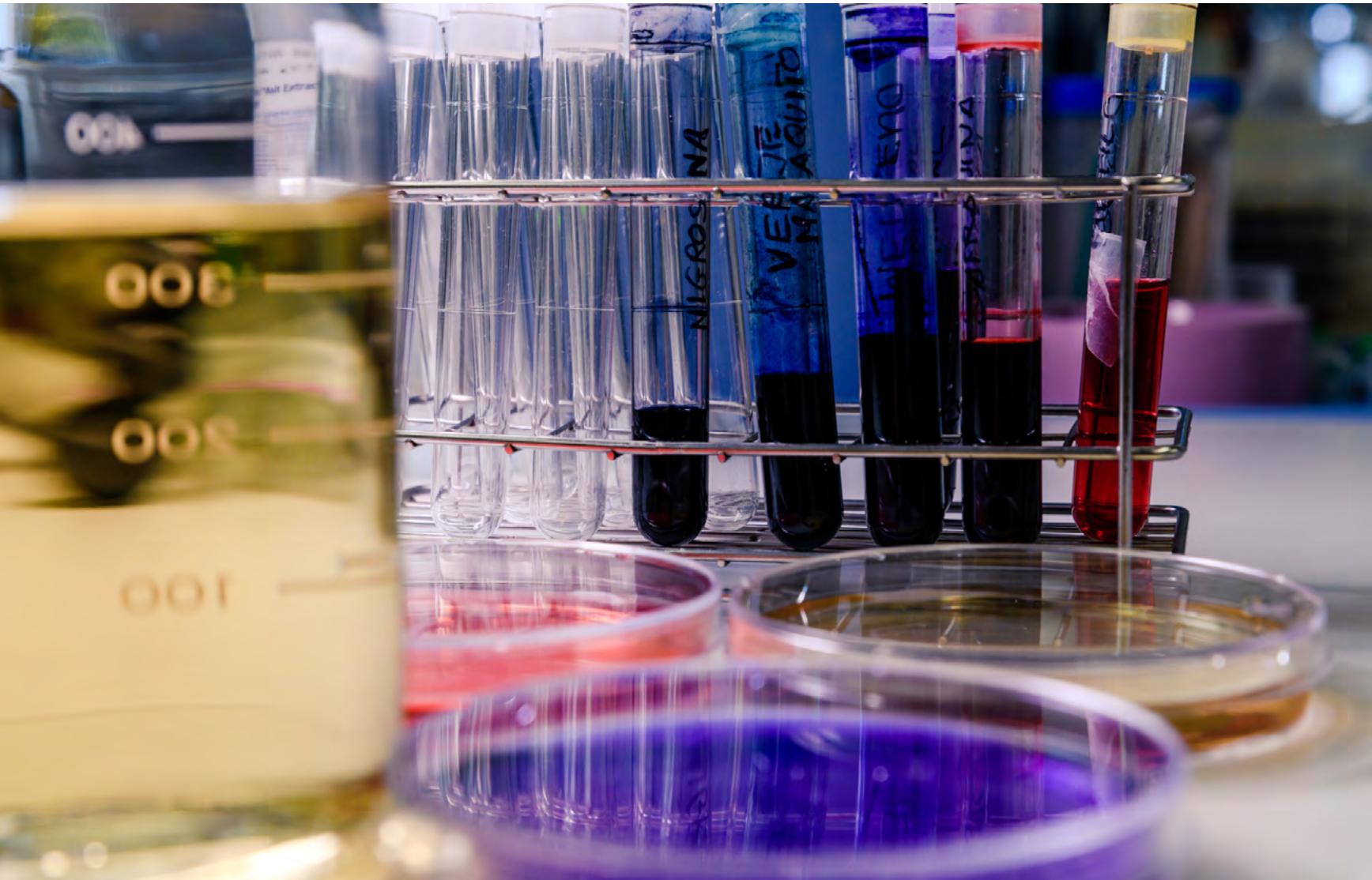
Louis Pasteur

**Research: Fundación MAPFRE Collaborates with CSIC
(Spanish National Research Council)**

One of our basic courses of action has been to support advanced medical research generated through research, development and innovation (I+D+i). We believe that research constitutes one of the most efficient mechanisms we have to effect social progress and combat certain illnesses prevalent in the world. We have collaborated for years with prestigious medical teams whose research focuses on stem cells, Parkinson's disease, Alzheimer's, and on cardiovascular illnesses, all of them committed to achieving effective therapies.

Before the covid-19 pandemic it is worth asking oneself what exactly is a virus and what are its characteristics. The word comes from the Latin *virus* and references a poison, toxin, or harmful substance. A submicroscopic infectious agent that is only visible under an electron microscope, a virus is a particle much smaller than a bacterium. Its structure is quite simple, formed by a small nucleus of DNA or RNA — which defines its characteristics and how it multiplies — and a layer of proteins. The cause of a wide variety of sicknesses, including AIDS, measles, smallpox and polio, viruses exist at the limits of what could be considered a living entity because they need the cell of another living being in order to survive and replicate: it could be an animal, a plant, a fungus, or a single cell organism like a bacterium. Once inside the organism that serves as host the virus infects its cells and multiplies, releasing more viral agents and in this way the pathogens extend within the organism.

Thousands of types of viruses exist each with distinct forms that affect different types of cells, and that produce various illnesses. How do we adequately confront an unknown virus? Steven Soderbergh's movie *Contagion* (2011), whose script was overseen by a team of epidemiologists, demonstrates an effective approach. The first step is to locate the origin of the outbreak and try to control it, identify patient zero, in order to identify vectors of contagion. Once these are halted, the adoption of exacting hygiene measures and isolation keep the infection from propagating. During the flu pandemic of 1918 American Samoa enacted a strict quarantine



that resulted in curbing the danger, while in Western Samoa no measures were taken and 22% of the population perished. In the case of those who fall ill, treatment with antivirals and, depending on the degree of illness, hospitalization are the best measures for protection. But in order to beat the virus it is necessary to gain immunity, which can happen naturally through recovery and the development of antibodies, or through a vaccine. The latter is the quickest, most effective way to defeat one of the simplest molecular forms but at the same time one of the most lethal.

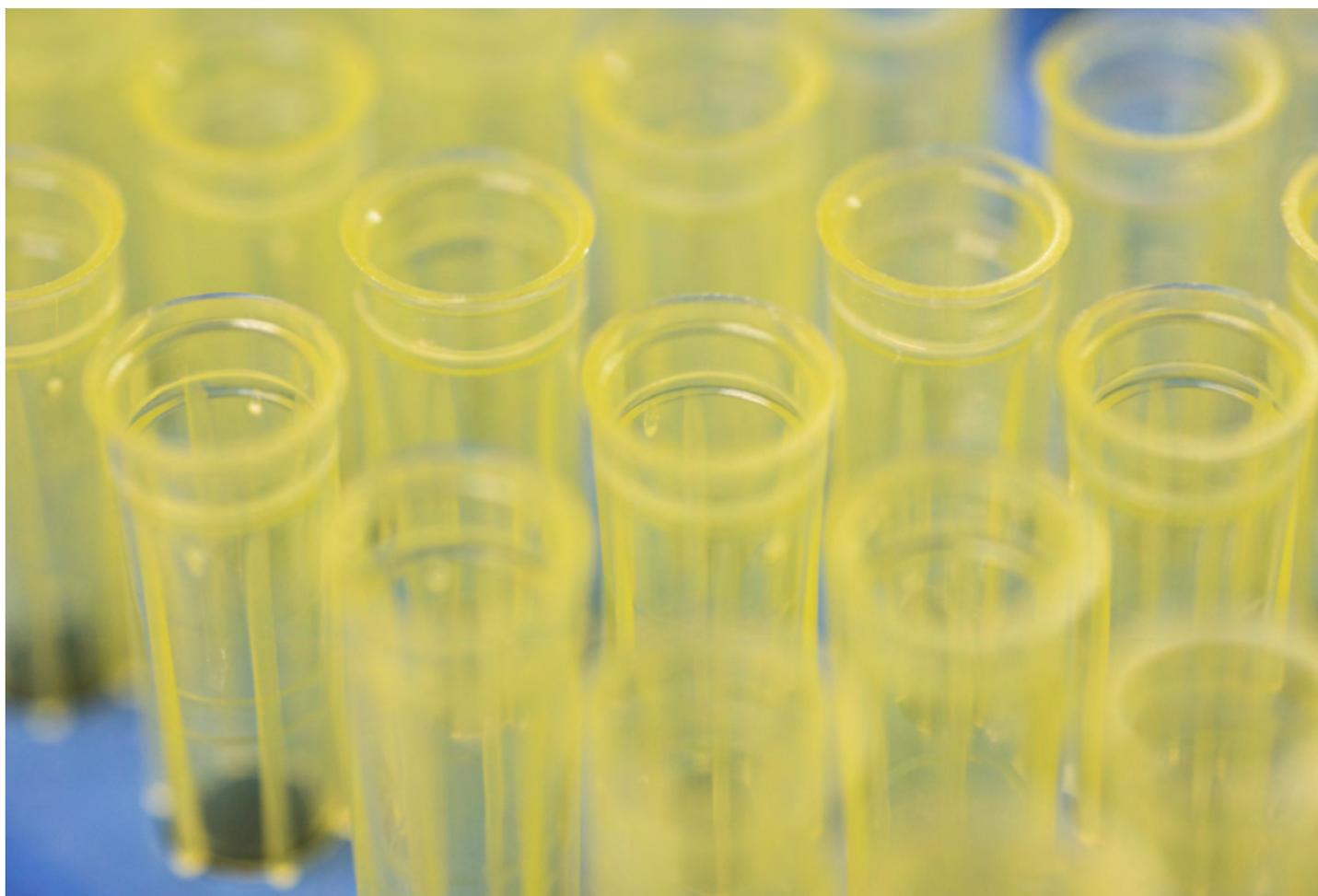
+ *New York Times* (27-04-2020): “In Race for a Coronavirus Vaccine, an Oxford Group Leaps Ahead”

It was the English scientist Edward Jenner who developed the first vaccine at the end of the 18th century although the definitive push came nearly a century later from the French scientist Louis Pasteur. From this moment on each time

If this pandemic has taught us anything it is that we should not discuss costs but investment

a new virus surfaces a race begins for the discovery of its specific vaccine. The advance of the pharmaceutical industry has helped, but a baseline of continuous medical research has shown to be the most adequate and effective way to develop vaccines as it provides the accumulated knowledge necessary, creating a solid ground for further investigation. In the 21st century we have seen the development of vaccines against the human papillomavirus (HPV), and influenza A, and there have been advances in the achievement of others against Hepatitis C and malaria, the latter of which will be important in the fight against poverty.

When we at Fundación MAPFRE became aware of the dangers provoked by covid-19, we estimated that finding a solution would rest on gaining knowledge of SARS-CoV-2, the virus known to cause the acute respiratory coronavirus 2 syndrome, first observed in Wuhan (Hubei province, China) and the cause of the



disease called covid-19. In addition we understood it was necessary to take on a global view of the disease in order to fight it effectively. If this pandemic has taught us anything it is that we should not discuss costs but investment — in fact investment in research is one of the soundest forms of investment. There is a direct relationship between the percentages of GDP allotted by governments to research and their place in the UN's Development Index.

+ Covid-19 and human development

It is this conviction that is behind Fundación MAPFRE's donation of five million euros to the Thematic Global Platform (PTI) dedicated to Global Health supported by the Spanish National Research Council (CSIC). The platform supports 12 projects and 150 research teams with various areas of expertise, and together they form a united front through which to meet the challenges brought on by SARS-CoV-2 and to find solutions quickly, but above all, as a result of long-term research projects. The platform is coordinated by Margarita del Val, researcher at the Centro de Biología Molecular Severo Ochoa, and supported by a committee of experts in the implicated areas.

+ La plataforma Salud Global del CSIC lanza 12 proyectos científicos para abordar la pandemia del coronavirus

According to Tomás Marco, vice president for research at the CSIC, "the platform involves projects that allow us to better understand the transmission of the virus, its dynamic and its clinical characteristics and epidemiology. It is also working on developing new diagnostic technologies, trying out novel combinations of antivirals, and contributing to the development of a new vaccine based on antigens."

The CSIC will be able to freely allocate the funds donated by Fundación MAPFRE, which will allow scientists to complete an integral study of the pandemic, deepen their knowledge of the virus and its mechanisms of transmission, and to contribute not only to the development of a vaccine, but also to a base of scientific knowledge allowing for the population to be better protected from future pandemics. The National Center for Biotechnology of the CSIC (CNB-CSIC) was already a pioneer in finding a vaccine for SARS in 2002 owing to its genetic engineering skills.

In the words of Antonio Huertas, president of Fundación MAPFRE, we are living in "moments in which it is necessary to take firm steps to help society

solve this extraordinary crisis. We are all called to show solidarity and take coordinated action; we feel proud to contribute to the pioneering research of the CSIC and we hope more entities will contribute to this momentum that will allow us to find the much needed vaccine.” ✕

+ National Human Genome Institute: About viruses in general

+ World Health Organization: About el SARS-CoV-2

¿Vacunas? Por interés propio y por solidaridad (15.47 min.)



+ Scientific American: “What Immunity to COVID-19 Really Means”

Innovation in Sanitary Techniques

At Fundación MAPFRE we believe in the practical application of science to solve concrete problems. Three years ago we sponsored the first annual Prize for Social Innovation to promote creativity, talent and good works from entrepreneurs committed to promoting positive change involving technology and innovation at the service of those who need it most.

+ Third edition of the Fundación MAPFRE Awards for Social Innovation

Thus **The Open Ventilator**, a prototype for a ventilator, is just the kind of applied science that we are pleased to sponsor, especially in this moment in which access to a robust public health infrastructure allows us to curb mortality rates. The project, the work of a team of young researchers led by Javier González, is supported by the Universidad Rey Juan Carlos, Hospital Universitario de Alcorcón, Onrom, Airbus y Celera.

Its fabrication is simple, relying on materials that one may find in a standard mechanic shop, and eschews the need for 3D printers. In this way it could be helpful for developing nations where resources are scarce and access to technology may be limited. It is an open access, non-profit project as the ambition of its creators is that their ventilator may be available to all. Its low production cost, slightly over one thousand euros, makes it a viable alternative in the fight against covid-19 when standard ventilators are scarce. Currently, it is in the phase of gaining authorization from the Spanish Agency for Medicine and Sanitary Productions to be tested on patients.

Fundación MAPFRE has supported the project by donating 100,000 euros with the hope that these ventilators may be of use in Latin American where we have an active presence.

The Open Ventilator (3.44 min.)



+ Celera y la URJC desarrollan un respirador artificial seguro y de bajo coste

The high demand for medical attention caused by the pandemic has led to a scarcity of **personal protective equipment**, also known as PPE, that are necessary for proper protection for both medical personnel and patients as it provides the only way to avoid infection when less than six feet from a contagious person.

We have seen medical professionals come up with a variety of makeshift solutions to make up for the lack of PPE, which has been a widespread problem in countries with high numbers of covid-19 infection. In addition to the impossibility of acquiring protective equipment on the open market, there is also the problem of producing them at a reasonable price and doing so in such a way that the equipment meets necessary safety standards.

To avoid these situations and to provide medical personnel with proper PPE we have signed an agreement with the Universidad Francisco de Vitoria whose volunteers along with the company E-Rescue will undertake the production of PPE. We have donated 30,000 euros to this initiative.

+ *Diario Abierto (07-04-2020): “Fundación MAPFRE ayuda a E-Rescue a fabricar mascarillas”*

+ *Alumnos y profesores de la Universidad Francisco de Vitoria fabrican material sanitario y viseras con el apoyo de Fundación MAPFRE*



When it comes to SARS-CoV-2 there more that is unknown than known. Scientists endeavor to find medicines that combat the symptoms and ultimately to find a vaccine. In terms of contagion we are aware that the virus is airborne and has a range of one meter. It is spread through respiratory droplets of those infected, spread through their coughs, sneezes, and speech. These droplets can also remain on surfaces and infect anyone who may come in contact with them and afterwards touch their mouth, nose or eyes, allowing the pathogen to enter their organism. It is unknown how long the virus remains active on surfaces; it depends on the material, environmental conditions, and the viral load. Due to this, systematic regimes of disinfection in public spaces constitute one of the most effective measures we can adopt to slow infection.

Cities should have access to **disinfection equipment** that is both cost effective and reliable. Fundación MAPFRE has invested more than fifteen thousand euros in a project sponsored by the Universidad de Alcalá dedicated to this goal. It consists in the production of high-tech equipment (armored vehicles) with the capacity to effectively expel liquid disinfectant on surfaces both interior and exterior. The disinfectant itself will be released in nanometric particles to achieve the most complete disinfection possible. The equipment will be created for use by the national police force. ✕

+ *La luna de Alcalá TV* (31-03-2020): “**La Policía Nacional se equipa con tecnología revolucionaria de la Universidad de Alcalá para desinfecciones masivas**”

+ *La Vanguardia* (12-04-2020): “**Un novedoso sistema con nanopartículas desde un camión antidisturbios desinfecta la Comisaría de Ávila**”



Act Now!

*Letters like flowers, like fruit, like people usually
suffer epidemics that destroy and disfigure them*

Rubén Darío

Science will find the definitive solution, but until then, what to do? We live in peculiar times when victims are heroes for the mere act of staying home. Governments have adopted active public health policies to reduce the number of infected and secure medical attention for the sick. Epidemiologists use the code 80-15-5 when discussing percentages of covid-19 incidences. This means that 80% of the population will be asymptomatic, not even realizing they are sick; 15% will experience a more or less severe pneumonia and will need some medical attention, possibly hospitalization. The remaining 5% will require a long hospital stay and probably intensive care. Without an effective vaccine and specific antivirals of proven effectiveness, the solution is to prevent the collapse of the health system, meaning that the 5% of the individuals in need of intensive care arrive gradually so that everyone can be helped properly.

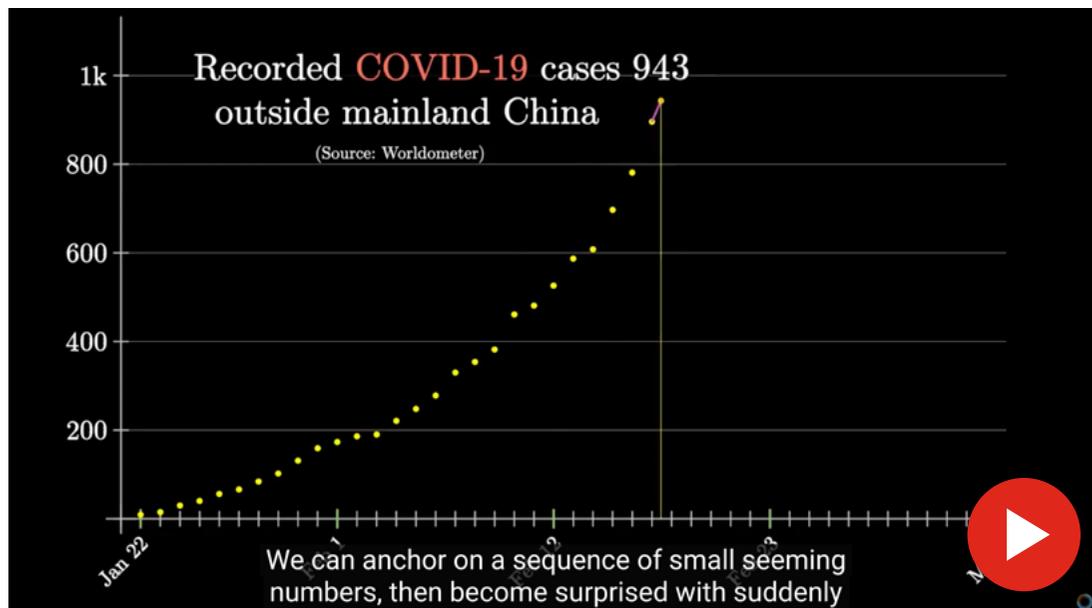
+ *El País* (14-03-2020): “Geometría de una pandemia”

The state of confinement in which half of the world population finds itself follows this objective. The economic consequences of this measure are disastrous, but letting the infection follow its natural rhythm would be even worse and the number of victims would multiply by four. The communication technologies that permit a high percentage of people to telework have helped, but it is obvious that no matter how much we want to isolate the population, there are always those whose activity is essential and cannot remain at home as well as homeless people risking social exclusion. The essential workers are the health workers, security guards and cleaners who fight the disease in hospitals and health centers; government security forces, firefighters, those transporting people and merchandise; pharmacists and food stores employees; those who make sure that the production and distribution of food does not stop; farmers

and stockbreeders; street cleaners; funeral home employees, etc. We rely on them and have to provide them with the necessary means so that they do not become sick and do not spread the disease.

 **Report 13: Estimating the number of infections and the impact of non-pharmaceutical interventions on COVID-19 in 11 European countries**

Exponential growth and epidemics (8.56 min.)



Where do we obtain the necessary supplies? On the world market, where all countries have raced at once to find them in a disorderly fashion and where demand is infinitely bigger than supply. In other words, we are facing what economists call inelastic demand, because in the situation of emergency in which we find ourselves, a price increase of the supplied product does not cause a decrease of demand in the same proportion. To the contrary, we are in a situation where supply maintains or even raises prices. The market is not as efficient as we would like to think.

At Fundación MAPFRE we have had emergency plans in place for years. These permit us to act quickly and efficiently whenever a catastrophe occurs, always cooperating with the authorities of the country in question, relying on an important network of volunteers and on the logistics available to a global corporation such as MAPFRE.

When the pandemic started to cause havoc, and considering the above, we decided to allocate a budget of 20 million euros to invest in the 27 countries where Fundación MAPFRE operates and where we are able to act immediately. The money will be used to acquire PPE, ventilators, set up emergency medical units and field hospitals, and to provide diagnostic testing.

When it came to distributing the budget by country in the fairest and most objective way possible, we assessed the size and needs of each country and applied the methodology established by the Global Health Security Index (GHSI), an indicator developed by the prestigious John Hopkins University in Baltimore, Maryland, that measures the level of preparedness of a country facing a possible pandemic.

Global Health Security Index

How one acts against covid-19. A successful model (36.48 min.)



Below we list each country and in the most concise and specific manner possible the assistance provided in the form of medical supplies in the fight against covid-19. Before each country is a summary describing the situation with information regarding its capability to face the pandemic according to GHSI, as well as the budget allocated by Fundación MAPFRE and the amount spent.

Until now we have invested 70% of the budget that will serve to alleviate the situation of almost 1.3 million people who are still sick (data from April 29, 2020). This is a group of 27 countries with an average of 1,049 infected and 72 deceased per million inhabitants. To set our numbers in a worldwide context, there are about 2.2 million active cases with an average of 459.7 infected and 31.9 deceased per one million inhabitants. According to the GHSI of the 27 countries only two are well prepared to confront the pandemic, 22 are sufficiently prepared and three are lacking. 

35 million euros
total investment

27
countries

71%
of budget allocated

5 million euros
in support of scientific
research at the CSIC

20 million euros
for the purchase
of medical supplies

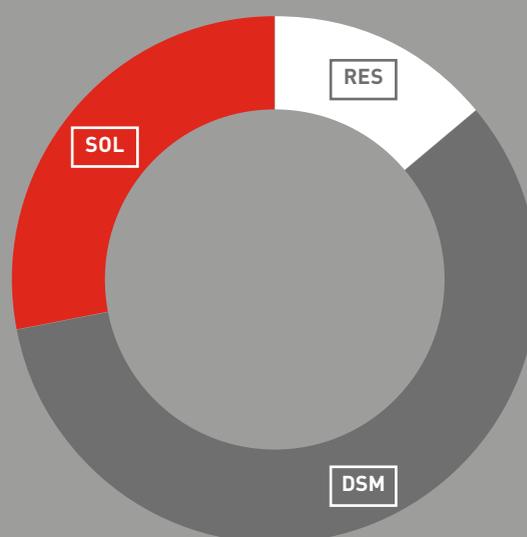
10 million euros
to protect the most
vulnerable

Updated 25 may 2020

% of budget allocated



Kind of donation

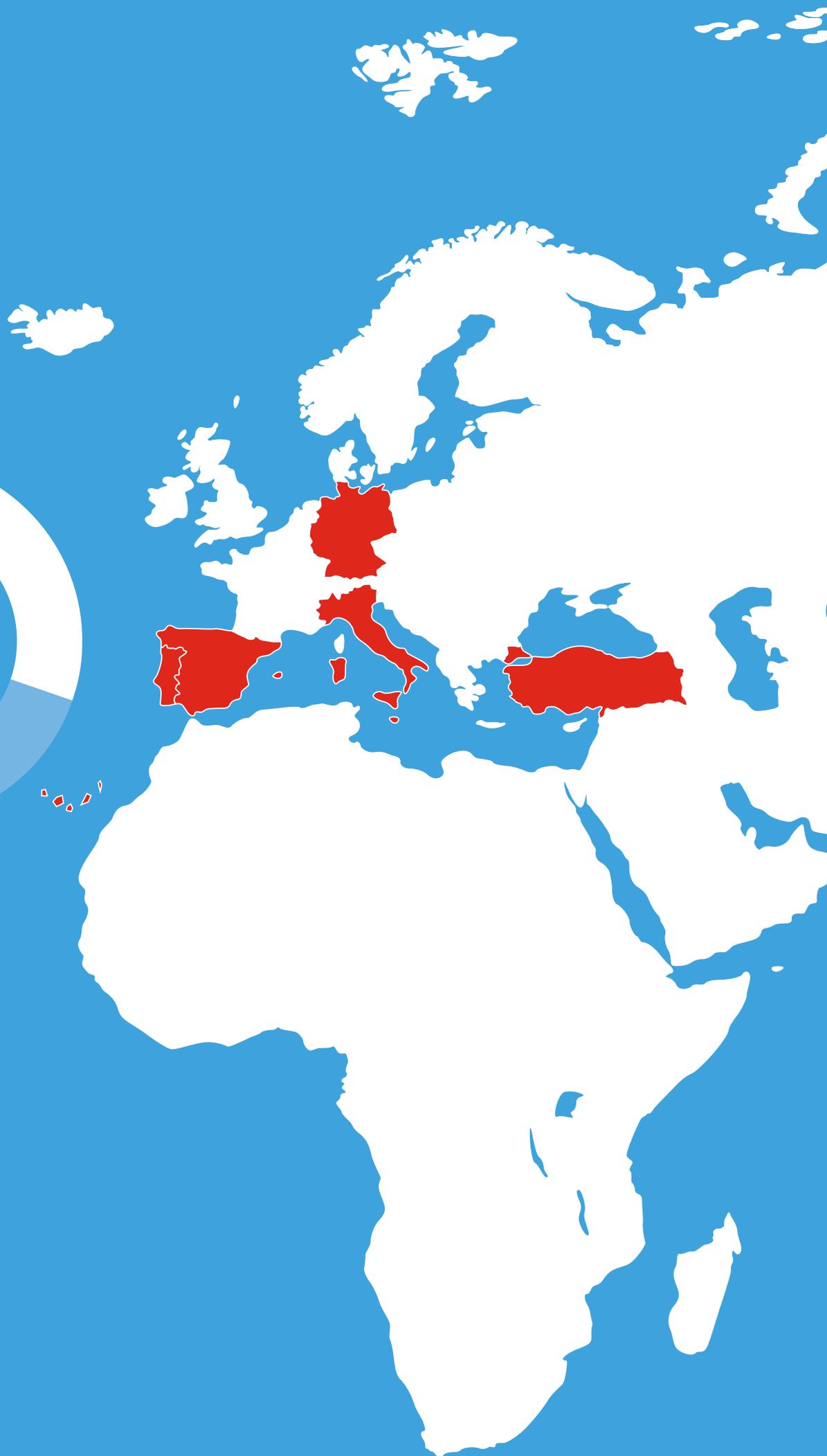
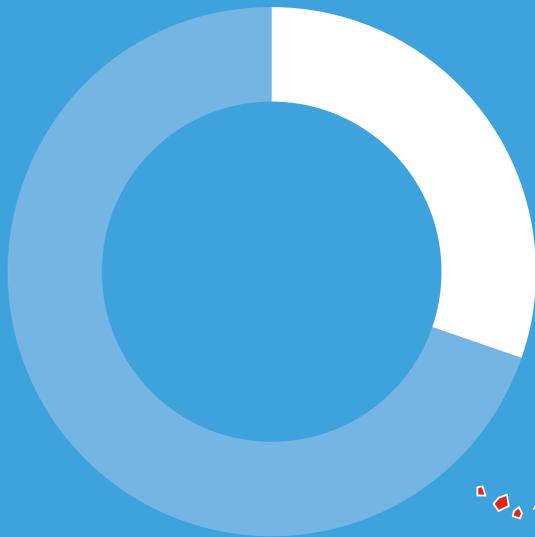


RES RESEARCH
DSM DELIVERY OF SANITARY MATERIAL
SOL ACTS OF SOLIDARITY

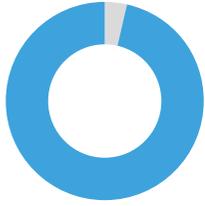
Europe

5,816,268 €

44%
allocated



Germany



budget / cost (euros)
239,201 / 230,000

96%

GHS INDEX 195 **14**

COVID-19 IMPACT

2,158 / 101 infected / deaths
(per 1 M)
11,161 active cases

- ▶ HOSPITAL OF THE BERLIN MESSE TRADE FAIR EXHIBITION GROUNDS
28,750 tests

Spain



budget / cost (euros)
3,500,000 / 1,132,150

32%

GHS INDEX 195 **15**

COVID-19 IMPACT

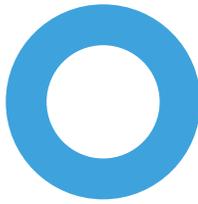
6,042 / 574 infected / deaths
(per 1 M)
58,685 active cases

- ▶ COMUNIDAD DE MADRID
10,000 masks FFP2
50,000 surgical masks
100,000 gloves
300 glasses
20,000 gowns
- ▶ CASTILLA-LA MANCHA
3,000 masks FFP2
12,000 surgical masks
25,000 gloves
4,000 gowns
- ▶ CASTILLA LEÓN
100,000 surgical masks
1,200 glasses
- ▶ JUNTA DE EXTREMADURA
4,000 masks FFP2
12,000 surgical masks
25,000 gloves
4,000 gowns
- ▶ ANDALUCÍA
10,000 masks FFP2
40,000 surgical masks
80,000 gloves
7,000 gowns
- ▶ CANTABRIA
3,000 masks FFP2
10,000 surgical masks
20,000 gloves
3,000 gowns
- ▶ SOCIAL ORGANIZATIONS
10,000 masks FFP2
26,000 surgical masks
50,000 gloves
800 glasses
2,000 gowns
- ▶ CATHOLIC HOSPITALS
10,000 masks FFP2
50,000 surgical masks
100,000 gloves
300 glasses
20,000 gowns
- ▶ NISA / VITHAS GROUP
10,000 masks FFP2
50,000 surgical masks
100,000 gloves
300 glasses
20,000 gowns
- ▶ HM GROUP
10,000 masks FFP2
50,000 surgical masks
100,000 gloves
300 glasses
20,000 gowns
- ▶ NUEVO HOSPITAL DE TOLEDO
10,000 masks FFP2
50,000 surgical masks
100,000 gloves
300 glasses
20,000 gowns
- ▶ NATIONAL POLICE
100,000 surgical masks
100,000 gloves
200 glasses
500 gowns

+ Recursos oficiales digitales para combatir la COVID-19



Italy



budget / cost (euros)
390,968 / 390,000

100%

GHS INDEX 195 **31**

COVID-19 IMPACT

3,806 / 544 infected / deaths
(per 1 M)

55,300 active cases

- ▶ **HOSPITAL BIELLA**
4 lung scanners
- ▶ **SAN GERARDO DE MONZA**
Donation to increase specialized resources (nurses and qualified medical personnel), intensive care and acquisition of medical equipment.
- ▶ **NURSING HOMES IN THE MILAN PROVINCE**
Donation to acquire medical equipment.

Malta



budget / cost (euros)
973,260 / 349,702

36%

GHS INDEX 195 **98**

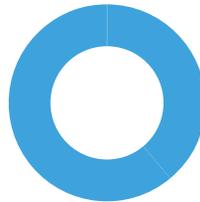
COVID-19 IMPACT

1,384 / 14 infected / deaths
(per 1 M)

120 active cases

- ▶ **MALTA GOVERNMENT HEALTH AUTHORITIES**
100,000 masks FFP2, FFP3 and N95

Portugal



budget / cost (euros)
190,885 / 199,100

104%

GHS INDEX 195 **40**

COVID-19 IMPACT

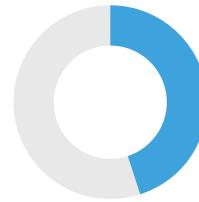
3,019 / 130 infected / deaths
(per 1 M)

11,636 active cases

- ▶ **HOSPITAL LISBOA CENTRAL**
20,000 masks FFP2
185,000 surgical masks
1,200 glasses
1,055 coveralls
4,500 facial screens
100,000 gloves



Turkey



budget / cost (euros)
521,954 / 232,873

45%

GHS INDEX 195 **20**

COVID-19 IMPACT

1,873 / 52 infected / deaths
(per 1 M)

33,430 active cases

- ▶ **TURKISH GOVERNMENT NATIONAL SOLIDARITY CAMPAIGN**
Donation to the national solidarity campaign of the Government "Biz Bize Yeteriz Türkiye".
- ▶ **DARÜŞŞAFKA**
Donation to satisfy medical necessities (gloves, masks, aspirators, cleaning supplies) in their 4 locations.
- ▶ **LOCAL PUBLIC AUTHORITY**
20,000 protecting masks of different types
- ▶ **PUBLIC HOSPITAL CAPA**
Intensive care beds for adults, intensive care beds for newborns and refrigerators.
- ▶ **DONATION TO 3 NURSING HOMES**
Medical supplies and disinfection equipment

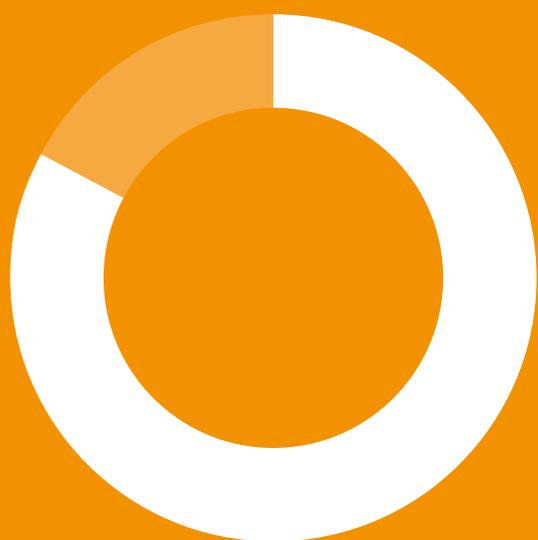


13,785,905 €

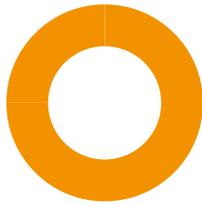
America

13,785,905 €

83%
allocated



Argentina



budget / cost (euros)
235,155 / 235,155

100%

GHS INDEX 195 **25**

COVID-19 IMPACT

280 / 10 infected / deaths
(per 1 M)

8,162 active cases

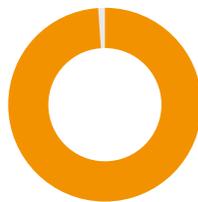
- ▶ **HOME FOR THE ELDERLY SAN JOSÉ AND CLUB DE DÍA SANTA ANA Y SAN JOAQUÍN - PEACE MESSENGERS – GREAT BS. AS. AND BS. AS. CITY**
Medical and cleaning supplies (hand sanitizer, antibacterial soap, gowns, gloves, towels, towels, bleach...).
- ▶ **HOSPITAL MUNICIPAL DR. BERNARDO HOUSSAY – VICENTE LÓPEZ - PARTNER OF THE FUNDACIÓN'S SOCIAL ACTION DEPT**
13,536 protection kits consisting of mask, bib and surgical cap.



- ▶ **HOSPITAL CENTRAL DE SAN ISIDRO DR. MELCHOR ÁNGEL POSSE – SAN ISIDRO - PARTNER OF THE FUNDACION'S SOCIAL ACTION DEPT**
10,225 protection kits consisting in mask, bib and surgical cap
- ▶ **HOSPITAL MILITAR CENTRAL, BUENOS AIRES CITY**
Interim consulting room to deal with Covid-19 patients. Also an electric bed and furniture to equip said module.

- ▶ **HEALTH NETWORK MATER-DEI BETIM, MINAS GERAIS**
10 beds for intensive care units
10 beds for the clinic
- ▶ **FUNDACIÓN FIOCROZ, RÍO DE JANEIRO**
Field hospital
Hospital beds
Hygiene kits, alcohol and masks
- ▶ **SANTA CASA DE MISERICORDIA DE SÃO PAULO**
200 beds
- ▶ **DONATION TO THE PROJECT 'INSPIRE' POLI/USP**
1,000 ventilators

Brazil



budget / cost (euros)
3,081,127 / 3,047,137

99%

GHS INDEX 195 **22**

COVID-19 IMPACT

1,773 / 111 infected / deaths
(per 1 M)

199,314 active cases

- ▶ **HEALTH SECRETARY FOR THE STATE OF SÃO PAULO**
50,000 masks N-95/PFF2
100,000 pairs of disposable gloves
- ▶ **MUNICIPAL HOSPITALCAMPO LIMPO - SÃO PAULO**
50 beds for intensive care units
- ▶ **STADIUM PACAEMBU, SÃO PAULO**
10 mobile intensive care units for the field hospital

Chile



budget / cost (euros)
346,138 / 257,620

74%

GHS INDEX 195 **27**

COVID-19 IMPACT

3,874 / 40 infected / deaths
(per 1 M)

43,934 active cases

- ▶ **SENIOR RESIDENCIES CONAPRAM & SENAPRA**
200,000 masks
45,000 socks
200,000 gloves
50,000 bibs





Costa Rica



budget / cost (euros)
318,648 / 277,554

87%

GHS INDEX 195 **62**

COVID-19 IMPACT

187 / 2 infected / deaths

(per 1 M)

313 active cases

► NATIONAL MEDICAL UNION AND COLLEGE OF MEDICAL PROFESSIONALS

25,000 masks N95 for the medical personnel in the public and private hospitals of the country.

► ENTREPRENEURS FOR DEVELOPMENT ASSOCIATION

20 machines to perform rapid tests to detect covid-19.

4,000 reactive tests

► COVID-19 HOSPITAL

Special care ventilators for 88 patients with complications.

► GOVERNING BOARD OF THE GUAYAQUIL CHARITY

Purchase of kits to perform tests and biosecurity suits, masks, surgical caps, feet and eye protectors.

► FUNDACIÓN CARLA MORALES

125 emergency beds

2,000 feet protectors

60,000 masks

2,000 surgical caps

250 suits

► GUAYAQUIL FIREFIGHTERS

5 ozone equipments

50 thermometers

► NAVY OF ECUADOR

The donation will be used to purchase masks N95 to distribute among the medical personnel of the health establishments of the National Navy who are taking care of the sick with covid-19 and the personnel who works against its spread.

Colombia



budget / cost (euros)
503,540 / 355,000

71%

GHS INDEX 195 **65**

COVID-19 IMPACT

432 / 15 infected / deaths

(per 1 M)

15,966 active cases

► CLÍNICA SHAI0

4 ventilators

2 anesthesia machines

24 monitors

25 emergency stretchers

24 electric stretchers

Ecuador



budget / cost (euros)
256,274 / 120,695

47%

GHS INDEX 195 **45**

COVID-19 IMPACT

2,121 / 182 infected / deaths

(per 1 M)

16,149 active cases

El Salvador



budget / cost (euros)
434,427 / 352,657

81%

GHS INDEX 195 **65**

COVID-19 IMPACT

360 / 5 infected / deaths

(per 1 M)

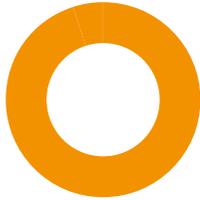
1,250 active cases

► NATIONAL EMERGENCY HOSPITAL, GOVERNMENT OF EL SALVADOR

150,000 masks KNP95 and N95



United States



budget / cost (euros)
1,911,310 / 1,920,600

100%

GHS INDEX
195

1

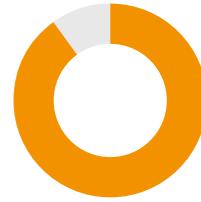
COVID-19 IMPACT
5,158 / 302 infected / deaths
(per 1 M)
1,141,751 active cases

- ▶ **CITY OF BOSTON RESILIENCY AID**
Medical support and PPE to health workers, children, old people and families.
- ▶ **BOSTON MEDICAL CENTER**
Ventilators for transport and critical care
Masks N95
Complete facial protectors, gowns, gloves and test kits.
- ▶ **HARRINGTON HOSPITAL**
Donation of medical supplies and PPE.
- ▶ **UMASS/MEMORIAL HOSPITAL**
Donation of medical supplies and PPE.
- ▶ **MASSACHUSETTS GENERAL HOSPITAL**
Donation of PPE and test kits
Research for vaccine against covid-19
- ▶ **TUFTS MEDICAL CENTER**
4,400 masks N95
6,300 masks KN95
4,400 facial protectors
1,900 protective glasses
- ▶ **BAY STATE MEDICAL CENTER**
4,400 masks N95
6,300 masks KN95
4,400 facial protectors
1,900 protective glasses

+ **National Institutes of Health: "Coronavirus (COVID-19)"**

+ **Secretaría General Iberoamericana: "Iberoamérica frente al COVID-19"**

Guatemala



budget / cost (euros)
475,673 / 429,723

90%

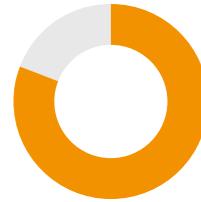
GHS INDEX
195

125

COVID-19 IMPACT
191 / 3 infected / deaths
(per 1 M)
3,108 active cases

- ▶ **GOVERNMENT OF GUATEMALA**
Donation to buy machines to manufacture masks.

Honduras



budget / cost (euros)
564,861 / 465,134

82%

GHS INDEX
195

125

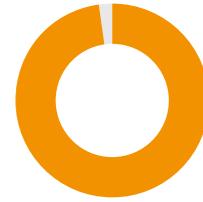
COVID-19 IMPACT
399 / 18 infected / deaths
(per 1 M)
3,302 active cases

- ▶ **DONATION TO HOSPITALS IN NORTHERN HONDURAS**
27,000 surgical caps
150,000 surgical masks
27,180 kn95 masks
1,580 face protection screens
6,000 protective goggles
1,250 boxes of latex gloves
14,000 surgical gloves
2,800 surgical gowns
10,500 shoe covers
6,114 biosafety suits
- ▶ **HOSPITAL NACIONAL CARDIOPULMONAR EL TORAX**
Mechanical ventilation and air conditioning system in 4 COVID-19 rooms





Nicaragua



budget / cost (euros)
347,451 / 340,571

98%

GHS INDEX 195 **73**

COVID-19 IMPACT

42 / 3 infected / deaths
(per 1 M)

63 active cases

▶ BAUTISTA AND AMOCSA HOSPITALS

The donation consists of supplies and medical equipment so that these institutions can face the covid-19 pandemic and care for the largest number possible of affected patients. These hospitals are private but will care for people affected by covid-19 without any charge to the ones who are not affiliated.

▶ SUPPLIES FOR SENIOR RESIDENCIES

The donation consists of medical supplies, sanitary and cleaning materials to help in the prevention of the disease.

Mexico



budget / cost (euros)
1,028,140 / 812,983

79%

GHS INDEX 195 **28**

COVID-19 IMPACT

533 / 57 infected / deaths
(per 1 M)

13,802 active cases

▶ GRAIN OF SAND SHELTER

Masks, soap, antibacterial gel, protective glasses, disposable gowns and alcohol (2 months supply).

▶ HOSPITAL GENERAL DEL VALLE DEL BRAVO - FUNDACIÓN DIBUJANDO UN MAÑANA

2,640 masks N95 and 5,280 personal protection kits (4 months supply).

▶ NATIONAL INSTITUTE OF SCIENTIFIC MEDICINE AND NUTRITION SALVADOR ZUBIRÁN - NATIONAL INSTITUTE OF RESPIRATORY ILLNESSES (INER)

135 monitors with basic parameters
3 units to monitor patients
2 complete laryngoscope video equipments
160 pulse oximeters
6 electrocardiographs

▶ DONATION TO FIVE STATE SHELTERS

Masks, soap and antibacterial gel, protective glasses, disposable gowns and alcohol (2 months supply).

▶ SUPPORT FOR MEDICAL STAFF

Breakfasts for the medical personnel



**Delivery of donated materials
(49 sec.)**



Words of thanks from the Grain of Sand Shelter in Mexico (32 sec.)



Panama



budget / cost (euros)
551,203 / 507,511

92%

GHS INDEX 195 **68**

COVID-19 IMPACT
2,596 / 72 infected / deaths
(per 1 M)
4,594 active cases

- ▶ **MINISTRY OF HEALTH AND SOCIAL SECURITY**
 - 6 monitors
 - 6 ventilators
 - 6,000 kits for the *triflow* breathing exercise
 - 1,000 oxygenation cannulas
 - 300 masks
 - 50,000 gloves
 - 5 stretchers
 - 125,000 masks
- ▶ **HOSPITAL GORGAS**
 - 15,936 serological tests

Paraguay



budget / cost (euros)
851,794 / 549,517

65%

GHS INDEX 195 **103**

COVID-19 IMPACT
121 / 2 infected / deaths
(per 1 M)
510 active cases

- ▶ **MINISTRY OF HEALTH AND WELL BEING**
 - 4,000 facial protection masks
 - 4,000 eye protectors
 - 50,000 masks
 - 50,000 physical exam gloves
 - 5,000 facial protectors
 - 50,000 socks
 - 50,000 masks N95
 - 10,000 gowns
 - 50,000 caps

Peru



budget / cost (euros)
826,582 / 486,398

59%

GHS INDEX 195 **49**

COVID-19 IMPACT
3,766 / 110 infected / deaths
(per 1 M)
69,401 active cases

- ▶ **DONATION TO THE COUNTRY'S HOSPITALS**
 - 20 ventilators [in collaboration with the National Insurance Association APESEG]
- ▶ **MINISTRY OF HEALTH, PERU (MINSA)**
 - 30,000 reusable masks
 - 4,000 gowns
 - 1,000 desinfecting units
 - 30,000 gloves
 - 4,500 eye protectors
 - 30,000 socks



Puerto Rico



budget / cost (euros)
597,013 / 266,355

45%

GHS INDEX 195 **1**

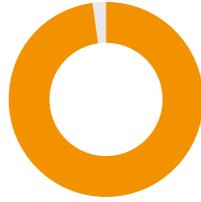
COVID-19 IMPACT

423 / 25 infected / deaths
(per 1 M)
956 active cases

MEDICAL CENTER OF PUERTO RICO

Masks
Masks N95 and KN95
Protective suits anti-COVID-19
Screens, gloves and gowns

Dominican Republic



budget / cost (euros)
543,219 / 531,792

98%

GHS INDEX 195 **91**

COVID-19 IMPACT

1,391 / 42 infected / deaths
(per 1 M)
6,328 active cases

MINISTRY OF PUBLIC HEALTH - BHD LEÓN

28,000 tests

MINISTRY OF PUBLIC HEALTH

250,000 pairs of gloves
62,000 masks
5,315 glasses

HOSPITAL ESPAÑOL DE MONTEVIDEO - STATE HEALTH SERVICES ADMINISTRATION

A tomograph
Donation of 30 beds
[in collaboration with Zurich and Banco de Santander].

NATIONAL EMERGENCY SYSTEM - MINISTRY OF DEFENCE

10,000 masks
200 boxes of gloves

HOSPITALES DE SALTO Y PUNTA DEL ESTE

Portable radiology equipment
7 manual beds
5 electric beds

Venezuela



budget / cost (euros)
429,723 / 60,311

14%

GHS INDEX 195 **176**

COVID-19 IMPACT

41 / 0 infected / deaths
(per 1 M)
865 active cases

PUBLIC SECTOR DONATION - SUPERINTENDENT OF INSURANCE

4,000 masks
4,000 pairs of gloves
4,000 gowns

DONATIONS TO RESIDENCIES AND SHELTERS

Protective supplies: cleaning materials, gloves, masks, alcohol, antibacterial gel, bleach, adult disposable diapers and bed protectors.

Fabrication of masks in Guatemala (1.30 min.)



Uruguay



budget / cost (euros)
483,627 / 395,974

82%

GHS INDEX 195 **81**

COVID-19 IMPACT

227 / 6 infected / deaths
(per 1 M)
136 active cases



Asia

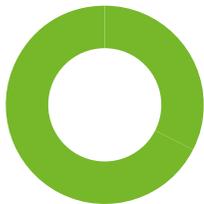
325,906 €

87%
allocated





Philippines



budget / cost (euros)

185,038 / 187,500

101%

GHS INDEX 195 **53**

COVID-19 IMPACT

131 / 8 infected / deaths

(per 1 M)

10,123 active cases

► PHILIPPINE GENERAL HOSPITAL

Beds for intensive care units

Ventilators

IV Infusion pumps

Heart monitors



Indonesia



budget / cost (euros)

140,868 / 95,006

67%

GHS INDEX 195 **30**

COVID-19 IMPACT

83 / 5 infected / deaths

(per 1 M)

15,717 active cases

► NATIONAL HOSPITAL COVID-19

5,000 gowns

50,000 masks

3,000 gloves

3,500 shoe protectors

2,000 surgical caps



*Helping Those
who Need it Most*

*We must be willing to let go of the life
we planned so as to have
the life that is waiting for us.*

Joseph Campbell

It is necessary to find a vaccine; in the meantime we need to develop effective treatments and acquire the necessary sanitary resources so that health systems are not overwhelmed by the onslaught of patients. But once the worst passes, and it will, we need to confront the consequences and help people return to places they haven't been before.

Covid-19 has disrupted our lives in ways both large and small. The coronavirus, like a thief, has forced us to choose between our money and our lives. The confinement period has reduced economic activity to a minimum with devastating consequences for workers. The situation in Spain and the data from 30 April provide a good example: by this date, six weeks after the start of the confinement period, statistics showed an increase of 585,156 unemployed people. In 2019 the aggregate figure of contributors to social security underwent an increase of 250,000 workers; by the end of March 2020, however, the figure had dropped by more than 865,000 affiliates. In addition, the number of contracts signed in April 2020 demonstrates a 61% decrease with respect to April 2019 (1,765,185 / 673,149). Altogether figures show that 3,831,203 are currently unemployed, with the expectation that more than 20% of the active population will be affected, and that the number of affiliates to social security decreased from 19,261,636 on 31 December 2019 to 18,396,362 on 31 March 2020.

 **Europa Press: “El paro registrado en España, en datos”**

These figures, which can be extrapolated to other economies, show the consequences of paralyzing commercial activity. On 19 April the price of a barrel of oil in the United States dropped to a negative number, that is to say, you could get paid to acquire one, and not the other way around; a truly shocking situation regarding the value of a commodity that has had one of the most inelastic levels of demand of all time. Covid-19 has disrupted typical relationships between supply and demand, and distribution and consumption. New measures are necessary to correct the path of world economies. After years of controlling public spending

countries had forgotten about deficits as cash continued to flow. Some economists, before reticent, are starting to view universal basic income as a solution. There is no more certainly. In order to avoid a deep recession an immense effort is necessary, one in which we must all take part to achieve a “V” shaped graph. The projections for a downturn in GDP foreseen by the IMF are also overwhelming: Euro zone -7,20 % (Italy -9; Spain -8; France -7,2; and Germany -7); Great Britain -6.5; Japan -5.2; Russia -5.5. The small increases projected for China and India, 1 and 1.9%, respectively, cannot make up for the fact that global GDP in 2020 will decrease by 3%. If in 2021 economies make up what has been lost, uncertainty regarding when economic activity may restart will cause a cloudy socioeconomic horizon in which the most vulnerable will be the most affected.

+ Internacional Monetary Fund: “World Economic Outlook Reports”

In addition to economic losses it will be necessary to alleviate human losses as well as the psychological consequences of the pandemic. The unknown and unexpected is frightening, even more so when it comes with grave consequences including sickness and death. In this sense



covid-19 has been devastating. From one day to the next, due to a virus about which there is still little known, we have lost friends, colleagues, siblings, parents, and grandparents. People from all levels of social and economic status have been affected though, as always, the poor have suffered greater levels of mortality as have those over the age of 70. The statistics of the dead as well as those affected from assisted living facilities are also overwhelming.

Death is frightening. Humanity has developed cultural traditions in order to make it more bearable. There is mourning, which begins with the accompaniment of the deceased in their final moments and continues with the consoling of their loved ones during the following days. Another terrible aspect of covid-19 is that its victims often die alone without the possibility of saying goodbye, while their family members remain isolated in their homes and in anguish. The luckiest, those who recover after hospitalization, report their grief for those who perished as well as those who remain hospitalized. Once fevers and coughs subside, and breathing becomes easier, we must still mend wounds to the soul whose healing can take time.

At Fundación MAPFRE we feel a special compassion for those suffering from physical, social, intellectual or emotional disadvantages. Indeed our Department of Social Action exists in order to help them: all of the Department's activities are completed in collaboration with prestigious non-profit institutions that identify areas of need and invite us to undertake various initiatives in order to help. Thus the measures Fundación MAPFRE is taking to assist with the consequences of covid-19, and to which we are allocating a budget of 10 million euros, do not spring from nowhere. Instead they are the result of accumulated experience gained over a decade of continuous activity.

Sé Solidario: Micro Assistance and Academic Support

A few years ago we developed the program **Sé Solidario**, which channels our aid to those who need it most, helping them avoid social exclusion and ensuring them future opportunities. Our assistance consists in structured projects, adapted to the situations at hand, that go beyond the mere donation of funds. In order to carry this out we are supported by specialized non-profit organizations.

 **Fundación MAPFRE: "Sé Solidario Program"**



One of the consequences of covid-19 has been to remove children from their schools, which is bad for all, but particularly terrible for those pupils whose principal meal was provided there. Not only do these young ones face the loss of information and skills, they also face malnutrition and attendant health problems. In addition there is the issue of the digital gap as many children do not have internet access, or do not have an internet connection that is strong enough to support online learning.

In order to confront this situation we have developed a micro assistance program donating up to 2,000 euros to various socially minded organizations (Asociación Mi Princesa Rett, Fundación Ana Carolina Díez Mahou, Fundación Tengo Hogar, Cáritas Diocesana and Altamar, among others) so that they may provide the necessary goods to those in need, from groceries and cleaning supplies to hygiene products.

In addition to this initiative, which is going into effect immediately, we will put another in motion once pupils at risk for social exclusion return to the classroom. We will make 200,000 euros available for the purchase of school supplies and to support meal programs.

Rubén Pérez, psychologist working with families of the mortal victims of covid-19, Spain (1.39 min.)



Psychological Support

This initiative was created for those who have been hardest hit by the pandemic. Completed in collaboration with the Grupo Luria Psicología and the National Association of Funeral Services (PANASEF) we have started a service providing psychological support via phone to family member of covid-19 victims. In 45-minute sessions psychologists make a preliminary diagnosis, establish the needs of their patients and connect them to specialists. Psychologists assist in identifying emotions that go beyond grief (for example, rage, guilt, unreality) and help patients manage their emotions and assume their roles as survivors. Based on the information they gain they may suggest therapies to treat trauma, which will be particularly helpful for those who were not able to say goodbye to their loved one and as a result suffer impossible grief.

Early psychological attention is fundamental to stop normal feelings of loss and sorrow from taking over and leading to what specialists call persistent grief complex, in which episodes of profound sadness, nostalgia, loss of concentration, resentment and feelings of guilt are recurrent. Not stopping persistent grief complex in time leads to a higher probability of anxiety, depression, PTSD, and even psychotic episodes. Fundación MAPFRE has allocated a budget of 50,000 euros to the psychological support initiative to help those in need.

Stimulating Economic Activity

The economy is another victim of covid-19. Large companies have financial resources and solid infrastructures that permit them to weather the storm, but small business and those who are self-employed cannot support themselves in the midst of economic paralysis. The threat of a definitive cease in activity and its consequences for employment could be catastrophic for them and for the economy in general; indeed a large percentage of workers are contracted by small and medium-sized business.

At Fundación MAPFRE we also have a support system in place to bolster employment in general and the self-employed. Thanks to the program **Accedemos** many have been able to enter through the doors of the labor market. The program was established in 2013 to alleviate the consequences of the 2008 recession and since then it has benefitted 3,500 people, most of who have gone on to gain permanent employment. At this juncture we have allocated a budget of 5.5 million euros in order to increase our efforts with this program. The program finances full-time contracts during a nine-month period with a monthly 500-euro stipend and part-time contracts with a 300-euro stipend. These sums are directed principally to the self-employed, those over 50 years old, and businesses with fewer than five employees that are located in cities with a population under 50,000. Market conditions show that these groups need the support the most and have the greatest difficulty getting back to work.

Fundación MAPFRE: “Grants for employment”

Another project dedicated to reactivating the economy is aimed at the **self-employed**, a collective we continue to work with closely thanks to the Association of Self-Employed Workers (ATA). When the door of a bar, restaurant, bookstore, or workshop closes, and we don't know when it will open again, great uncertainty takes hold of the owners, who during globalization have a difficulty making a living under normal circumstance. These are businesses with a thin profit margin and behind them there is usually a self-employed person who for good or for bad needs to pay the majority of the bills without an income. Through the ATA we have made legal council available to these workers. The councilors advise them, help them to access public benefits, assist with tax matters, or any other issue that with help them keep their businesses viable. At Fundación MAPFRE we want to help those who have had to stop working due to reasons outside of their

control so that they do not need to back step. To this end we have allocated a budget of 80,000 euros as well as created a series of infographics with useful advice that are available on the web pages of the ATA and Fundación MAPFRE, and are disseminated online.

+ **Fundación MAPFRE: “¿Cómo afronto mis obligaciones?”**

Other Healthcare Initiatives – Voluntary Work

#StopCorona is a platform of startups, large-scale digital businesses and internet investors aiming to find health solutions for dealing with covid-19. To this end they have undertaken to select the two best projects in three categories: data analysis, technological solutions and solidarity. We have budgeted 30,000 euros for this endeavor in addition to bringing our experience to the development of the different projects.



These calls break the routine and take us to a time where the virus doesn't exist, where there are invitations to celebrate birthdays, to cook and to listen to the radio together, it's the new normal that you want to be reality.

Ángel Castañeda Dávila, volunteer for the program
Una voz amiga, Mexico

A big part of who we are and what we do at Fundación MAPFRE rests on the thousands of **volunteers** who are selfless leaders in disseminating our activities.

Those most impacted by covid-19 are those older than 70. In many cases these are people who live alone or in nursing homes where the spread of the disease was devastating. Our elderly feel like targets, isolated by force in their homes or residences, and alone, either because they have no close family or because of digital inequality. Indeed, many seniors find it difficult to maintain active social relations using web technologies that prove so useful in times of the pandemic. Their contact with reality is through radio or television where the "infodemic," the overabundance of news, scares more than informs and increases their levels of anxiety and stress.

It is not fair to abandon the older generation who have done so much for those who followed, especially when they have reached the age when they are aware that life is ending. For them we have started the program **Una voz amiga** (A Friendly Voice), with a 10,000 euro budget, with which we want to highlight the strength of language. Here more than one thousand volunteers bring company and comfort to those who need it the most. What we intend is something simple, human and necessary: we want to talk to them, we let them talk to us and in this fruitful dialogue they feel accompanied, listened to and, as much as possible, not alone. Fundación MAPFRE's line will never be off the hook for our elderly.

Additionally many volunteers take advantage of the days of confinement to make flowers and the proceeds of their sales are destined to nursing homes. Fundación MAPFRE has budgeted 10,000 euros for this purpose.

We also count on you, kind reader. Our volunteer program is open to your participation, but you also may make a modest contribution with a small donation that Fundación MAPFRE will match, doubling the collected amount. We have a budget of 300,000 euros. Whatever we collect will go to our campaign **Ahora, por ellos** (Now, for them), aimed at the



vulnerable elderly who are alone and who we will call and to whom we will bring food, medicine and healthcare. In order that your donation arrive correctly and as soon as possible we count on the support of the Spanish Confederation of Organizations of Senior Citizens (Confederación Española de Organizaciones de Mayores), well established within Spain.

+ Fundación MAPFRE: “Ahora, por ellos. Son nuestra memoria, se merecen todo nuestro respeto y protección”

+ Confederación Española de Organizaciones de Mayores

The slogan **Stay home** (Quédate en casa) has become popular throughout the world. This is what is necessary during these times. To help you during the confinement period we invite you to visit us at our webpage under that same section. There you will find cultural activities, among others, aimed at your physical and emotional wellbeing.

+ Fundación MAPFRE. Physical and emotional health

+ Fundación MAPFRE. Now more than ever

To Empty the Sea with a Spoon

After having reported all of our efforts to combat covid-19 an anecdote attributed to St. Augustin comes to mind. This father of the church was strolling on the beach trying to unravel deep theological problems when he came across a child who was diligently removing sea water with a bucket and throwing it into a hole he had dug. Augustin of Hippo could not help but ask the child what was he doing, to which the child replied: I want to put all of the sea water into this hole. The sage exclaimed that that was impossible and the child retorted: it is more difficult to do what you do, to understand the mystery of God, and you don't give up.

We are aware that we are emptying the sea with a spoon, but we will not give up. If we can make it so that one unemployed person finds a job, one small business stays open, so that one elderly person feels less alone, or that the relative of a victim receives consolation, we will feel pleased because we know that more like them will follow. This is how solidarity works, once sown it multiplies like a benevolent virus that we want to propagate. And this we will achieve because there is no treatment, nor vaccine for the virus of solidarity. ✕





***Solidarity,
Day by Day***

*Optimism is the faith that leads to achievement;
nothing can be done without hope and confidence.*

Hellen Keller

Nobody could imagine living through a pandemic like the present one. If indeed there have been accredited voices predicting that it could happen, neither governments nor civil societies had specific plans to combat it. At Fundación MAPFRE given the nature of our institution, we have experience in assisting during emergencies, in supporting vulnerable populations and in collaborating with different health sector institutions. Indeed, these factors played in our favor, but to design such an ambitious plan in such a short amount of time required the reorganization of all our activities and budgets. It was no easy task, especially when we take into account the rushed nature of events during the second half of March. On March 9 classes were suspended and museums closed (our exhibition spaces closed on March 9 in Madrid and March 11 in Barcelona). The theaters followed, and on March 14 the government decreed the confinement of the Spanish population, a measure that many countries adopted, some sooner, some later.

Therefore we find it useful to include a chronology of the most important activities we have undertaken since they were approved by an extraordinary board meeting that took place on March 30. Behind each entry, in addition to concrete aid, is a large dose of enthusiasm and teamwork. It has been a challenge each day, but each small success has made it worth it and helped us persevere. Here you can see for yourself how solidarity spreads with extraordinary speed. ✕

RES RESEARCH

DSM DELIVERY OF SANITARY MATERIAL

SOL ACTS OF SOLIDARITY

Only activities already completed are included.

25.03

SOL GLOBAL

Setting up voluntary activities.

29.03

DSM SPAIN

Delivery of the first urgent sanitary supplies in Madrid.

30.03

RES SPAIN

Approval by the Board for the plan of activities regarding covid-19. Signature of the contract and delivery of assistance to Spanish National Research Council.

31.03

SOL SPAIN

Launching of the microdonations campaign.

02.04

DSM SPAIN

Madrid Autonomous Community.

03.04

SOL SPAIN

Setting up the plan to help the self-employed and the line for psychological assistance. Urgent petitions from Canary Islands nursing homes channeled through micro donations.

06.04

SOL SPAIN

Beginning of the campaign Friendly Voice (Voz Amiga).

08.04

RES SPAIN

Clinical test approved by the Spanish Medicine Agency for the ventilator model Open Ventilator.

DSM SPAIN

Castilla-La Mancha Community.

09.04

DSM BRAZIL

Health Network Mater Dei and Foundation Oswaldo Cruz.

10.04

RES SPAIN

Delivery of the first unit of the Open Ventilator to the Hospital of Alcorcón for tests with patients.

13.04

DSM SPAIN

Andalusia Community.

DSM UNITED STATES

Massachusetts General Hospital.

14.04

DSM CHILE

Delivery of sanitary supplies to nursing homes.

17.04

DSM SPAIN

Castilla y Leon Community.

20.04

DSM PORTUGAL

University Hospital Center, Central Lisbon.

21.04

DSM URUGUAY

Donation of a scanner to the Spanish Hospital in Montevideo.

DSM BRAZIL

Field hospital at the Pacaembu Stadium.

SOL SPAIN

New volunteer actions addressed to children at risk of social exclusion, immigrants and the intellectually disabled.

22.04

DSM UNITED STATES

City of Boston (Deputy Attorney General Office) and UMASS Memorial Hospital.

23.04

SOL SPAIN

112 social organizations receive 220,000 euros in assistance.

DSM SPAIN

National Police.

DSM PARAGUAY

Ministry of Public Health and Social Welfare

DSM HONDURAS

Hospitals in the northern part of the country.

24.04

DSM SPAIN

Two latest model disinfection equipments.

DSM BRAZIL

Municipal Hospital Campo Limpo (São Paulo).

DSM VENEZUELA

Public Health Section, hospitals and nursing homes.

27.04

DSM PANAMA

Ministry of Health, Social Security and Gorgas Hospital.

DSM DOMINICAN REPUBLIC

Ministry of Public Health.

28.04

DSM TURKEY

Donation to shelters managed by Darüssafaka.

29.04

DSM EL SALVADOR

El Salvador hospitals and especially the National Emergency Hospital.

DSM ECUADOR

Charity Board of Guayaquil. The two first Open Ventilator ventilators arrive.

30.04

DSM SPAIN

The Civil Guard.

DSM UNITED STATES

Boston Medical Center.

DSM MALTA

Health authorities of the country.

02.05

SOL SPAIN

The consultants of the support project for the self-employed have responded to more than 2.000 inquiries.

03.05

SOL SPAIN

The plan for psychological help reached 44 appointments and assisted 21 patients

04.05

RES SPAIN

Manufacture of protection equipment: 9,018 screens, 3,093 masks and 3,200 gowns.

SOL SPAIN

The microdonations campaign reaches 149,441.96 euros.

DSM MEXICO

Donation to shelters through A Grain of Salt and Foundation Human Being.

At Fundación MAPFRE we are with you all the way. Even more when it's necessary, because you are our inspiration.

#FM_Contigo

Fundación
MAPFRE

www.fundacionmapfre.org