We have changed perceptions of insurance and markets, we have changed regulation and we have changed international standards. These are heavy blocks to move."

Doubell Chamberlain • Board Chair
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</tbody>
</table>
A message from the Chair

International concern about the impacts of climate change and natural disasters has brought the insurance community together to build resilience and manage risk more effectively.

At a time when insurers should be leveraging their risk management skills and not merely selling risk transfer policies, some companies want to reduce their exposure to climate and NatCat risks, potentially shifting the burden to governments and taxpayers. Such thinking not only undermines development objectives, but makes little business sense in the transition to a digital economy.

The COVID-19 pandemic has dramatically added to the risks confronting the poor and vulnerable in countries where health and social care is already stretched, and future welfare provision is far from certain. With climate and health disasters fast becoming the new normal, insurers have a unique opportunity to go beyond ‘business as usual’ and help governments, businesses and households manage the risks they face. The industry’s actions now will determine its relevance after the crisis.

Against this increasingly uncertain background, protecting low-income households and small businesses is even more important than before. Scaling up inclusive insurance is more urgent now than ever. It is encouraging to see signs of increasing interest in using microinsurance to transfer risk, sometimes complemented by macro-level sovereign risk management and aggregated meso-level solutions.

InsurTech has the potential to help achieve the scale needed, but the lack of digitalisation in some markets is frustrating. Progress on digital payments remains slow. Regulators need to be more open to innovative solutions for serving low-income consumers. We need to rethink the way we regulate technology and innovation if insurance is to grow and significantly reduce the impact of risk in low-income markets.

The MiN is ambitious but realistic about the role of insurance as a development tool. Inclusive insurance is essential for sustainable development; it may not be the only solution to all development challenges, but we believe it can and should play a much greater role. By bringing the insurance ecosystem together we can achieve outcomes which would not otherwise be possible. Public-private microinsurance partnerships across emerging Asia, Latin America, the Caribbean and Africa are already reducing exposure to risks to health, life, property, businesses and farms caused by increasingly extreme and erratic weather.

In collaboration with our members and strategic partners, the MiN continues to create an enabling environment which drives the development of effective, inclusive insurance markets that work for the poor and build resilience for low-income households and businesses around the world.

Doubell Chamberlain
Chair of the MiN Board

Partnerships are vital for sustainable development. We cannot solve global challenges by working in silos.”

Gilles Renouil
Director of Microinsurance, Women’s World Banking
A message from the Executive Director

Unprecedented challenges from climate change, natural catastrophes and the coronavirus pandemic highlight the MiN’s vital role in leveraging collaborative partnerships to reduce the risks faced by low-income populations.

In 2019, all over the world, our members continued to deliver inclusive insurance to vulnerable individuals, families and businesses and to help them manage shocks which could otherwise push them back into extreme poverty. As a Network, we can be rightly proud.

Our global partnerships are flourishing and our influence is growing. We joined the Operating Committee and Inclusive Insurance Working Group of the Insurance Development Forum (IDF), and became a member of the InsuResilience Global Partnership. We co-organised three Consultative Forums in Panama, South Africa and Bangladesh, which brought together nearly 200 industry experts for public-private dialogue. Our latest Landscape Study of 44 African nations reaffirmed the significant role the MiN plays as a thought leader, although the challenges of obtaining accurate, timely data underlined once again the urgent need for more funding of data collection and analysis to continue developing the market.

Building on our successful ‘championship’ programme, the MiN team and our members spoke at and co-organised events in Bangladesh, Bolivia, Botswana, Burkina Faso, Germany, Luxembourg, Panama, Singapore, South Africa, Spain, Tanzania and the United Kingdom. More than 200 members joined our popular Expert Forums. Our membership now represents 400 experts and practitioners from all over the world.

For those unable to join events in person – and this will become even more important as travel is restricted in 2020 – it is encouraging that our digital outreach continued to grow, with modest increases in newsletter subscriptions, website visitors and social media engagement. You can read more about these achievements on page 8.

2019 brought new and unexpected challenges, but the Executive Team rose to the occasion and we achieved the majority of our work plan. We also further refined our theory of change and clarified the linkages between what we seek to achieve and what we do to achieve it, ensuring alignment between private and public sector action.

The refined theory of change, along with an updated five-year work plan, was well received by the Government of Luxembourg, which has extended our core funding for another five years. Their continuing support confirms the government’s confidence in the importance of inclusive insurance and the MiN’s role in the sector, and it is to be hoped that other donors and sponsors will follow their lead.

Katharine Pulvermacher
Executive Director

“The MiN is where all the SDGs come together. It’s where we can all join our efforts and make a change in the countries where we operate in underserved sectors of society.”

Farzanah Chowdhury
CEO, Green Delta Insurance and 2019 Asia Insurance Industry Awards “Woman Leader of the Year”
**2019 THE YEAR IN NUMBERS**

**communicate**

- **6 Expert Forums**
  - 342 registrations (+39%)
  - 227 attendees (+55%)
  - 21 global experts (+10%)  

- **3 Consultative Forums**
  - 186 in-person participants (+16%)
  - 43 speakers & moderators

- **July Member Meeting**
  - 53 participants • 36 organisations
  - 94%+ member satisfaction

- **1 Donor Round Table**
  - Representatives from Luxembourg, Switzerland, Germany, France and multilateral institutions

- **42,624** unique website visitors
  - 2,173 LinkedIn followers (+20%)
  - 3,370 Twitter followers (+8%)
  - 1,629 Facebook likes (+3%)

- **11 editions of Network Exchange**
  - 3,600+ Subscribers
  - 12 member profiles

**engage**

- **3 Parallel Sessions**
  - at the 15th International Conference on Inclusive Insurance
Landscape Study & World Map of Microinsurance

44 African countries • 100 insurers
10 million lives covered in 6 countries

1 Training Workshop
African Microfinance Week – Pathways towards greater impact: improving your MFI’s insurance offering

4 Best Practice Groups
Landscape • Inclusive Insurance for MSMEs
Health • Climate Change & Food Security

64 institutional members
32 individual members

66 one-to-one engagements
Approx 400 individuals represented
Communicating our insights

As the Network continues to deepen its footprint in the Global South, online communication and social media outreach are increasingly important for effectively disseminating knowledge, research, market intelligence and news about developments in inclusive insurance.

This trend was reflected in the steady growth of the MiN’s digital channels in 2019: over the year Twitter followers were up 8%, Facebook likes up 3.4% and LinkedIn followers increased by 20%. At 1.9%, our engagement rate on Twitter was more than 30x the median for non-profit organisations. Despite postponing a planned upgrade to a multi-lingual website, there was a modest increase to 42,624 unique visitors in 2019.

The Landscape of Microinsurance in Africa 2018: focus on selected countries was launched at the 15th International Conference on Inclusive Insurance (ICII) in Dhaka, Bangladesh after a sustained social media campaign to generate interest ahead of the conference. Media coverage included Risk Africa Magazine, The Business Standard, The Independent (Bangladesh), Asia Business Review, Reinsurance News and Business Report. There were also several further reports mentioning the Landscape Study in Bangladeshi media. The MiN also provided a rolling news service from the 15th ICII with daily updates and summaries of plenary sessions and panel discussions.

Raising visibility and influence whilst maintaining and developing contact between members and the wider inclusive insurance community through the monthly newsletter remained vitally important. Network Exchange continued to build a steady following in 2019, with more than 3,600 subscribers and higher open and click rates than in 2018.

Reflecting the range of members’ work, member profiles in the newsletter during the year included Cenfri, MicroSave Consulting, Oikocredit International, Women’s World Banking, Feed the Future AMA Innovation Lab, AM Best, ILO’s Impact Insurance Facility, Ulaanbaatar City Insurance, MicroInsurance Centre at Milliman, Inclusive Guarantee, Green Delta Insurance and the World Food Programme.

Other newsletter highlights included a series of reports from the 15th, 16th and 17th Consultative Forums on climate and disaster risk, which explored how to manage climate and disaster risk, build resilience and bridge the protection gap in Latin America and the Caribbean, Africa and Asia. There was also detailed coverage of the six Expert Forums covering climate change and food security; insurance for MSMEs; health microinsurance; customer-centricity and gender; the business case for microinsurance and the results of the Landscape 2018 Study.

Complementing these themes, the newsletter reported on African insurance markets, overcoming gender barriers, insurance for trauma survivors, nudge theory and behavioural economics.

“We must be relevant to industry and donors, adding market intelligence and insights that make the whole greater than the sum of the parts.”

Doubell Chamberlain
Board Chair
Growing our influence

In 2019, we maintained our unique position as a global convenor and thought leader in inclusive insurance. We continued our close relationship with the Government of Luxembourg, and are a key member of Luxembourg’s House of Microfinance.

We joined the Insurance Development Forum’s (IDF) Operating Committee and Inclusive Insurance Working Group. IDF Secretary General Ekhosuehi Iyahen spoke at the July Member Meeting (JMM). We also joined InsuResilience Global Partnership, which has in turn become a strategic partner of the Network. We maintained our support for UNEP-PSI and our memberships of InFiNe.lu – where our Executive Director is a member of the Board – and e-MFP.

Together with A2ii, IAIS and InsuResilience Global Partnership, we organised three Consultative Forums in Panama City, Johannesburg and Dhaka, on the theme Climate and disaster risk: building resilience, bridging the protection gap. The Forums attracted nearly 190 in-person participants and were live-streamed to a global audience. After six successful years we have jointly decided to explore other ways to deepen dialogue between policymakers, regulators and the private sector. We are truly grateful to the IAIS and the A2ii for what has been a fantastic partnership and will continue to work closely with them.

Our six Expert Forums on themes closely aligned to development goals attracted a total of 227 members, and we thank all those who contributed their expertise as panelists and moderators.

Together with ILO’s Impact Insurance Facility, we organised a training workshop for MFIs in Burkina Faso during ADA’s African Microfinance Week.

We also finalised a Latin America market development programme in partnership with ILO’s Impact Insurance Facility, FIDES (Federation of Inter-American Insurance Companies) and Fasecolda (the Colombian national insurance association). The programme launched in February 2020 with the appointment of a regional coordinator in Bogotá.

Together with Munich Re Foundation and the Bangladesh Insurance Association (BIA), we co-organised the 15th International Conference on Inclusive Insurance (ICII): Coping with Climate Risk. At the conference in Dhaka, attended by 580 participants from 42 countries, we launched the Landscape of Microinsurance Africa 2018: focus on selected countries, hosted three parallel sessions and organised the press conference. During the opening ceremony, MiN Board Chair Doubell Chamberlain spoke alongside the Prime Minister and Finance Minister of Bangladesh.

By the end of 2019 we had 64 institutional and 32 individual members, together representing some 400 individuals. With incoming institutional and individual members in the pipeline we are well-poised for membership growth in 2020.

The MiN played a prominent role in the Risk and the Insurance Business in History conference; the 5th Eastern & Southern Africa Regional Microinsurance Conference; the FIDES Bi-Annual Conference; and African Microfinance Week. We thank Board members Andrea Keenan, Lorenzo Chan and Matthew Genazzini who represented us at these events.

“

The MiN is absolutely critical to the development of the industry, getting more players involved and familiar with what works and doesn’t work.”

Craig Churchill
Chief of ILO’s Social Finance Programme & Team Leader, Impact Insurance Facility
2019
the year in events

- Solely organised by the MiN
- Jointly organised
- Active participation at event organised by another institution

### Six Expert Forums

**EF1 March**  
*Agriculture insurance, climate risk and innovations*

**EF2 May**  
*Challenges & impact of extending inclusive insurance to MSMEs*

**EF3 October**  
*Using inclusive health insurance to drive health outcomes*

**EF4 October**  
*Inclusive insurance for the vulnerable: how to design customer-centric and gender-sensitive offers*

**EF5 November**  
*Landscape of Microinsurance in Africa*

**EF6 December**  
*The business case for microinsurance (revisited)*

### 15th Consultative Forum
*Climate and disaster risk: building resilience, bridging the protection gap in Latin America and the Caribbean*
- Hosted by Superintendencia de Seguros y Reaseguros de Panamá (SSRP), co-organised by A2ii, IAIS, InsuResilience Global Partnership and the MiN. Total attendance: **68**
- Panama City, Panama

### FIDES Bi-Annual Conference
*Speaker: Katharine Pulvermacher, Executive Director*
- **10**
- Santa Cruz, Bolivia
Our institutional members in 2019

The Microinsurance Network is a growing platform of 64 institutional and 32 individual members representing a community of some 400 experts and practitioners from over 50 countries.

AB Consultants
http://www.abconsultants.co.ke

A.M. Best
http://www.ambest.com

Access to Insurance Initiative (A2ii)
http://a2ii.org

Acting for Life, la vie pas la survie
http://www.acting-for-life.org

Agence Française de Développement (AFD)
http://www.afd.fr

Alternative Insurance Company (AIC)
http://www.aic.ht

American Council of Life Insurers (ACLI)
http://www.acli.com

Appui au Développement Autonome (ADA)
http://www.ada-microfinance.org

Asociación Mexicana de Instituciones de Seguros (AMIS)
http://www.amis.com.mx

Asociación Peruana de Empresas de Seguros (APESEG)
http://www.apeseg.org.pe

AXA S.A.
http://axa.com

Belgian Raiffeisen Foundation (BRS)
http://www.brs.coop

Bradesco Seguros
http://www.bradescoseguros.com.br

Cebuana Lhuillier Insurance Solutions
http://www.cebuanalhuillier.com

Center for the Economic Analysis of Risk (CEAR) – Georgia State University
http://cear.gsu.edu

Centre for Financial Regulation and Inclusion (CENFRI)
http://cenfri.org

Confederação Nacional das Empresas de Seguros Gerais (CNseg)
http://www.cnseg.org.br

Consultative Group to Assist the Poor (CGAP)
http://www.cgap.org

DataDrivenFinance AS
http://www.ddfinance.com

Denis Garand & Associates
http://www.giz.de

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
http://www.giz.de

Development of Humane Action Foundation (DHAN Foundation)
http://www.dhan.org

Dutch Ministry of Foreign Affairs
http://www.government.nl

Federación de Aseguradores Colombianos (FASECOLDA)
http://www.fasecolda.com

Federación Interamericana de Empresas de Seguros (FIDES)
http://www.fideseguros.com

Feed the Future Lab for Markets, Risk and Resilience (MRR Innovation Lab)
https://basis.ucdavis.edu

Financial Sector Deepening Trust (FSDT Tanzania)
http://www.fsdt.or.tz

Frankfurt School of Finance & Management
http://www.frankfurt-school.de

Fundación para el Desarrollo Productivo y Financiero (Fundación PROFIN)
http://www.fundacion-profin.org

GBG Fund
https://ggb.com

GIZ on behalf of BMZ
http://www.giz.de

Grameen Crédit Agricole Microfinance Foundation
http://gca-foundation.org/home
Green Delta Insurance Company Limited
http://www.green-delta.com

Hollard
http://www.hollard.co.za

Ibisa
https://www.ibisa.network

ILO’s Impact Insurance Facility
http://www.impactinsurance.org

Inclusivity Solutions
http://www.inclusivitysolutions.com

International Actuarial Association (IAA)
http://www.actuaries.org

International Fund for
Agricultural Development (IFAD)
http://www.ifad.org

Kashf Foundation
http://kashf.org

Katie School of Insurance and Financial
Services at Illinois State University
http://business.illinoisstate.edu

KfW Bankengruppe
http://www.kfw.de

Leapfrog Investments
http://www.leapfroginvest.com

Making Finance Work for Africa (MFW4A)
http://www.mfw4a.org

Mercy Corps
http://www.mercycorps.org

Microinsurance Catastrophe
Risk Organisation (MiCRO)
http://www.microrisk.org

MicroEnsure
http://microensure.com

Microinsurance Master
http://www.microinsurancemaster.org

MicroSave Consulting
http://www.microsave.net

Milliman
http://www.milliman.com

Milvik AB | BIMA
http://www.bimamobile.com

Munich Re Foundation
http://www.munichre-foundation.org

Oikocredit International
http://www.oikocredit.coop

Oromia Insurance Company S.C.
http://www.oromiainsurancecompany.com.et

Pakistan Microfinance Network
http://www.pmn.org.pk

Pioneer Life Incorporated
http://www.pioneer.com.ph

PlaNet Guarantee (Inclusive Guarantee)
www.inclusiveguarantee.fr

Radiant Yacu
https://www.radiant.rw

Sanasa Insurance Company Limited (SICL)
http://www.sicl.lk

Swiss Agency for Development
and Cooperation (SDC)
http://www.eda.admin.ch

The World Bank Group
http://www.worldbank.org

Ulaanbaatar City Insurance
http://www.ubci.mn/

Women’s World Banking
http://www.womensworldbanking.org

World Food Programme (WFP)
http://www.wfp.org
Partners and sponsors

Our business model is based on collaboration and partnership. Some of our partners provide financial support, others collaborate actively with us on joint programmes, and some do both. We gratefully acknowledge all of their support.

Luxembourg Ministry of Foreign and European Affairs – Directorate for Development Cooperation and Humanitarian Affairs

Through the Ministry of Foreign and European Affairs – Directorate for Development Cooperation and Humanitarian Affairs and the Ministry of Finance, the Government of Luxembourg has provided the core funding for the Executive Team since the MiN’s inception in 2012. The current funding is agreed through to 2024.

Munich Re Foundation

Munich Re Foundation has worked with us since 2004 and launched the International Microinsurance Conference (IMC) in 2005, which later became the International Conference on Inclusive Insurance (ICII) in cooperation with the CGAP Working Group on Microinsurance, which became the MiN. Today, the MiN is proud to be recognised as a co-organiser of the ICII. We also acknowledge Munich Re Foundation as a co-funder of the 2018 Landscape of Microinsurance in Africa, published in 2019.

InsuResilience Global Partnership

In a reciprocal arrangement, MiN has become a member of InsuResilience Global Partnership, which is actively partnering with us. In particular, InsuResilience collaborated with respect to the 2019 Consultative Forums and is also a member of the MiN’s Climate Change & Food Security BPG and the Landscape BPG.

UN Environment’s Principles for Sustainable Insurance Initiative (UNEP/PSI)

UN Environment’s Principles for Sustainable Insurance Initiative and the Microinsurance Network have joined forces to help achieve the UN Sustainable Development Goals. The Network has been a UNEP/PSI Supporting Institution since August 2017.

IDF

In 2019 MiN joined the Operating Committee and Inclusive Insurance Working Group of the Insurance Development Forum (IDF), a public-private partnership led by the insurance industry and supported by international organisations.

Access to Insurance Initiative (A2ii)

In 2019, our Consultative Forums were co-funded by and implemented in partnership with Access to Insurance Initiative (A2ii) and the International Association of Insurance Supervisors (IAIS), as well as InsuResilience Global Partnership. We also acknowledge A2ii for their support in sourcing data for the 2018 Landscape of Microinsurance in Africa, published in 2019.
<table>
<thead>
<tr>
<th><strong>International Association of Insurance Supervisors (IAIS)</strong></th>
<th><strong>Global Partnership for Financial Inclusion</strong></th>
<th><strong>ADA</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>In addition to the Consultative Forums, the IAIS, which is housed at the Bank for International Settlements (BIS), supports the MiN through our guest participation in their Financial Inclusion Working Group.</td>
<td>The MiN is an affiliated member of the Global Partnership for Financial Inclusion (GPFI), where it is a member of the SME Finance and Financial Consumer Protection and Financial Literacy subgroups.</td>
<td>Co-organiser of the 47th Midi de la Microfinance, Luxembourg, on pairing inclusive finance and insurance.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>AXA</strong></th>
<th><strong>Georgia State University – CEAR</strong></th>
<th><strong>Microinsurance Master</strong></th>
</tr>
</thead>
</table>

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<tr>
<th><strong>ILO’s Impact Insurance Facility</strong></th>
<th><strong>CONTRIBUTIONS IN KIND</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-organiser of the microinsurance workshop for MFIs at the African Microfinance Week in Ouagadougou, Burkina Faso.</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th><strong>Cenfri</strong></th>
<th><strong>Milliman</strong></th>
<th><strong>MicroInsurance Centre at Milliman</strong></th>
</tr>
</thead>
</table>

| **Actuaries Without Borders** |
|-------------------------------|---|
| Landscape 2018, published in 2019. | --- |
Our Board of Directors

Our Board of Directors are leading experts in their field, representing our diverse membership in different regions. They bring a wealth of experience from across key stakeholder groups – insurers, non-profits, tech companies, supervisors and regulators, microfinance institutions and think tanks. The nine directors are elected by Network members for a two-year term, most recently in November 2018 for the 2019-2020 period.

Doubell Chamberlain • Chair
Cenfri (South Africa)

Doubell is a development economist with extensive global experience in microinsurance. He is the founder and Managing Director of Cenfri, an independent, non-profit think tank and thought leader working on financial sector development in emerging markets.

Andrea Keenan • Vice-Chair
AM Best (USA)

Senior Managing Director in charge of Strategy and Communications and Latin American operations, Andrea is an economist with expertise in country risk and emerging markets. Andrea brings her technical insurance knowledge as well as experience in international marketing and management to the board.

Lorenzo Chan • Treasurer
Pioneer Life Incorporated (Phillipines)

President and CEO of Pioneer Life Inc, Retail Organization & Digital Transformation Head of the Pioneer Group in the Philippines, Lorenzo is considered one of the champions of microinsurance in the country. He brings decades of industry experience to the Network, having continually championed insurance for the middle- and low-income markets through products and distribution channels beyond the traditional.

Francisco Astelarra
FIDES (Chile)

Francisco has worked in the insurance industry for nearly four decades, including spells as Executive Director and President of the Asociación Argentina de Compañías de Seguros (AACS), and currently as Secretary-General of FIDES (Inter-American Federation of Insurance Companies).

Kate McKee
Partnership for Economic Inclusion, World Bank (USA)

Kate retired from the World Bank in 2019. After many years leading work at CGAP on responsible finance, consumer protection and client-focused digitisation and innovation, she most recently led the start-up of the Partnership for Economic Inclusion (PEI), a World Bank-hosted initiative to accelerate scaling up, innovation and systems change for the “graduation approach” to transition millions of households out of extreme poverty.

Mandla Shezi • Secretary
Hollard (South Africa)

In 2019, Mandla served as the CEO of Hollard International and Chair of Hollard’s Financial Inclusion Megatrend Forum. He is passionate about access to affordable insurance for the poor and about insurance to cover poor communities against natural disasters.

Mathilda Ström • BIMA (UK)

Mathilda is Co-Founder and Deputy CEO of BIMA, a leading insurance and health tech player using mobile technology to drive financial inclusion and health services to the underserved. She brings a wealth of expertise in digital and mobile technology.

Matthew Genazzini • ADA (Luxembourg)

Matthew manages the technical support for microfinance institutions unit at ADA, a Luxembourg-based NGO which aims to strengthen MFIs through the provision of financial support and technical assistance services.

Roshaneh Zafar • Kashf Foundation (Pakistan)

Founder and Managing Director of Kashf Foundation – Pakistan’s first specialised microfinance institution targeting female micro-entrepreneurs – Roshaneh has been a pioneer in innovating a holistic approach for the provision of financial services to women which includes credit, financial training and access to microinsurance.
Our Executive Team

The MiN Executive Team are versatile, professional, qualified staff who have lived and/or worked in Brazil, Canada, France, Luxembourg, the Philippines, South Africa, Spain, Switzerland, the United Kingdom and the United States. The team has travelled extensively in developing countries and between them speak English, Dutch, French, Luxembourgish, Portuguese and Spanish.

Katharine Pulvermacher
Executive Director

A development economist specialised in Africa, Katharine has a background in investment marketing, research and strategy consulting, and brings previous experience managing member-based organisations. She is the programme manager for donor coordination, global partnerships, the Landscape Studies and Consultative Forums, alongside her other strategic and managerial responsibilities.

Annalisa Bianchessi
Senior Communications Manager

Annalisa is an environmental scientist who specialises in communications. She has experience supporting the development and implementation of environmental and social projects in Laos, Thailand, Madagascar, Central Africa and the Caribbean. She project manages the Network’s key events, such as the JMM, ICII and regional workshops, and collaborates closely with Hugo by overseeing media and communications. She manages relationships with members from Asia and Europe.

Hugo Fulco
Coordinator, Community Relations & Communications

With a background in journalism and international relations, Hugo project manages our Expert Forums, the monthly newsletter Network Exchange and content for our website and social media. He manages relationships with members from Africa and Latin America.

Noelia Garcia
Administrative Assistant

With a background in teaching and counselling, Noelia is a trained book-keeper and is responsible for membership administration and finance. She also supports the team by organising logistics for events.

We would like to thank the following member of staff who left us in 2019 for her valuable contribution since 2016:

Meredith Lytle
Coordinator, Community Relations & Events
Financials

Income and expenditure

<table>
<thead>
<tr>
<th>INCOME</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core funding</td>
<td>400,000</td>
<td>430,000</td>
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<tr>
<td>Membership fees</td>
<td>126,645</td>
<td>143,334</td>
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<tr>
<td>Sponsorship</td>
<td>68,895</td>
<td>46,639</td>
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<tr>
<td>Event registration fees</td>
<td>16,000</td>
<td>18,001</td>
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<tr>
<td>Consultancy income</td>
<td>8,750</td>
<td>8,750</td>
</tr>
<tr>
<td>Reimbursements</td>
<td>2,400</td>
<td>4,551</td>
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<tr>
<td>Other miscellaneous</td>
<td>129</td>
<td>11,050</td>
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<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer charges</td>
<td>-278,991</td>
<td>-330,447</td>
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<tr>
<td>Back-office expenses</td>
<td>-131,678</td>
<td>-168,603</td>
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<tr>
<td>Consultancy fees</td>
<td>-91,934</td>
<td>-65,171</td>
</tr>
<tr>
<td>Travel costs</td>
<td>-37,835</td>
<td>-41,502</td>
</tr>
<tr>
<td>Event</td>
<td>-21,015</td>
<td>-7,637</td>
</tr>
<tr>
<td>Publishing</td>
<td>-10,829</td>
<td>-5,065</td>
</tr>
<tr>
<td>Membership</td>
<td>-1,300</td>
<td>-1,300</td>
</tr>
</tbody>
</table>

Audited financials for both years

Allocation of programme spending

- Member Engagement: 16%
- JMM: 14%
- Expert Forums, BPGs and Regional Workshops: 11%
- Consultative Forums: 15%
- Landscape Study 2018 (Africa): 18%
- Championship: Communicating for Impact: 13%
- ICII: 7%
- Championship: Representation: 6%