International Development Finance Club

IDFC GENDER MAPPING 2021

A Survey for Public Development Banks

August 2023

Frankfurt School

Executive Summary

This report presents the aggregate findings of the IDFC's 2021 Gender Finance Mapping, with the participation of nine public development bank members of the IDFC[1].

IDFC Gender Tracker is a **monitoring and reporting tool for the IDFC members** to screen and track their commitments to gender equality. It is a qualitative instrument and aims to recognize and account for the total financing allocated with gender considerations, with gender as either the primary (Category 2) or secondary (Category 1) focus. Category 0, on the other hand, refers to projects with no gender focus. The IDFC Gender Tracker does not assess the impact of the interventions.

The IDFC Gender Tracker was developed after a comprehensive overview of the existing industry level tools and methodologies for gender-responsive financing and as a response of public banks to strengthen gender equality.

The first IDFC Gender Finance Mapping for 2021 was conducted between January – June 2023 with nine development banks that are members of the IDFC[2].

The nine PDBs that volunteered for the study and responded to the survey reported that they committed **close to €10 billion** for Gender Focused/Gender Transformative and Gender Responsive/Gender Sensitive projects. This is almost 20% of the reporting PDBs' new commitments in 2021 (€54.5bn).

In terms of the number of the projects, 37% falls into Category 1 or Category 2, meaning to have **either gender systematically integrated into every step of from concept to implementation and monitoring or has at least one objective/indicator to reduce gender inequality.**

Across all three Categories combined, **Urban Development** (€3bn for Cat 1 & 2 combined) emerges as a prominent area of investment with a gender lens followed by **Public Sector investments** (€1.95 for Cat 1 & 2 combined).

The leading financial instrument used in gender-responsive financing operations is the **debt instruments** (€1.9 bn for Cat2 and €3bn for Cat1). On the other hand, it is observed that for the gender-responsive & sensitive projects (Cat1), most of the financing was released through **blended financing,** corresponding to €3.7 bn of the reported total portfolio. Mezzanine finance instruments, equities, guarantees and insurances make up a quite insignificant share in the overall finance types used for the banks' gender-responsive financing operations.

The mapping results show that in more than 90% of the gender-responsive projects (both Cat1 & Cat2), an **impact assessment** is being conducted at the end of the intervention.

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[1] AFD, BICE, CABEI, CAF, DBSA, HBOR, KFW, NAFIN, TSKB

[2] It is expected that all IDFC members will participate in the mapping in the upcoming years.

INTRODUCTION

Why does it matter for the IDFC members to track their gender commitments?

The International Development Finance Club (IDFC) is a club that brings together 26 national, regional, and bilateral public development banks. AFD has held the presidency and the Secretariat since October 2017. IDFC members work together to implement the **UN's Sustainable Development Goals (SDGs), the Paris Agreement agenda** and the **Kunming-Montreal Global Framework for Biodiversity,** where gender equality (SDG5) is one of the key components.

With $4 trillion in cumulative assets and more than $800 billion in annual funding, members provide development finance, which is complementary to that of multilateral banks and an essential link in the international development finance architecture.

IDFC members share a common vision around 3 main objectives:

- Knowledge sharing and capacity building on measuring and mainstreaming climate, biodiversity and SDG finance;
- Advocating for the role of public development banks, as well as the redirection and alignment of financial flows towards the Sustainable Development Goals, the Paris Agreement and the Kunming-Montreal Global Framework for Biodiversity;
- Increasing cooperation between members and easing access to project preparation and project financing.

Currently, the Club is focusing on achieving its strategic objectives with four thematic working groups: **Climate Finance, Making Finance Work for Nature (MFW4N), Gender Equality, SDGs Alignment** and a crosscutting working group on **Cooperation for Development (CfD).**

Gender Equality is a key factor to leverage sustainable and inclusive development in all countries with public development banks playing a unique role. This is because they can channel scarce public resources towards sustainable development and equality. In September 2017, the IDFC members collectively decided to form a **Working Group** to address the "Sustainable Development Goal 5 – Gender Equality", which is currently under the coordination of Industrial Development Bank of Turkey (TSKB), the Argentinian development bank BICE and the French Agency for Development (AFD).

Following this, IDFC has been engaged in several initiatives, platforms, and events around the globe in an effort to raise awareness around gender equality through gender-responsive operations of financial institutions. This included a benchmark study of members' internal and gender practices. This comparative study proved that while there has been significant progress in recent years towards gender equality and women participation in the workforce, persistent gaps and disparities continue to remain between women and men.

In October 2019, during its Annual Meeting held in Washington D.C., IDFC released a **Joint Statement on Gender Equality and Gender Equity**. This Joint Statement highlights IDFC members' commitment through internal and external policies for gender equality and gender equity issues, both being key catalysts for sustainable development. In this statement, IDFC highlights and commits to two important dimensions that include (i) mainstreaming internal strategy with a gender focus and enhancing internal commitment level to promote gender-sensitive opportunities within the organizations and (ii) utilizing financial and non-financial resources to create external impact, capacity building and raising awareness on gender equality and gender equity.

Furthermore, the IDFC Working Group on gender equality engaged in several networking and exposure events. The **Finance in Common Summit**, organized by the World Federation of Development Finance Institutions (WFDFI) and the IDFC during the Paris Peace Forum Paris in November 2020, was the first global summit that brought together more than 450 development banks from all over the world. Other key stakeholders, such as Heads of State, governments, supervisors and representatives from the private sector, civil society, think tanks and academia were represented.

During the Summit, the Industrial Development Bank of Turkey (TSKB) who chaired the IDFC Gender working group, led the high-level event "**Development Banks as Actors for Change Towards Gender Equality".** This event launched the Paris Development Banks Statement on Gender Equality and Women's Empowerment which was signed by 11 IDFC members (from a total of 26 members). Other development banks, such as members of the 2X Challenge, multilateral development banks, and regional associations of development banks also signed, opening new opportunities for dialogue with a broader community of actors.

The **Paris Development Bank's statement on Gender Equality and Women's Empowerment** is considered to be an addition to the Joint Declaration of Development Banks from the 2020 Finance in Common Summit which was signed individually by voluntary PDBs. The signatories have committed to work together on the different goals and outcomes outlined in the statement to present collective concrete results during the 2021 Generation Equality Forum.

In 2020, **the IDFC commissioned a study[3] to Frankfurt School of Finance & Management** with a view to focus on the operations of selected IDFC member development banks[4] and their impact on gender equality and equity across the world, with an effort of promoting gender mainstreaming inside the development banks. Through this approach, the study aims to highlight the impact of development finance initiatives on gender equality and women's empowerment, as well as to propose recommendations for development banks against gender stereotypes, discrimination, and inequalities in the sector.

The IDFC members also committed to a **collective roadmap for the IDFC Gender Working Group**, with common initiatives within the Club and new active collaborations, as well as on structural changes inside banks to facilitate practices' evolution through gender mainstreaming. The collective roadmap and action plan of the Study on strengthening gender equality in the development banking sector for IDFC suggested that the first action to be undertaken collectively by the Club would be to conduct a periodic mapping of IDFC members contribution to gender finance.

3 Study on strengthening gender equality in the development banking sector (unpublished)
4 The voluntary IDFC members participating in the gender equality study are Bancoldex, BICE, CABEI, DBSA, HBOR, JICA, PT-SMI and TSKB.

The IDFC successful flagship report on climate finance is an example of such reporting by members. The report will provide greater influence to the Club on gender, as well as offer exposure and increased funding opportunities to the members. As most IDFC members do not report to the OECD Development Committee (DAC), this exercise will **require establishing a set of clear reporting guidelines** (what qualifies as "gender finance"). The OECD DAC's gender equality policy marker represents a good starting point for building on existing practices in the international development community. Among IDFC members, JICA, AFD, CDP and KfW (via the German government, represented by the German Ministry of Economic Cooperation and Development (BMZ)) are currently reporting to the OECD DAC using their gender equality policy marker. Another possibility to refer to is the 2X challenge grid developed among DFIs.

This **IDFC Gender Tracker** aims to enable the IDFC members to systematically track and report their gender-responsive financing operations. The collected information from the reporting members contributes to the mapping of the IDFC members' contribution to gender finance. IDFC aims to continue these periodic mappings of members' gender-finance interventions. The report is expected to have greater influence on the Club, as well as offer exposure and increased funding opportunities to the members. This mapping shall also contribute to IDFC advocacy on gender equality and the role that PDBs can play to achieve SDG5.

The yearly mapping of the member's gender finance operations develops the priority of the collective roadmap on promoting cooperation and joint operations between members around gender equality. Indeed, three main actions have been proposed to identify PDBs interested in extending joint lines of credit to women-led SMEs or loans on women economic empowerment, use the existing IDFC Climate Finance Facility to support members in developing access to finance, and customized non-financial services to women-led businesses and other projects on gender equality.

This report presents the aggregate findings of the **IDFC's 2021 Gender Finance Mapping**, with the participation of nine development bank members of the IDFC[5]. The Gender Tracker, as well as the 2021 Mapping Report was developed through the technical assistance of Frankfurt school of Finance & Management.

[5] AFD, BICE, CABEI, CAF, DBSA, HBOR, KfW, NAFIN, TSKB.

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About the IDFC Gender Tracker

IDFC Gender Tracker mainly provides members with a set of clear reporting guidelines for their gender-financing operations. For this purpose, a Handbook was developed and provided to all IDFC members. The Handbook (Annex 1) provides practical and useful information and explanations on the categorization of the interventions and projects of each IDFC member according to its gender focus.

IDFC Gender Tracker is a **monitoring and reporting tool for IDFC members** to screen and track their commitments to gender equality. It is a qualitative instrument and aims to recognize and account for the total financing allocated with gender considerations, with gender as either the primary or secondary focus. It does not assess the impact of the interventions.

The IDFC Gender Tracker was developed after a **comprehensive overview of the existing industry level tools and methodologies** for gender-responsive financing, which are listed below:

- OECD DAC Gender Equality Policy Marker
- 2x Challenge
- World Bank Group – Gender Tag
- ADB Guidelines for Gender Mainstreaming Categories
- EBRD Gender Equality Strategy (2021-25) – Gender SMART
- Bloomberg Gender Equality Index
- Global Environment Facility (GEF) – Guidance to Advance Gender Equality
- The African Development Bank – Gender Marker System
- Eige Gender Equality Index
- UN Women Empowerment Principles
- Economic Dividends for Gender Equality (EDGE) Certification
- Gates Foundation – Gender Integration Marker
- AgH Khan Foundation - the Gender Equality Marker
- UNIDO Gender Marker

The second step was to develop a specific methodology for the IDFC members, based on the above-mentioned benchmarking. It was critical to review how the existing benchmarks are relevant to the operations of the IDFC members, and what their drawbacks are. The benchmark analysis allowed the IDFC to pick up the best ideas to reflect the reality and abilities of the PDBs for such reporting. For the ease of reporting, a multi-layer approach was adopted, which require:

1. A main categorization of the projects based on three categories depending on the gender-responsiveness of the mandate,
2. Further reporting based on different variables
3. Further qualitative reporting for additional gender measures, i.e. the impact assessment (that could be expanded by the IDFC in the future in a way to include and report further variables)

Based on the industry level benchmarks, the must-haves for a mandate to be included in the IDFC Gender Tracker are defined as follows:

- Gender assessment of projects at the design phase
- At least one gender objective/sub-objective informed by the preliminary assessment
- Minimum one gender indicator
- Gender-based KPI monitoring

As it was to be designed as a global tool, additional variables were added for a more comprehensive reporting, including thematic area/sector, geographic region, and the type of financial tool.

This Gender Tracker was aimed to be coherent with OECD DAC Gender Equality Policy Marker, as it is widely used by the IDFC members, and is the key monitoring and accountability tool in the context of 2030 Agenda. The categorization and the definition of categories are quite similar to OECD DAC Marker. One critical difference of the IDFC Marker from the OECD tool is that it allows the share of gender-neutral portfolio in the overall portfolio of the PDB, as the banks can report their gender-neutral/unintentional mandates as Category 0. In the OECD marker, a gender analysis should be conducted for all mandates to be marked.

The first IDFC Gender Finance Mapping for 2021 was conducted between January - June 2023 with 9 development banks. Participating development banks provided their 2021 committed amounts broken down by category as presented below:

Category	*Requirements*
Category 2: Gender-Focused / Gender-Transformative	• Gender analysis conducted to inform the design of the program • Project specific Gender Action Plan (GAP) in place • Reducing gender inequalities is the overall objective / main objective of the project • Min 1 explicit gender-specific objective in the logframe/result matrix or equivalent • Min 1 gender-specific indicator to monitor and report against with sex-disaggregated data
Category 1: Gender-Responsive / Gender-sensitive	• Gender analysis conducted to inform the design of the program • Min 1 explicit gender-specific objective or sub-objective in the logframe/result matrix or equivalent • Min 1 relevant gender-specific indicator to monitor and report against with sex-disaggregated data
Category 0: Gender-Neutral	• No gender analysis • No gender indicator / objective

What should we understand from:

- **Category 2: Gender-Focused / Gender-Transformative** – A project is gender focused / transformative when the gender dimension is systematically integrated[6] into every step of the process, from defining the problem, to identifying solutions, in the implementation methodology and approach, in stakeholders analysis, in defining the objective, outcomes, outputs, and activities, in the composition of the implementation and management team, in budgeting, in the monitoring and evaluation process, and in policy dialogue. In the projects under this category, reducing gender inequalities is the main/overall objective.

- **Category 1: Gender-Responsive / Gender-Sensitive** – A project is categorized as "gender-responsive" if it reflects how gender considerations and dynamics may affect programming. Gender considerations are incorporated into certain activities or at certain points of the program life cycle but reducing gender inequalities is not the main/overall objective.

- **Category 0: Gender-Neutral** – A project is categorized as "gender-neutral" if it does not analyse gender inequality dynamics (power relations between and among men and women), and how these differences and dynamics influence women and men involved in or benefitting from the project. Gender neutrality impacts project planning, implementation and outcomes.

[6] The term "project" is used interchangeably with "program", "facility", and "intervention" throughout this document.

Key findings of the gender finance mapping

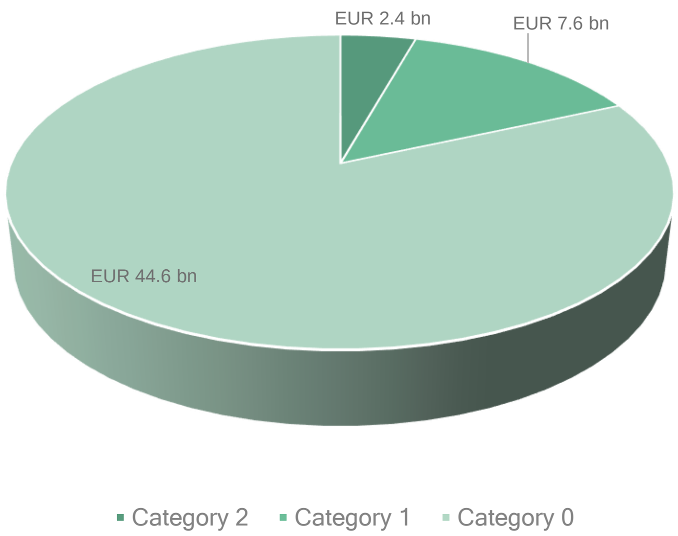
Breakdown of aggregate 2021 commitments by category

Table 1 below presents the 2021 committed amounts of the participating PDBs in 2021 by category. Accordingly, **1 out of 5 projects has mainstreamed gender in its design and implementation.**

Table 1: Overall commitments of participating DBs by gender mainstreaming category

Categorization	Total Portfolio Amount (€)	% of Total Portfolio	# of projects/ initiatives	% of total projects / initiatives
Category 2	€ 2,367,368,362.5	4.3%	138	11.1%
Category 1	€ 7,632,546,685.3	14.0%	324	26.1%
Category 0	€ 44,580,416,998.2	81.7%	780	62.8%
Total	€ 54,580,332,046.0	100.0%	1,242	100.0%

Figure 1: Breakdown of portfolio by Category



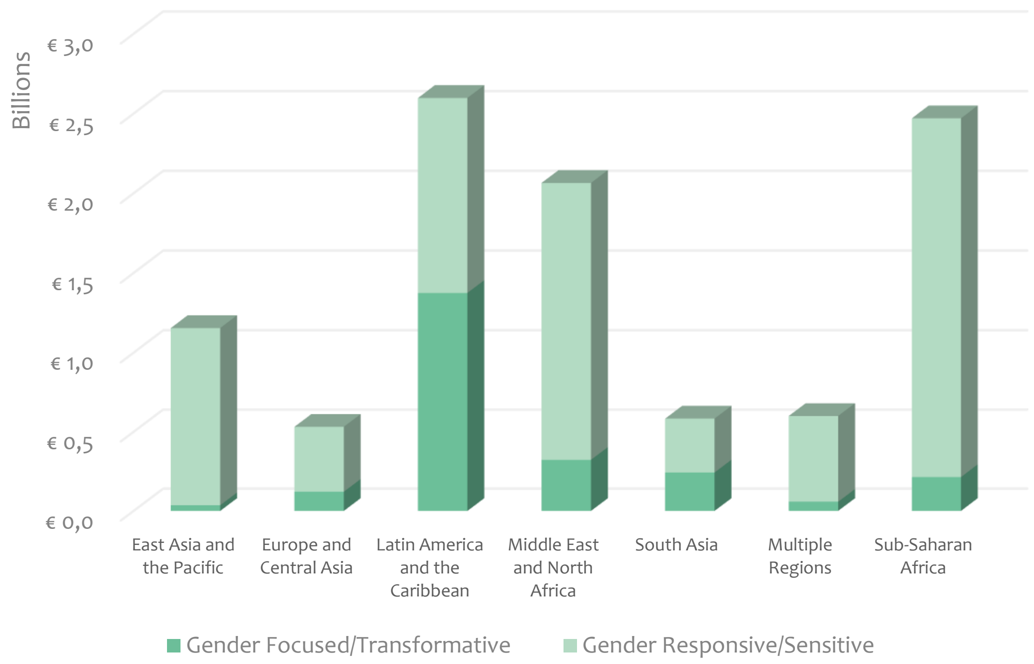
The nine PDBs that responded to the survey reported that **14% of their total new commitments in 2021 were Gender Responsive/Gender Sensitive** (324 projects in total with a total amount of €7.6 billion). Besides, they had 4% Gender Focused/Gender Transformative new commitments (128 projects in total). Combined, these two categories make up close to €10 billion, almost 20% of the reporting PDBs' new commitments (18.3%) in 2021. However, in terms of the number of the projects, 37% falls into Category 1 or Category 2, meaning to have **either gender systematically integrated into every step of from concept to implementation and monitoring or has at least one objective/indicator to reduce gender inequality.**

Gender-informed finance commitments by geographic destinations

Figure 2 shows the distribution of gender finance by geographic destination in 2021. **A large share is observed in Latin America and the Caribbean mainly due to the reporting from four public development banks from the region (BICE, CABEI, CAF, NAFIN).**

Gender Focused/Transformative (Category 2) interventions are most prevalent in Latin America and the Caribbean with €1.37bn. **Gender Responsive/Sensitive** (Category 1) is most prevalent in the Sub-Saharan Africa region with €2.25bn.

Figure 2: Breakdown of portfolio by Category and Region



Gender Focused/Transformative (Category 2) commitments stood for the following: In the East Asia and the Pacific region, a total of €35mn was allocated to Category 2 projects. Meanwhile, in Europe and Central Asia, the investment for Category 2 projects amounted to €121mn. Latin America and the Caribbean showcased a significant commitment with a total investment of €1.37bn for Category 2 projects. The Middle East and North Africa region reported an investment of €322mn, specifically for Category 2 projects. South Asia received €242mn for Category 2 projects, while Sub-Saharan Africa saw an investment of €213mn in the same category. Category 2's overall portfolio stands at €2.37bn across 138 projects.

Gender Responsive/Sensitive (Category 1) commitments stood for €1.12bn in East Asia and the Pacific; €410mn across Europe and Central Asia; €1.22bn in Latin America and the Caribbean; €1.74bn in the Middle East and North Africa region; €340mn in South Asia; and €2.26bn in Sub-Saharan Africa. Category 1's overall portfolio stands at €7.63bn across 324 projects.

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investment of €1.37bn for Category 2 projects. The Middle East and North Africa region reported an investment of €322mn, specifically for Category 2 projects. South Asia received €242mn for Category 2 projects, while Sub-Saharan Africa saw an investment of €213mn in the same category. Category 2's overall portfolio stands at €2.37bn across 138 projects.

Gender Responsive/Sensitive (Category 1) commitments stood for €1.12bn in East Asia and the Pacific; €410mn across Europe and Central Asia; €1.22bn in Latin America and the Caribbean; €1.74bn in the Middle East and North Africa region; €340mn in South Asia; and €2.26bn in Sub-Saharan Africa. Category 1's overall portfolio stands at €7.63bn across 324 projects.

Gender-informed finance commitments by thematic area

The IDFC Gender Tracker requires the reporting of gender commitments by the following thematic areas/sectors: SME and Social Entrepreneurs/Financial Inclusion, Energy and Climate, Natural Resources, Biodiversity, Forestry, Agriculture, Education, Health, Public Sector, Multiple Themes/Sectors, and Urban Development. The below Figure 3 presents the breakdown of gender commitments of 9 participating development banks per thematic area/sector.

Figure 3: Breakdown of portfolio by Category and Thematic Area

For **Gender Focused/Transformative (Category 2)** projects, we see the following in highest-lowest order: €834mn for Public Sector, €420mn for Urban Development, €350mn for SME and Social Entrepreneurs/Financial Inclusion, €286mn for Health, €186mn for Education, €133mn for Natural Resources, Biodiversity, Forestry, €127mn for Multiple Themes/Sectors, €16mn for Energy and Climate, and €12mn for Agriculture.

For **Gender Responsive/Sensitive (Category 1)** projects, from highest to lowest, we see the following: €2.64bn for Urban Development, €1.11bn for Public Sector, €947mn for Natural Resources, Biodiversity, Forestry, €834mn for SME and Social Entrepreneurs/Financial Inclusion, €693mn for Agriculture, €530mn for Education,

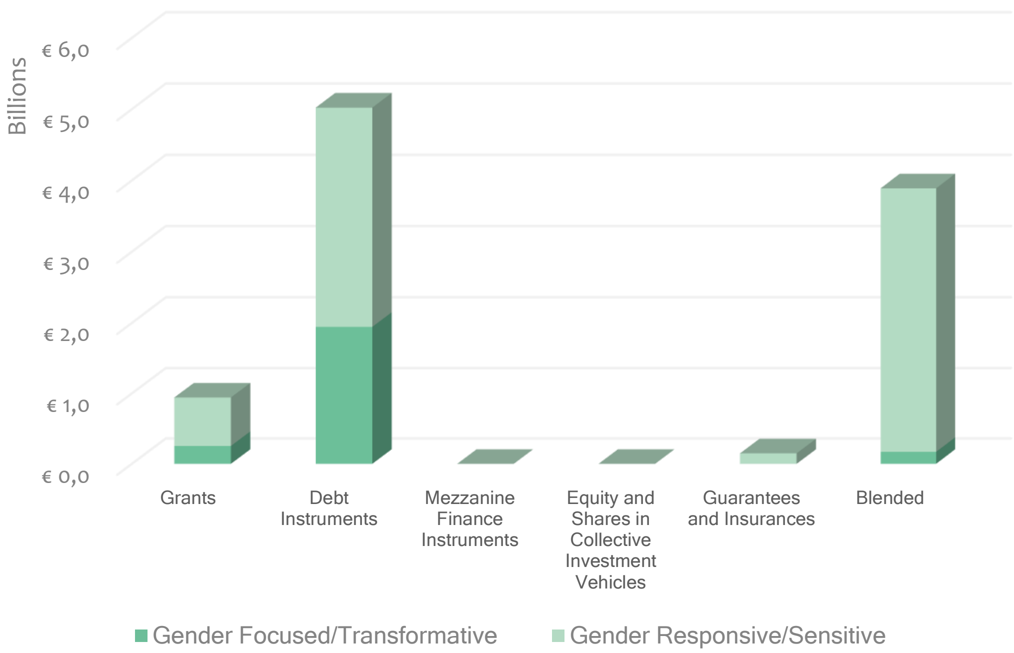
€495mn for Health, €251mn for Energy and Climate, and €131mn for Multiple Themes/Sectors.

Across all three Categories combined, **Urban Development** (€3bn for Cat 1 & 2 combined) emerges as a prominent area of investment with a gender lens followed by **Public Sector investments** (€1.95 for Cat 1 & 2 combined).

Gender-informed finance commitments by type of instrument

The investments of IDFC members that participated in the mapping are enacted through a variety of instruments; namely through Grants, Debt Instruments, Mezzanine Finance Instruments, Equity and Shares in Collective Investment Vehicles, Guarantees and Insurances, and Blended amounts.

Figure 4: Breakdown of portfolio by Category and Financing Type



The leading financial instrument used in gender-responsive financing operations is the **debt instruments** (€1.9 bn for Cat2 and €3bn for Cat1). Within the Cat1 portfolio, the leading sectors financed through debt instruments are **Urban Development** (€1.2bn) and **SME and Social Entrepreneurs/Financial Inclusion** (€591mn), whereas for Cat2 they are **Public Sector** (€749mn), **Urban Development** (€322mn) and **SME and Social Entrepreneurs/Financial Inclusion** (€350mn). **Grants** are mostly used to finance Education (€143mn) and Urban Development (€128mn) sectors for Cat 1, whereas in Cat2 the leading sectors financed with grants are Health (€68mn), Public Sector (€66mn) and Education (€52mn).

On the other hand, it is observed that for the gender-responsive & sensitive projects (Cat1), most of the financing was released through **blended financing**, corresponding to €3.7 bn of the reported total portfolio. Mezzanine finance instruments, equities, guarantees and insurances make up a quite insignificant share in the overall finance types used for the banks' gender-responsive financing operations.

Gender-informed finance commitments by having an impact assessment in place

Based on the availability of the data, the project portfolio classified under Category 1 and Category 2 are assessed and reported against **if a gender-sensitive impact assessment is included / foreseen** in the project. Accordingly, **in more than 90% of the gender-informed projects (both Cat1 and Cat2), an impact assessment is being conducted at the end of the intervention.**

Conclusions and Recommendations

This IDFC Gender Finance Mapping for 2021 was conducted to provide a baseline for the IDFC going forward. In terms of commitments, **gender-focused & gender-sensitive projects still remain small in the portfolios of reporting development banks**. In terms of project commitment, however, the percentage of gender-mainstreamed projects is close to 40 and this will also likely be reflected in commitments over time.

At the end of the mapping study, the participating banks responded to a survey on the main challenges they faced during the process of gender reporting at their organizations. One of the responses that came across institutions is that the banks need support in the formulation of projects with a gender focus, meaning designing and implementing gender assessments and introducing gender-specific objectives / KPIs in project design. They also lack the necessary technological tools to carry out an efficient mapping on a regular basis, as most of the PDBs do not have automized and sound data flagging and monitoring in place in their Management and Information System (MIS), and need to collect the data manually at the time of the gender finance mapping. As well as having a department within the organization that specifically addresses gender issues would be useful for designing and monitoring gender-informed mandates.

"Currently, there is no gender reporting of the overall portfolio. We are however working on having disaggregated gender data on the overall portfolio. These efforts come along the recent regulation from the Banking Committee in Mexico (CNBV) that demands gender disaggregation reporting." (NAFIN)

For better reporting going forward, the IDFC members that participated in the baseline setting voiced their interest in being able to learn from how other multilateral development banks map their projects with a gender focus.

"We participated in the initial mapping, but we did not have feedback on how other agencies approach this mapping, we would like to learn from the experiences of other partners." (BICE)

Finally, the participating members emphasized their commitment to reporting on gender as well as the need for training business teams in the application of the requirements for the classification of projects and training clients on the importance of incorporating the gender perspective in projects. They also recommended allowing enough time for reporting and consistent follow-up.

"Considering that (1) the bank has a database organized by financial instrument and thematic areas, (2) the usefulness of the "Reporting Template" to organize the information, (3) and that the requirements of each of the categories are well defined: it was easy to

prepare the report. However, the result imposes challenges to the organization to improve its financing with a gender perspective." (CAF)

"Training business teams within the Bank in application of the requirements for the main classification of projects is essential for the success and accuracy of the data. In this regard, it is important to further increase the capacity of the Bank's employees on gender issues as well as to level up the awareness of the clients on the need of incorporating the gender perspective in their operations and investments." (TSKB)

"Frontline teams need support and empowerment in collecting gender sensitive data and monitoring beyond financial measures. Existing gender data collection tools need to be strengthened, refined, and beefed up. This could be supported by Management and Information System (MIS) that has been tried and tested in the market." (DBSA)

In terms of the methodology, as this was a baseline assessment, there was some back-and-forth with the participating IDFC members and communication about some technicalities. For instance, there was some clarification needed on what stood behind the different categories.

"It would also be beneficial for the flagship examples (which are part of instructions), to be categorized (which one illustrates a 0, a 1, or a 2-kind of activity)." (HBOR)

"In case the reporting should be made according to the IDFC methodology, a Consultant would be needed in order to translate our data into the correct methodology." (KfW)

"In the upcoming period, it may be necessary to urge on the potential areas that can be included in the tool to expand its coverage and reveal other aspects. In this regard, it is important to apply the tool to all IDFC members and also work on the alignment with other mapping studies." (TSKB)

Below we provide recommendations on how to develop more projects on gender equality, based on the IDFC Collective Roadmap for the Gender working group:

- Develop in-house expertise on gender equality: invest in the deployment of gender specialists, the creation of gender knowledge products and the capacity building of staff to ensure gender equality is considered in operations;
- Encourage thought leadership at managerial and strategic level;
- Integrate gender considerations into the members' operations through the implementation of practical tools and toolkits by sector (climate, biodiversity, infrastructure, education, and health);
- Mobilize climate finance to catalyse gender investments;
- Expand operations addressing gender-based violence through dedicated initiatives;
- Develop an online community of practice on gender equality;
- Initiate a Task Force on Gender Finance Disclosures (TGFD).

"Our only comment would be to socialize the IDFC gender tracker with all club members. Make case studies, share experiences, etc." (BCIE/CABEI)

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THANK YOU!

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