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Text Compilation: Andrea Alcorta; Elisa Blanda; Patricia Cabrera; Lucy Calderón; Dámaris Eguizabal, Ximena Flamenco; Zara Guifarro; Amy Jones; Daniela Larios; Ana Silvia Martínez; Cristina Monzón; Judith Morales; Concepción Pérez; Ana Beatriz Rivas; Carlos Rodríguez Olivet; Claudia Ruiz, Susana Tovar; Lluvia Soto; Angeline Valentine and Karla Zaldaña.

Coordination and editing: Karina Ugarte.

Translation: Concepción Pérez and Lluvia Soto.

Design: Marcela Rivas.

WELCOME

We continue to support the conservation and resilience of the MAR

If I could describe in two words what 2022 meant for MAR Fund, undoubtedly the chosen words would be: evolution and growth. This year came with many endeavors that led MAR Fund to search for new ways of approaching and carrying out things.

An important task was the preparation of the framework for the implementation of the Project "Protection of Maritime Resources in Central America III", generously funded by the German Cooperation through KfW. This third phase brought several changes in the operation and execution of projects with the German Cooperation, and the team worked to launch the first call for proposals in 2023.

New challenges were also taken on by entering the world of the blue economy and ventures based on the sustainable use of natural resources through the MAR+Invest initiative, funded by the Global Fund for Coral Reefs. MAR+Invest is a blended financing mechanism that includes capacity development and business acceleration programs for market projects that generate returns and have a positive impact on coral reefs and associated ecosystems. In this initiative, we collaborate with long-time partners like Healthy Reefs for Healthy People and the MAR Leadership Program, as well as new partners like New Ventures and Viwala, experts in blended finance and impact investment.

The implementation of the Environmental and Social Management System (ESMS) has also been a key milestone in our institutional evolution, which now allows us and our partners to minimize the potential risk of the projects we support and maximize their positive impact. These initiatives have been accompanied by the growth of our staff to efficiently and professionally fulfill our commitments. In 2022, we were pleased to welcome new members to the MAR Fund family.

We continue to support the conservation and resilience of the Mesoamerican Reef System (MAR) through its various strategic programs. We have strengthened and

forged new relationships with key stakeholders in the region, and we are still searching for innovative ways to attract funding for its conservation and restoration.

Thank you to our donors for trusting in our mission, our partners and beneficiaries for the great work they do in the field, and the MAR Fund Board of Directors and team for the passion they show in every action they

undertake.

The dictionary defines evolution as the gradual development of something, especially from a simple form to a more complex one. In our 17 years of operation, MAR Fund has evolved and grown to address the threats that jeopardize the health and resilience of the MAR; undoubtedly, 2022 was a testament to this.

CARLOS VIJIL MORENO President of the Board of Directors





MAR Fund

Mesoamerican Reef, Inc. is a private regional financial mechanism founded in 2004 that channels funding and builds partnerships for the conservation, restoration, and sustainable use of the Mesoamerican Reef System (MAR).

MISSION

VISION

MAR Fund drives regional funding and partnerships for the conservation, restoration, and sustainable use of the Mesoamerican Reef. A thriving Mesoamerican reef system sustains, and is supported by, society within a regenerative economy.





FROM 2004 TO 2022



We highlight the achievements reached in 2022



We launched the MAR+Invest initiative, a **blended financing mechanism** that invests in market solutions contributing to the health of the coral reefs in the MAR.



We secured the **protection of seven sites in the MAR** through MAR Fund's parametric insurance.



We supported the Management Plan for the Sapodilla Cayes Marine Reserve in Belize for the period 2021-2026. We supported the creation of an **online data platform for fish spawning aggregations**, gathering information from monitoring conducted by the partners of the MAR Fish project.



We published the 15th request for proposals for the Small Grants Program.

Our focus

We contribute to and promote the conservation, restoration, and sustainable use of the MAR through five programs:



Saving our Protected Areas: a legacy of caring

We support the establishment and protection of an interconnected and functional network of coastal and marine protected areas in the region.

he protected areas in the MAR countries are strategic sites for the preservation of the planet's biodiversity.

The Project "Protection of Maritime Resources in Central America III", funded by German Cooperation through KfW, supports the conservation and sustainable use of natural resources within and between the marinecoastal protected areas (MCPA) of the MAR.

During 2022, we developed the framework for its implementation, which will take place through two calls. The first one will be launched in 2023 and will be open to the 14 selected MCPAs identified during the regional prioritization exercise conducted in 2016. The second call will be launched in 2024 and will be aimed at all MCPA in the MAR, except for areas whose proposals have been selected in the first call held in 2023.









2022

We recognize the value and impact of the concrete conservation actions carried out by our partners in the MAR. In August 2022, we launched the 15th request for proposals of the Small Grants Program. In this request, we opened two financial windows: the Traditional window, to support the management and protection of coastal and marine resources in the MAR, and the Reef Rescue Initiative, to support the strengthening, restoration, repopulation, and rehabilitation of coral reefs.

We received project proposals focused on solid and liquid waste management, community resilience, impact-driven entrepreneurship for the reef, environmental education, and public policies for protected natural areas, as well as reef restoration. Nineteen proposals were submitted to the Evaluation Committee, and the results of the request will be published in 2023. 18 marine and coastal protected areas supported

> 172 people trained

Fishing for the Future: sustainable fisheries for a thriving reef

We support community participation in the co-management of their fisheries, the establishment of fish replenishment zones and monitoring and protection of fish spawning aggregations.

he MAR Fish initiative promotes the recovery of fisheries in the region through the protection of commercial fish spawning aggregations. In 2022, we continued its implementation thanks to the support and funding from French Global Environment Facility (FFEM), The Summit Foundation, Oceans 5, and Marisla Foundation.

An important outcome has been the development of an online platform to gather data on fish spawning aggregation monitoring, which is hosted on the Atlantic and Gulf Rapid Reef Assessment (AGRRA) website. This tool will allow project partners to share and access monitoring information from the region from a single source.



Our actions in the Cayman Crown Reef, shared by Belize and Guatemala, were focused on its monitoring, conservation, and sustainable use. In Belize, the Toledo Institute for Development and Environment (TIDE) continued research and the search for fish spawning aggregation sites in the Sapodilla Cayes Marine Reserve and developed the 2021-2026 Management Plan, which was approved by the Belize Fisheries Department.

In Guatemala, Alianza de Derecho Ambiental y Agua (ADA2), in collaboration with Izabal Environmental Justice Forum, conducted a national workshop on environmental regulations such as judicial resolutions, regulations related to protected areas, investigation, and prosecution of environmental crimes. Participants included judges, representatives from the Attorney General's Office, prosecutors from the Public Ministry, and the technical team from the National Council for Protected Areas (CONAP). Additionally, ADA2 organized a regional meeting for the exchange of knowledge and experiences regarding the judicial systems of MAR countries.

In 2022, we celebrated the second ordinary general assembly of the MAR Sustainable Fisheries Network, established in 2018 with the goal of promoting responsible management and sustainable use of fisheries and marine resources in the region. Over the years, the network has become a consolidated forum for discussion and exchange among civil society organizations, academia, government agencies, and donors. In this gathering, participants ratified the executive committee, reviewed the work plan, and identified new areas of opportunity for the network.

Also in 2022, we concluded the activities within the framework of the "Integrated Ridge-to-Reef Management of the Mesoamerican Reef" Project (MAR2R-CCAD/GEF-WWF). One of the main outcomes was the design of two projects aimed at implementing best practices for lobster fisheries in Guatemala and Honduras. The MAR2R project was supported by the Central American Commission for Environment and Development (CCAD)/World Wildlife Fund (WWF)/Global Environment Facility (GEF).

2022 11 sites where we supported monitoring of fish spawning aggregations

1,182 people trained



9

Climate Change: the need is now

We support the strengthening of coral reef resilience and the protection and restoration of mangroves.

> he Reef Rescue Initiative aims to increase the resilience and recovery ability of the MAR and the environmental and cultural services it provides through the strengthening of local capacities, regulations, economic alternatives, and financial sustainability. We achieve this through the restoration of degraded reef areas and an immediate response to recover damaged reefs following emergency situations such as hurricanes or ship groundings.

In collaboration with Willis Towers Watson (WTW) and with the support of the InsuResilience Solutions Fund (ISF), in 2022, we expanded our parametric insurance¹ to include seven sites of the MAR. The policies were evenly split between AXA Climate and Munich Re. This insurance provides pre-established and predictable financing to cover the costs of emergency response on coral reefs after a hurricane.

The parametric insurance was triggered for the first time on November 2, 2022, following Hurricane Lisa's impact on the Turneffe Atoll Marine Reserve in Belize. The MAR Fund Emergency Fund received resources from the insurers, which were transferred to the Turneffe Atoll Sustainability Association (TASA), the co-manager of the affected marine protected area and leader of the response brigades for Turneffe.

The resources were used to assess the damage and implement the response plan for coral rehabilitation. The success of MAR Fund's parametric insurance model has sparked interest from other actors in



¹ A parametric insurance pays a pre-agreed amount in a policy, according to predefined characteristics of an event; for example, the maximum wind speed in a storm. These characteristics are selected to effectively represent the impact or need of the case. Thresholds are set that trigger payments when a specific event meets the parameters, and these payments are made in the days following the event.

The execution of insurance instruments will have no effect with respect to, or in connection with, the sovereignty over any territory (land, island, and maritime) claimed by the Republic of Guatemala and/or Belize, nor will it have any effect on the rights and/or claims of either country to such territory.

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the region, and it will be replicated in the Greater Caribbean by the Caribbean Biodiversity Fund and in the reefs of Colombia, with funding from the Ocean Risk and Resilience Action Alliance (ORRAA).

During this period, we continued to strengthen emergency response actions through the training of brigades in Belize and Honduras, in collaboration with The Nature Conservancy and local partners. The coordinating committee for post-storm response was established in the Guatemalan Caribbean, composed of CONAP as the leading entity, the Departmental Government, the Municipality of Puerto Barrios, the Caribbean Naval Command, the Marine Infantry Brigade, and Fundación para el Ecodesarrollo y la Conservación (FUNDAECO).

As part of the activities of the project MAR2R (CCAD/WWF/GEF), our partners took action for coral reef restoration. Among them, we highlight the transplantation of 4,621 fragments in Mexico; the strengthening of the MAR Reef Restoration Network (MAR-RNN); the development of successful restoration case studies; the creation of a Regional Dialogue Group and a Regional Advisory Group for capacity development on Stony Coral Tissue Loss Disease (SCTLD); the elaboration of an

XAL / Daniel Giraldo

governance platform created

7,543

coral colonies

were planted

3 emergency brigades were strengthened

52 organizations are members of MAR-RNN

> 540 people trained

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SCTLD monitoring guide; the development of action plans to address SCTLD in Guatemala, Belize, and Honduras; and the implementation of a training course in Mexico.

Coral reefs and mangroves are interconnected ecosystems vital for various species and coastal communities. We highlight the launching of a regional mangrove restoration project in the Sian Ka'an Biosphere Reserve in Mexico, in the Multiple Use Area Río Sarstún in Guatemala, and in the municipalities of Omoa and Puerto Cortés in Honduras.

The project is supported by a donor through Rockefeller Philanthropy Advisors and is implemented in the field with Centro de Investigación y de Estudios Avanzados del Instituto Politécnico Nacional (CINVESTAV) in Mexico, FUNDAECO in Guatemala, and Centro de Estudios Marinos (CEM) in Honduras. It is further supported by the Smithsonian Institution, also a project partner, which contributes to the capacity development of local organizations and communities, as well as ecological monitoring in the Gulf of Honduras.

In order to contribute to regional efforts to strengthen strategies for the use, conservation, and management of mangrove resources, we participated in the 2nd Mangrove Congress of the Americas. During this event, we presented the Manual for the Ecological Restoration of Mangroves in the Mesoamerican Reef System and the Wider Caribbean, the pilot mangrove restoration project in Guatemala, and the standardized mapping of current mangrove coverage in MAR countries, results and products of actions funded by MAR2R (CCAD/ WWF/GEF). This was an ideal space for the dissemination of studies conducted in the MAR mangroves, the exchange of experiences, and the building of synergies.

Belize Marine Fund

We aim to provide long-term financial sustainability for addressing high-priority marine resources management and conservation issues in Belize.

> n 2022, the Belize Marine Fund (BMF) held its 2nd biennial conference. Representatives from the Ministry of Blue Economy and Civil Aviation, and the Ministry of Sustainable Development, Climate Change and Disaster Risk Management attended, along with Protected Areas Conservation Trust, donors, and civil society organizations.

> The conference addressed topics such as best practices for managing marine protected areas and conserving marine resources, enhanced fisheries management for sustainable ecosystems and biodiversity, research for decision-making, effective communication about the reef, and innovation in sustainable financing and blue economy.

> The BMF participated in the planning committee for the 10,000th anniversary of the Belize Barrier Reef. The celebrations, aimed at raising awareness about the Belize Barrier Reef and its value, included an exhibition for World Oceans Day, a Night under the Sea gala, excursions to the Hol Chan and Bacalar Chico marine reserves, beach cleanups, and a lionfish capture competition.

> Through the Small Grants Program, the BMF provided financial support to six initiatives for the conservation of Belize's coastal and marine resources. Our partners carried out various actions at the local level. Below we highlight the most significant progress.

> Clearwater Marine Aquarium Research Institute conducted aerial manatee counts off the coast of Belize, allowing for an estimation of the species' population size. Additionally, they conducted water quality monitoring in Southern Lagoon and at the mouth of the Belize River and Placencia Lagoon.





Environmental Defense Fund (EDF) engaged partners around the Small-scale Fisheries Resource and Collaboration Hub (SSF Center), a digital, interactive, and multilingual platform to promote initiatives by small-scale fishers, communities, and allies.

The Belize Audubon Society (BAS) organized meetings and field trips to Calabash Caye and Half Moon Caye with participants from their Reef Protectors program. During the events, they received training on protected area management, mangrove conservation, seagrass and coral reef ecosystems, and monitoring of key species such as turtles, lobsters, and queen conchs. Seven participants obtained the PADI Open Water Diver certification, the first level of diving certification.

2022 870 coral colonies were planted 56 people participated in environmental education workshops



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Clean Water for the Reef

We aim to improve sewage treatment and solid waste management for a healthier ecoregion and population.

hrough the Small Grants Program, we support initiatives addressing waste management in the region.

In Guatemala, Asociación Multicultural de Mujeres para el Desarrollo Integral y Sostenible (AMMUDIS) worked on improving solid waste management practices in Livingston. In collaboration with CONAP, Mesa Manglar, and the Municipality, they cleaned up three illegal dumps where they collected over three tons of garbage. The Mesa Manglar committee received training in solid waste management and participated in environmental education workshops that benefited 55 women.





Three tons of garbage were removed in Livingston thanks to AMMUDIS' leadership.





The wastewater treatment plant in West End operates with solar panels during the day.

In Honduras, Polo's Water Association conducted environmental education workshops for members of the West End community and provided technical training for the operational staff of the local wastewater treatment plant. The improvements made to the West End treatment plant in 2021 and 2022 led to a reduction in operational costs, and currently, the water quality meets the standards required by national and international regulations. This enabled Half Moon Bay beach in West End to retain the Blue Flag award, an international distinction recognizing it for maintaining world-class standards in water quality, safety, services, education, information, and environmental management.

Asociación Amigos de los Arrecifes de Tela, Honduras, with the support of 10% for the Ocean, initiated the socialization process of the water quality monitoring program that will be implemented in 2023 in Laguna de los Micos to promote the establishment of wastewater treatment plants in the municipality.



27 facilities built and/or improved

MAR+Invest Initiative

A blended financing mechanism that invests in market-based solutions contributing to the health and resilience of coral reefs in the MAR.

n 2022, we launched the MAR+Invest initiative, a blended financing mechanism aimed at investing in market-based solutions that generate returns while positively contributing to the health and resilience of coral reefs and the communities depending on them in the MAR region. This initiative is supported by the Global Fund for Coral Reefs (GFCR) and implemented by a partnership that includes MAR Fund, the Mexican Fund for the Conservation of Nature/Sureste Sostenible, Healthy Reefs for Healthy People (HRI), and New Ventures/VIWALA.

As part of the call for proposals for the Build & Connect component, one of the three components of MAR+Invest, we selected 16 early-stage projects. 25 project leaders will receive guidance and technical support to strengthen their strategic and leadership skills in business.





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The initial portfolio of identified market initiatives represents scalable solutions with a positive impact on the reefs of the MAR region. These solutions address some of their main threats, such as macroalgae growth, unsustainable fishing, and tourism. In early 2023, we will launch the first call for the MAR+Invest Acceleration Program, another component of the initiative which will identify more solutions for the region.

Finally, we would like to highlight and express gratitude for the financial support provided by the British Embassy in Mexico, through the UK Tactical Fund, which has aligned with MAR+Invest to promote the initiative and attract British businesses and solutions to the region.



MAR+Invest partners' planning meeting.

Operation

A year of growth and significant challenges for MAR Fund.

dedicated team of professionals, continuous improvement of our operational processes, and increased efforts to secure financial resources allowed us to make progress towards our mission.





Team members

We increased the number of professionals driving our operation by 30%.

Environmental and Social Management System

We implemented the system aimed at enhancing the positive environmental and social impacts of our investments while reducing or avoiding risks and adverse impacts. We trained civil society organizations in our various funding windows, resulting in 29 projects adopting the ESMS in the first year of execution.

Revenue

In 2022, we secured USD 14.3 million for the execution of the Project "Protection of Maritime Resources in Central America III" and consolidated a USD 30 million endowment fund. Since the beginning of our operation, we have raised USD 37.6 million for projects.

Communication and Outreach

Sharing our efforts and inspiring more people is key to achieving our mission.

e highlight the new spaces created for communication and exchange, as well as the inspiring news and stories that connected us with more people, leading to significant growth in our digital channels.

Through 22 stories published on our website in 2022, we introduced local heroes who lead the conservation and sustainable development efforts of MAR Fund programs. We invite you to read and learn more about their work <u>here</u>.

From sharing the results and findings of our projects to motivating communities to organize and take action, we encourage people to join in the conservation and sustainable use of the MAR region through five episodes of the MAR Fund Webinar Series. We invite you to rewatch them <u>here</u>.

Our newsletter allowed us to reach over a thousand subscribers from around the world. Subscribe <u>here</u>.









Celso Sho Fieldwork Manager Science Mana blue ventures

www.marfund.org







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Financial Report



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BALANCE SHEETS

As of December 31, 2022 (Expressed in US\$)

ASSETS	2022
CURRENT	
Cash	3,780,046
Investment	113,458
Advances	33,837
Total current assets	3,927,342
NOT CURRENT	
ACCOUNTS RECEIVABLE FROM RELATED PROJECTS	32,922
INVESTMENTS-Endowment fund	30,021,814
INVESTMENTS-OTHERS	10,409,593
FURNITURE AND COMPUTER	110
Total Assets	44,391,780

LIABILITIES AND ENDOWMENT FUND	2022
CURRENT	
Accounts payable	8,336
Labor fringe benefits payable	67,237
Taxes and contributions payable	7,163
Total liabilities	82,735
NOT CURRENT	
FUNDS PENDING TO BE APPLIED	2,472,734
TEMPORARY INVESTMENTS	10,409,593
PROVISION FOR COMPENSATION	80,165
ENDOWMENT FUND	
Endowment Fund	30,021,814
Net surplus of the year (Deficit)	1,324,738
Total endowment funds	31,346,552
Total Liabilities and endowment fund	44,391,780

STATEMENT OF INCOME AND EXPENSES

For the year ended December 31, 2022 (Expressed in US\$)

	2022
INCOME	
Donations	4,370,307
EXPENSES	
Operating	-748,622
Project	-2,312,807
	-3,061,429
OTHER INCOME AND EXPENSES	
Other income	6,047
Other expenses	9,814
	15,861
	4 00 4 700
Net (deficit) surplus of the year	1,324,738

MAR Fund Guatemala is a corporate person under obligation before the Special Verification Intendance (IVE, for its initials in Spanish) of the Banking Superintendency in Guatemala, the entity in charge of overseeing compliance with national regulations to prevent the misuse of services and products in money laundering activities and the financing of terrorism. To achieve this objective, over the past several years, MAR Fund has developed, adopted, and implemented policies, procedures, and internal controls that are subject to oversight by the IVE on a monthly, quarterly, semi-annual, and annual basis



We are MAR Fund

Individually, we are one drop. Together, we are an ocean.

— Ryunosuke Satoro, writer.

TEAM

Management

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Patricia Cabrera ADMINISTRATIVE DIRECTOR

Judith Morales, TECHNICAL DIRECTOR

Carlos Rodríguez STRATEGIC ADVISOR

Lluvia Soto EXECUTIVE DIRECTOR'S ASSISTANT



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Thank you

Our work would not have been possible without the commitment of hundreds of people. We appreciate your trust.

- Amelia Brandt
- Kristin Catuogno
- Gay Chapman
- Gina De Ferrari
- Kim Dissanayake
- Benjamin Gincley
- Douglas Hastings
- Pamela Hayes-Bohanan
- Michael Milczarek
- Shawn Raver
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- 4ocean
- Blue Planet Fund
- Fondo de la Iniciativa para las Américas
- Frankfurt School of Finance & Management gGmbH
- French Facility for Global Environment (FFEM)
- German Cooperation KfW
- Global Affairs Canada
- Global Fund for Coral Reefs
- Global Giving

- Global Resilience Partnership
- Integrated Ridge-to-Reef Management of the Mesoamerican Reef Project (MAR2R-CCAD/GEF-WWF)
- Marisla Foundation
- North American Association for Environmental Education
- o Oak Foundation
- Oceans 5
- Ocean Risk and Resilience Action Alliance
- Paul M. Angell Family Foundation
- Rockefeller Philanthropy Advisors, Inc.
- Secretaría General del Sistema de la Integración Centroamericana (SG-SICA)
- Smithsonian Institution
- Stockholm University
- Stockholm Resilience Centre
- Stichting The Flotilla Charitable Foundation
- The Summit Foundation
- United Nations Development Programme





We appreciate the members of the MAR Fund Advisory Committees who contribute to our operation

- BMF Grants and Evaluation Committee
- BMF Steering Committee
- MAR Fish Steering Committee
- MAR Fish Technical & Scientific Committees
- Small Grants Program Grants and Evaluation Committee
- Technical Supervisory Committee of the Reef Rescue Initiative

We acknowledge the support of our regional allies (all initials are in Spanish)

- Belize Fisheries Department (BFD)
- Central American Commission on Environment and Development (CCAD)
- Central American Integration System (SICA), El Salvador
- Directorate General of Fisheries and Aquaculture of Honduras (DIGEPESCAH), Honduras
- Fisheries and Aquaculture Regulation Directorate (DIPESCA), Guatemala
- Forestry Conservation Institute (ICF), Honduras
- Higher State Agency for Scientific Research (CSIC)
- Ministry of Environment and Natural Resources (MARN), Guatemala
- Ministry of Forestry, Fisheries and Sustainable Development, Belize
- Ministry of the Blue Economy and Civil Aviation, Belize
- National Commission for Aquaculture and Fisheries (CONAPESCA), Mexico
- National Commission of Natural Protected Areas (CONANP), Mexico
- National Council of Protected Areas (CONAP), Guatemala
- Secretariat of Environment within the Natural Resources Office (SERNA), Honduras
- Secretariat of Environment and Natural Resources (SEMARNAT), Mexico
- Secretariat of Ecology and Environment (SEMA), Mexico
- Secretariat of Natural Resources and Environment MiAmbiente+, Honduras





Contact

22 Avenida 0-59, Zona 15, Vista Hermosa II, Guatemala, Guatemala, 01015 Phone: (502) 2369-3188 Telefax: (502) 2369-1978

www.marfund.org info@marfund.org

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