Global Payment Solutions for Humanitarian Cash Assistance

Wednesday 16th August 11:00 CET/ 12:00 EAT
Thank you for joining

Please kindly mute your microphones when not speaking

Following the call, we will share the presentation slides and the relevant materials with all of you

Please be advised that today’s session will be recorded

There will be a Q&A session at the end of the webinar
## Agenda

<table>
<thead>
<tr>
<th>Time</th>
<th>Topic</th>
<th>Speaker</th>
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<tbody>
<tr>
<td>5 mins</td>
<td>Housekeeping &amp; Opening</td>
<td>Cara Wilson, Cash Hub Helpdesk Manager, British Red Cross</td>
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<tr>
<td>5 mins</td>
<td>Overview of Global Payment Solutions Report</td>
<td>Joseph Oliveros, Senior Officer of Cash Transfer Programming Innovations, IFRC</td>
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| 20 mins| Learnings from Myanmar Red Cross Society and Cameroon Red Cross Society | Moe Thida Win, Head of Disaster Management, Myanmar Red Cross Society  
Renauld Bodiong, Deputy Secretary General, Cameroon Red Cross Society |
| 25 mins | Panel Discussion and Question Section     | Jaime Pineda, CASH, Logistics & Procurement Delegate, IFRC Europe Regional Office                 |
| 5 mins | Wrap Up                                  |                                                                                                   |
Cash and Voucher Assistance Programme

Moe Thida Win
Cash Focal of MRCS
moethidawin@redcross.org.mm
Key Milestones of MRCS-CVA

- **2008 Nagris**
  - Cash for work, livelihood, shelter

- **2014 Conflict**
  - Conflict affected people
  - Disaster affected people

- **2015-2018 Floods**
  - Cash in Env: IFRC Implementation Guideline overview
  - Detailed Guideline for CIE & Conflict
  - 4 – training curriculums & packages - AmRC

- **2019**
  - NCWG Co-chair – Capacity Building for CSOs and humanitarian agencies
  - Pilot agreement with FSP only 6 months

- **2020 - 2022**
  - FSP One Year agreement

- **2022 - 2023**
  - FSP long term agreement for two years – preparing, selection process, signed agreement
Myanmar Red Cross Society

FSP long term Agreement Process
(7 and half months)

1) Purchase Requisition Process
2) Tender Announcement and RFP issues
3) Request for proposal
4) Quotations/Offers
5) Tender Opening
6) Proposal Review Meeting & FSP Service presentation meeting
7) Comparative Bid Analysis (CBA)
8) Selection and recommendation meeting
9) Due Diligence checklist
10) Technical Approval (IFRC)
11) Reviewing and Preparing for Long term agreement
12) FSP agreement review meeting
13) FSP agreement signed
Key learning points

➢ Close coordination is very important between supporting team and implementation team

➢ Continuously monitoring on political changing, market prices and country contextual financial policy change

➢ Needs to understanding of FSP’s willingness and interesting on Corporate social responsibility (CSR) programme and humanitarian assistance
Any Questions!
THE CAMEROON RED CROSS

GLOBAL PAYMENT SOLUTIONS FOR HUMANITARIAN CASH ASSISTANCE

Presented by
Mr Renauld BODIONG / Tél: +237 696 59 68 16 / 675 04 37 01
E-mail: renauld.bodiong@croixrouge.cm
Deputy Secretary General and Focal Point for CVA / CAMEROON RED CROSS
Lead of the CVA Community of Practice for Central Africa and Burundi (9 NS)
Technical Secretary of the Coordination of Red Cross National Societies of Central Africa (COSNAC)
THE HUMANITARIAN CONTEXT OF CAMEROON

Cameroon is experiencing a complex emergency situation spread over three geographical areas:

1. The Lake Chad Basin crisis in the Far North with attacks by a non-state armed group affecting 4 countries: Cameroon, Nigeria, Niger and Chad.
2. The socio-political crisis in the North-West and the South-West Regions which now affect the whole country.
3. The crisis of Central Africa Republic which affect the East, Adamaoua and North Regions

Common cause: armed conflicts
Consequences: Population movements and increased vulnerability

All the ten regions of the country are affected

In addition to these three crises, Cameroon also experiences inter-ethnic conflicts and many natural and human calamities, climatic and environmental crisis including floods, landslides, epidemics and pandemics (cholera, covid-19), drought, hungry and many cases of road accidents.
SOME HUMANITARIAN DATA

In 2022, 3,900,000 people were in need of humanitarian assistance, including 53% women, 53% children and 15% people living with disabilities;
- 3,000,000 were in need of urgent assistance;
- 2,400,000 were food insecure;
- 579,136 internally displaced persons in the Far North region;
- 518,853 internally displaced persons from the North-West and South-West regions;
- 474,294 refugees in the country including 342,877 Central African refugees and 131,417 other urban refugees coming from Nigeria, Rwanda, Chad, Burundi, and Democratic Republic of Congo
REGIONS AFFECTED BY THE DIFFERENT CRISIS

East

Far-North

North

North-West

South-West

Centre

Adamaua

West

Littoral

South

East
THE STRATEGIC DEVELOPMENT PLAN 2020/2024
OF THE CAMEROON RED CROSS

Strategic Objective 1: Build an effective and strong, competitive and proactive National Society that innovates.

Strategic objective 2: To provide, for as long as necessary, services and operations of sufficient volumes that have a lasting impact on vulnerable communities and enable them to live with dignity.

Improve the living conditions of communities through enhanced resilience and adapted response services.

TO THIS END, CASH TRANSFER PROGRAMMES WILL BE GIVEN PRIORITY AND SYSTEMATIC WHEN THE CONDITIONS FOR IMPLEMENTATION ARE MET.

Strategic Objective 3: Win-Win Strategic Partnerships
<table>
<thead>
<tr>
<th>Kind of project</th>
<th>Area of intervention</th>
<th>Cash modalities</th>
<th>Number of households beneficiaries</th>
<th>Amount distributed per beneficiary (FCFA)</th>
<th>TOTAL CASH DISTRIBUTED (FCFA)</th>
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<tbody>
<tr>
<td>Emergency call</td>
<td>Sud-Ouest (localité de Limbe et Buea)</td>
<td>Multipurpose cash</td>
<td>700</td>
<td>40 000</td>
<td>40 003 500</td>
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<tr>
<td>Emergency call</td>
<td>Extrême Nord (départements du Mayo Danay et du Logone et Charl)</td>
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<td>2800</td>
<td>40 000</td>
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<td>FLOODS DREF</td>
<td>Extrême Nord (Mayo Danay)</td>
<td></td>
<td>1000</td>
<td>40 000</td>
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<td>PPP ECHO A1</td>
<td>Extrême Nord - Diamaré - Mayo Kani - Mayo Danay - Logone et Chari</td>
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<td>1534</td>
<td>105 000</td>
<td>161 070 000</td>
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<tr>
<td>PPP ECHO A1</td>
<td>Extrême nord (Diamare)</td>
<td>Cash conditionnel</td>
<td>20 groupes</td>
<td>900 000</td>
<td>18 000 000</td>
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<tr>
<td>PPP ECHO A2</td>
<td>Same areas</td>
<td>Multipurpose cash</td>
<td>1000</td>
<td>192 000</td>
<td>192 000 000</td>
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<tr>
<td>Cash assistance for IDPs</td>
<td>Noun</td>
<td>Multipurpose cash</td>
<td>700</td>
<td>75 000 to 125 000 according to HH size</td>
<td></td>
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<tr>
<td>Kind of project</td>
<td>Area of intervention</td>
<td>Cash modalities</td>
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<tr>
<td>Emergency call</td>
<td>Wouri, Mungo, Menoua, Noun, Bamboutos, Mif</td>
<td>Multipurpose cash</td>
<td>2600</td>
<td>35 000</td>
<td>802 000 CHF</td>
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<tr>
<td>IDPs Project in Far North</td>
<td>Mayo Sava, Mayo Tsanaga</td>
<td></td>
<td>423</td>
<td>93 000</td>
<td>39 339 000</td>
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<tr>
<td>IDPs Project in West</td>
<td>Menoua</td>
<td></td>
<td>300</td>
<td>50 000</td>
<td>15 000 000</td>
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<tr>
<td>IDPs Project in Littoral</td>
<td>Souza phase 1</td>
<td>Conditional cash</td>
<td>304</td>
<td>50 000</td>
<td>15 200 000</td>
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<tr>
<td></td>
<td>Souza phase 2</td>
<td></td>
<td>152</td>
<td>18 000</td>
<td>2 736 000</td>
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<tr>
<td>Health assistance to IDPs</td>
<td>Wouri, Centre, Noun</td>
<td>Conditional Voucher</td>
<td>3000</td>
<td>30 000</td>
<td>90 000 000</td>
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<tr>
<td>Agricultural project for IDPs</td>
<td>Noun</td>
<td>Conditional cash for seeds</td>
<td>250</td>
<td></td>
<td>27 374 365</td>
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<tr>
<td>Emergency call for floods</td>
<td>Fako</td>
<td>Unconditional cash</td>
<td>229</td>
<td>64 000</td>
<td>14 656 000</td>
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How long did it take?

PROCESS: During the household needs assessment, we ask them how they prefer to receive money if it were offered as assistance.

Then we inquire about their preference in terms of Financial Service Provider (FSP), which has better network coverage.

We then contact them to engage in negotiations that lead to the signing of a specific partnership agreement for the project. The said agreement specifies the area of intervention, the number and list of beneficiaries, the amount and number of instalments allocated to each beneficiary, the period and place of distribution.

At the appropriate time, the transfer of the money is then made to the account of the FSP which then positions it in the accounts of the beneficiaries.

After the distribution, a reconciliation is made with the FSP to assess the satisfaction rate of the beneficiaries. For non-interested households, the corresponding sums are returned by the FSP.

DURATION: 2 months for the shortest negotiation, and 8 months for the longest. But the long duration is also explained by the fact that the money is dragging to be transferred to the FSP account. There is therefore no pressure during the contracting period.
1. During the assessment of household needs, try to know about the best coverage of the network or area of intervention by the FSP;
2. The choice of the FSP must always come from the preference of the households surveyed, provided that it meets all the conditions required to carry out the distribution safely;
3. Conduct research to assess the capabilities of the FSP to carry out the operation, in terms of logistical, material, financial and human resources; some FSP work with sub-contractors.
4. Contract in advance, with 2 or 3 FSP after call for expressions of interest, for a fixed period (2 years), by signing a general framework agreement. The specific agreement will be signed for each project, as soon as the FSP is selected for the said project.
5. Perform reconciliation immediately after distribution, the next day;
6. The FSP must train the staff of the National Society on the use of the platform and said staffs must supervise the distribution in real time.
The Movement Partners in Cameroon

IFRC

ICRC

Croix-Rouge Cameroonaise

Croix-Rouge française
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