Global Payment Solutions for Humanitarian Cash Assistance

# Wednesday 16th August 11:00 CET/ 12:00 EAT

# **Cash**Hub

GLOBAL PAYMENT SOLUTIONS FOR HUMANITARIAN CASH ASSISTANCE

December 2022

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ifrc.org

# 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

# CashHelpdesk



## Global Payment Solutions for Humanitarian Cash Assistance 16th August 2023

	Agenda	Speaker
5 mins	Housekeeping & Opening	Cara Wilson, Cash Hub Helpdesk Manager, British Red Cross
5 mins	Overview of Global Payment Solutions Report	Joseph Oliveros, Senior Officer of Cash Transfer Programming Innovations, IFRC
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	





**Myanmar Red Cross Society** 

# **Cash and Voucher Assistance Programme**



Moe Thida Win Cash Focal of MRCS moethidawin@redcross.org.mm



# Myanmar Red Cross Society

## **Key Milestones of MRCS-CVA**

2008 Nagris 201	14 Conflict	2015-2018 Floods	2019	2020 - 2022	2022 - 2023
Cash for work, livelihood, shelter	Conflict affected people Disaster affected people	Cash in Env:-IFRC Implementation Guideline overview Detailed Guideline for CiE & Conflict 4 – training curriculums & packages - AmRC	NCWG Co-chair – Capacity Building for CSOs and humanitarian agencies Pilot agreement with FSP only 6 months	FSP One Year agreement	FSP long term agreement for two years – preparing, selection process, signed agreement



# 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



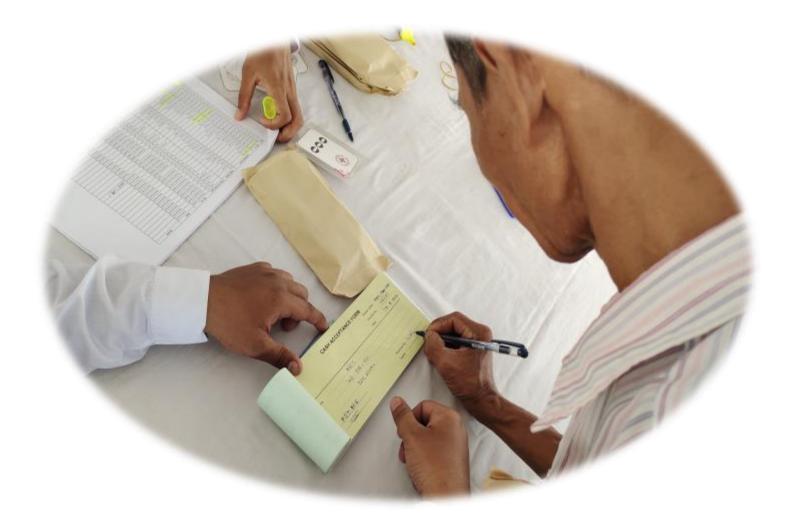
# Key learning points

- 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



Myanmar Red Cross Society

# **Any Questions!**





# Mr Renar Deputy Secretary

## **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 :

- I. 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 hole 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 crisis, Cameroon also experiences inter-ethnic conflicts and many natural and human calamities, climatic and environmental crisis including floods, landslides, epidemics and pandemices (cholera, covid-19), drought, hungry and many cases of road accidents.

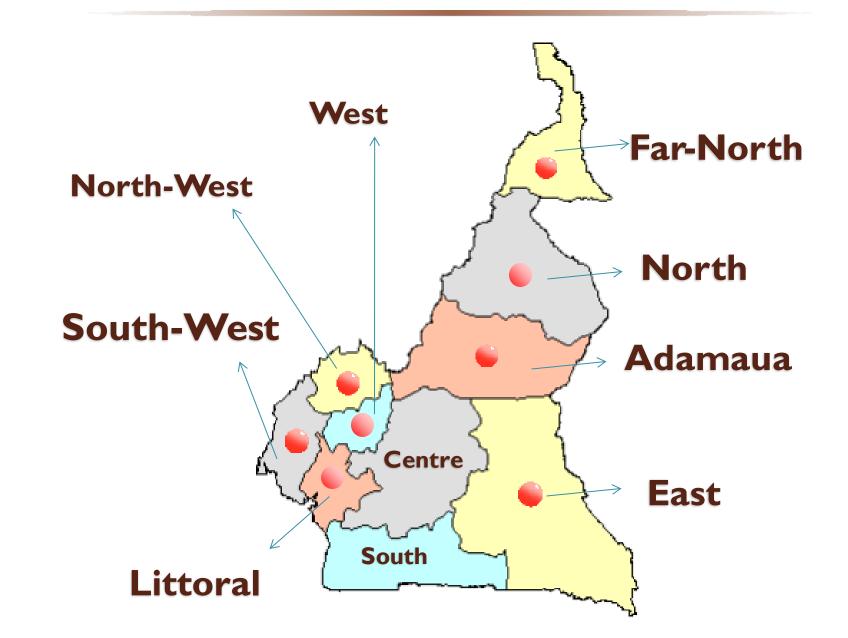
## **SOME HUMANITARIAN DATA**

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**



## THE STRATEGIC DEVELOMENT PLAN 2020/2024 OF THE CAMEROON RED CROSS

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

<u>Strategic objective 2</u>: 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

# THE CVA PROGRAMMES 1/2

Kind of project	Area of intervention	Cash modalities	Number of households beneficiaries	Amount distributed per beneficiairy (FCFA)	TOTAL CASH DISTRIBUTED (FCFA)
Emergency call	Sud-Ouest (localité de Limbe et Buea)	Multipurpose cash	700	40 000	40 003 500
Emergency call	Extrême Nord (départements du Mayo Danay et du Logone et Chari		2800	40 000	
FLOODS DREF	Extrême Nord (Mayo Danay)		1000	40 000	
PPP ECHO AI	Extrême Nord - Diamaré - Mayo Kani - Mayo Danay - Logone et Chari		1534	105 000	161 070 000
PPP ECHO A I	Extrême nord (Diamare)	Cash conditionnel	20 groupes	900 000	18 000 000
PPP ECHO A2	Same areas	Multipurpose cash	1000	192 000	192 000 000
Cash assistance for IDPs	Noun	Multipurpose cash	700	75 000 to 125 000 according to HH size	

# THE CVA PROGRAMMES 2/2

Kind of project	Area of intervention	Cash modalities	Number of households beneficiaries	Amount distributed per beneficiairy (FCFA)	TOTAL CASH DISTRIBUTE D (FCFA)
Emergency call	Wouri, Mungo, Menoua, Noun, Bamboutos, Mifi	Multipurpose cash	2600	35 000	802 000 CHF
IDPs Project in Far North	Mayo Sava, Mayo Tsanaga		423	93 000	39 339 000
IDPs Project in West	Menoua		300	50 000	15 000 000
IDPs Project in Littoral	Souza phase I	Conditional cash	304	50 000	15 200 000
	Souza phase 2		152	18 000	2 736 000
Health assistance to IDPs	Wouri, Centre, Noun	Conditional Voucher	3000	30 000	90 000 000
Agricultural project for IDPs	Noun	Conditional cash for seeds	250		27 374 365
Emergency call for floods	Fako	Unconditional cash	229	64 000	14 656 000



# □ THE FSP PROCUREMENT PROCESS

## **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.



# KEY LEARNINGS FROM THE FSP PROCUREMENT

- 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**

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THANK YOU FOR YOUR KIND ATTENTION

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# CashHelpdesk

Questions and technical supports requests can be submitted through the Helpdesk's query form. The form is available in **English**, **French**, **Spanish and Arabic**.

## cash-hub.org/helpdesk

**REQUEST TECHNICAL SUPPORT HERE** 

## Cash Hub - Helpdesk

Welcome to the Cash Hub Helpdesk. The Helpdesk offers remote technical support to staff and volunteers of the Movement related to CVA for preparedness, response and recovery. The Helpdesk is monitored by technical CVA specialists from across the Movement. We may forward your enquiry onto other experts where a specific expertise, knowledge of a specific context or language skills are required to support you.

We are committed to responding to your enquiry within 24 hours.

\* Required

1. Your name \*

Enter your answer

🚯 English (United States) 🛝