

## Cash feasibility analysis – Hurricane Irma Sept-2017



### Is Cash Feasible in the Anguilla Irma Response?

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## Description of the disaster

Irma, the 9th named hurricane of the 2017 Atlantic Hurricane Season, became a category 5 hurricane in the Eastern Atlantic Ocean on Tuesday, 5 September 2017. With maximum sustained winds near 297 kilometres per hour (k/h), Irma impacted the Caribbean Disaster Management Agency (CDEMA) Participating States of Anguilla, Antigua and Barbuda, Virgin Islands (UK), Dominica, St. Kitts and Nevis and Montserrat from Tuesday night into Wednesday evening, 6 September 06, 2017. Irma continued its destructive path and impacted Turks and Caicos Islands and the northern border of Haiti. On Friday, 7 September 2017, the south-eastern Islands of the Bahamas were impacted. According to UN-OCHA, Hurricane Irma affected an estimated 265,000 people, leaving 25 death and exposed 75,000 buildings to 252k/h winds in the Caribbean alone.

In Anguilla, 15,000 people have been affected as estimated by the Government. Eighty per cent (80%) of buildings have sustained some level of damage. The population is largely without power, although the use of generators is increasing daily, and repairs to the islands power system are on-going. The hospital and the schools sustained significant damage and have been the focus of relief supplies and building material from DFID. The airport sustained significant damages, although relief flights and humanitarian aid flights are able to land on the island. The government has set up immigration services and customs at the airport.

The Government has lifted duty and import tax for relief supplies, and in a release the week of 20.09.2017 has stated they are ready to regulate prices on the island for goods, to avoid prices being substantially increased, although significant rise in prices has not occurred.

## Situation Analysis

Employment: It is expected that the disaster will greatly effect employment on the island in the coming months. It is predicted that the major hotels will not open until May 2018 and given this is considered low season, a number of hotels may decide to stay closed for the entire 2018 season until November 2018. Many of the major hotels are insured, and the insurance assessors were already on the island as of 22.09.2017. It is expected a number of the hotels will have to hire staff for re-building in the next few months, and insurance money will be used to do so. Therefore, it is expected that service level jobs will be lost, and construction/ landscaping jobs will increase gradually, potentially providing work for able bodied individuals (likely to be taken up by predominantly males). Service jobs in hotels such as cleaners, servers, spa attendance, retail attendance are most likely to be impacted.

Markets: As of 26.09.2017 many of the large grocery markets and larger stores on the island have re-opened after Irma. Many of the small grocers have also opened. Opening hours are currently limited in smaller shops to daylight hours as they do not have generators, while larger stores with generators, have downsized their refrigerator section. Construction supplies have been made a priority for imports on the island, and the Government is focussing on shelter re-construction material through a 'voucher' based system.

Financial services: As of 26.09.2017, all three banks on the island are up and running, using generators as the only source of power. Banks have reduced hours, and are experiencing additional stress with queues at the banks, but no security issues have been reported. Although the banks are busy all three

banks when interviewed felt they were well on their way to fully recovering from the hurricane. Some issues are currently being experienced with sending international bank transfers, but receiving bank transfers is no longer an issue. The point of sale machines on the island are currently not being used at shops, as they are running on generators, but as power continues to come on line it is expected the machines will be brought back online. Both MoneyGram and Western Union are also running at three locations, with some queues experienced daily. ATMs function and further financial service provider information is provided in this report.

Shelter and displacement: Five official government shelters were operational during Hurricane Irma, although uptake was very low (12 persons sheltering in total, during storm only). Following damage to four of the five shelters during Irma, there was little public interest in them ahead of Hurricane Jose (expected but passed Anguilla on 10<sup>th</sup> September). Three shelters were made operational again for Hurricane Maria (expected but passed Anguilla 19<sup>th</sup> September) but not used.

A number of people have been displaced from their homes due to substantial damage to roofs and structures (estimated max 10% population) and are living with relatives, neighbours and friends within their local neighbourhoods. Some hotels and small accommodation renters have opened their properties to families. Of the existing building stock, approximately 80% is said to have been damaged, many of these being households (no comprehensive damage and needs assessment available). Through observation it is apparent that wooden and CGI based houses, and the western side of Anguilla, sustained the largest amount of damage.

## Needs assessment

As of 26.09.2017 basic household items continue to be requested through the relief distribution and needs are becoming more specific to the individuals household and moving away from mass distribution. The ARC high level needs assessment and material relief distributions are slowing down. ARC and the Government are transitioning from relief operations to early recovery.

As of 26.09.2017 the Government and the Red Cross have agreed on a joint assessment form, which the government will roll out starting with a pilot on 27.09.2017. Anguilla Red Cross will ensure coverage of hard to reach areas and individuals. The Government will share that assessment information with the Anguilla Red Cross and a joint IM platform is being developed. (see attached photos of the assessment form)

The ARC team is currently conducting post distribution monitoring, and as part of this have incorporated questions to determine future needs and determine how beneficiaries would like to receive assistance in the future. Through the primary discussions with beneficiaries cash is a well-received option as far as future assistance.

Main needs during the first two weeks of the operation have been for bottled water, food and basic household items (a map and overview of the relief distribution is currently being put together) . Shelter construction support will become a larger need in the short to long term. Currently the Ministry of Finance is planning a voucher programme for shelter construction material. Power supply and means of communication have also been raised as a key need whilst the electricity grid remains down across much of the island and generators are in short supply.

Schools will reopen the week of 02.10.2017, which will bring on additional costs to families, for replacement of school books, uniforms and other educational materials, as well as potential transportation costs.

## **Government Policies for Cash Assistance**

The Government has no official policy which covers humanitarian interventions for cash transfer programmes. In past operations the government has used a voucher system during the hurricane response for Hurricane Lewis (1995), and Hurricane Lenny (1999), followed by government led reconstruction, repair or new construction of houses.

The Government regularly implements cash distributions (bank account, cheque and food vouchers) within Anguilla, through their pension scheme and social services scheme.

At present the Social Security Board has a surplus of contributions from taxes versus those using the scheme. In 2011, the SSB reported a reserve of \$254.8 Million ECD (\$94.37 Million USD), with an increase of 7.2% in the fund for the year. The 2017 report has not been released. The SSB covers support to sick, maternal needs, funerals, disability, survivors, old age, and NCOAP.

Currently the Government is collecting needs assessment data for a response voucher scheme based on shelter repair, with a maximum amount of \$2500ECD (920USD) and approximately 400HH. Money has been provided by the Central Bank to the Ministry of Finance.

Since Hurricane Irma, the Anguilla Red Cross and British Red Cross have discussed the potential of a Cash Transfer Programme (CTP) to meet the needs of the most vulnerable. During the Executive Committee Meeting of the Government of Anguilla there was broad acceptance of the Anguilla Red Cross and British Red Cross taking on a cash transfer programme, focussing on unconditional cash (based on the feasibility). The Government of Anguilla and Anguilla Red Cross/ British Red Cross currently have a broad agreement for coordinating and aligning their programmes in the coming weeks. During a meeting on 26.09.2017, British Red Cross further discussed the Red Cross intentions to use unconditional cash as part of their recovery operation.

## **Market Assessment**

Markets are currently functioning on the island and grocery stores currently have essential goods. Some stores are unable to keep refrigerator sections open due to a lack of power, but all other shelves are currently stocked. Focus is now on ensuring a stable supply chain which is improving weekly.

A basic price assessment is underway at supermarkets across the island. The currently available information in the attached excel file. Price stability is under review – some communities are reporting significant inflation in basic household goods, other are not reporting this as a problem. The government has said it will intervene with regulating prices if necessary.

To date the Anguilla Red Cross has not focussed on assessing shelter material prices as the government will be covering this as part of their program. DFID is currently shipping in the necessary building supplies for government buildings and schools. Both the available supply, and the quality of materials

will need to be assessed, and ideally this process will be led by the government to support their shelter voucher system.

## Cash Transfer Programmes in Anguilla

As of 25.09.2017, there are plans existing for two other cash transfer programmes on the island these are:

### 1) The Ministry of Finance- Voucher for Shelter supplies

During an Executive Committee meeting on 22.09.2017, the Ministry of Finance announced that they were going to start a CTP programme targeting those who have had extensive damage to houses. They are looking to provide a list of beneficiaries to 2-3 hardware stores where individuals can then go to pick out materials from the selected stores. Currently the Ministry of Finance is targeting approximately 400 HH with the amount of \$2500 ECD. Needs assessment for the programme are under development, and in order to not double assess, the Anguilla Red Cross will look to share this information with the Government on a joint data base and single needs assessment form (attached). To date the government has not set a vulnerability criteria for beneficiary selection.

### 2) Individual 'Go Fund Me' Cash Distributions

A local woman on the island has received approximately 60,000USD through a 'go fund me' online account. She has been distributing cash in envelopes to those who are most needy. The distributions do not have a selection criteria to date. Approximately \$25,000 USD has been distributed to date. Through the same individual an agreement has also been made with a local super market, 'Ashley's' at Blow Point, for food vouchers.

## Organizational Capability for CTP

The Anguilla Red Cross is an Overseas Branch of the British Red Cross. ARC operates with a small staff, 2 full time employees, including a Branch Director and a Finance/ Administration Officer. The Branch is currently looking for a new building and operating out of the warehouse of the NEOC, after suffering extensive damage to the branch building during Irma. The Branch regular activities include: water safety training, First Aid for events, RFL, mobility services and have also implemented a community based DRR programme in the past. The Branch has around 40 active volunteers. To date, the Branch has not run a CTP programme, and the Hurricane Irma response is their largest operation to date. The Board of the Branch support the possibility of a CTP programme. The Branch is looking to scale up its staff positions including a DRM Programme Manager, DRM Assistant and a Finance/ Admin person through the current appeal and subsequent programmes, alongside temporary (forecast 6 months) support from international delegates.

The ARC team and BRC Cash Delegate have been working to adapt CTP tools from other Caribbean islands to their context. Community group discussions are being conducted to determine the

appropriateness of CTP volunteers they have participated in interviews with the Financial Services Providers, and have begun price monitoring at local supermarkets. Anguilla Red Cross will work closely with ABRC, BVI and TCI to share and adapt tools.

Although the branch does not have past experience in CTP, the board agrees with the proposal of moving into CTP for the Irma operation, and for future programmes.

## Options Analysis

Before deciding on a Cash Transfer Programme, other options for relief and recovery were reviewed as options to meet the needs of the vulnerable population:

Highest Priority <span style="float: right;">→ Lowest priority</span>							
	Meets needs of vulnerable	Beneficiary identified priority	Has 'buy-in' from ARC board	Fits ARC operational capacity	In line with Govt (allowed)	Ability to help stimulate economy	BRC Priority
NFI	Yellow	Yellow	Green	Yellow	Green	Red	Red
Voucher System	Yellow	Yellow	Yellow	Red	Green	Yellow	Red
Cash for Work	Yellow	Red	Red	Red	Yellow	Green	Red
Cash-conditional	Yellow	Yellow	Green	Yellow	Green	Yellow	Yellow
Cash-unconditional	Green	Green	Green	Yellow	Green	Green	Green

Perception of agreement from meetings, reports, and anecdotal evidence. Agree / unsure / dis-agree

**Relief supplies/NFI:** Currently the Branch does not have a building and is operating out of a Government warehouse, which they will have to vacate in the near future. There is **no space** to accommodate significant relief items to meet the need of basic supplies for shelter reconstruction. It was also felt that with the **small volunteer base**, distributions of materials would take away from other activities of the Branch and have a **large logistical burden** which it is not able to manage without a significant growth in the team. During the initial relief phase there were some **complaints from local businesses** that relief distributions were not assisting the local stores and distributions were not helping re-stimulate the economy.

**Voucher system:** Voucher systems (or similar) have been used across the island in the past, and are also being established by others for the Irma Response. Anguilla has a large income gap, with a few individuals/ families owning a large number of the businesses on the island. In order to run a voucher programme the Anguilla Red Cross would need to sign agreements with these specific suppliers who would then in turn be able to supply items. It was therefore felt that a voucher programme, with the wealthy population of the island owning most of the businesses, **would potentially funnel aid money into a few individuals/ families on the island**, and not allow beneficiaries to choose to support smaller businesses. It was also felt the **administration burden of a voucher system** would be significant.



**Cash for Work:** Cash for work programmes have not been done by the Government of Anguilla or the Anguilla Red Cross in the past. Currently **most of the clean-up is being done by government employees, including everything from removal of debris to garbage collection**. Many households on the island are undertaking clean-up of their own yards. Any Cash for Work programme would need to meet high professional standards and involve considerable management demands. It is felt at this time, that a Cash for Work programme would negatively affect those recovering as it would take them away from the opportunity to return to regular employment, or for those most vulnerable it would take away from the time they have to re-establish their household. There is **no set minimum wage in Anguilla**, which proves difficult for Cash for Work as an option, as there are perceptions this would be a way to simply exploit 'cheap labour'. Cash for Work could be considered in the future in long term programmes for mitigation activities, and other work opportunities ensuring they are dignified work options.

**Cash (conditional):** Conditional cash is seen as a viable option, although with the **breadth of needs across the island it would be difficult to set the conditions** and follow up on the monitoring of use based on the conditions.

**Cash (unconditional):** Unconditional cash is **the preferred option for beneficiaries**, Anguilla Red Cross and British Red Cross. During the first week of the operation the idea of the Red Cross using unconditional cash was introduced to the Government, and although there were some concerns about the use of the cash, it was broadly agreed that beneficiaries should be allowed to make choices and unconditional cash would support that. The Red Cross has continued to discuss the use of unconditional cash with the Government, and there is no objection to date.

## Beneficiary Preference

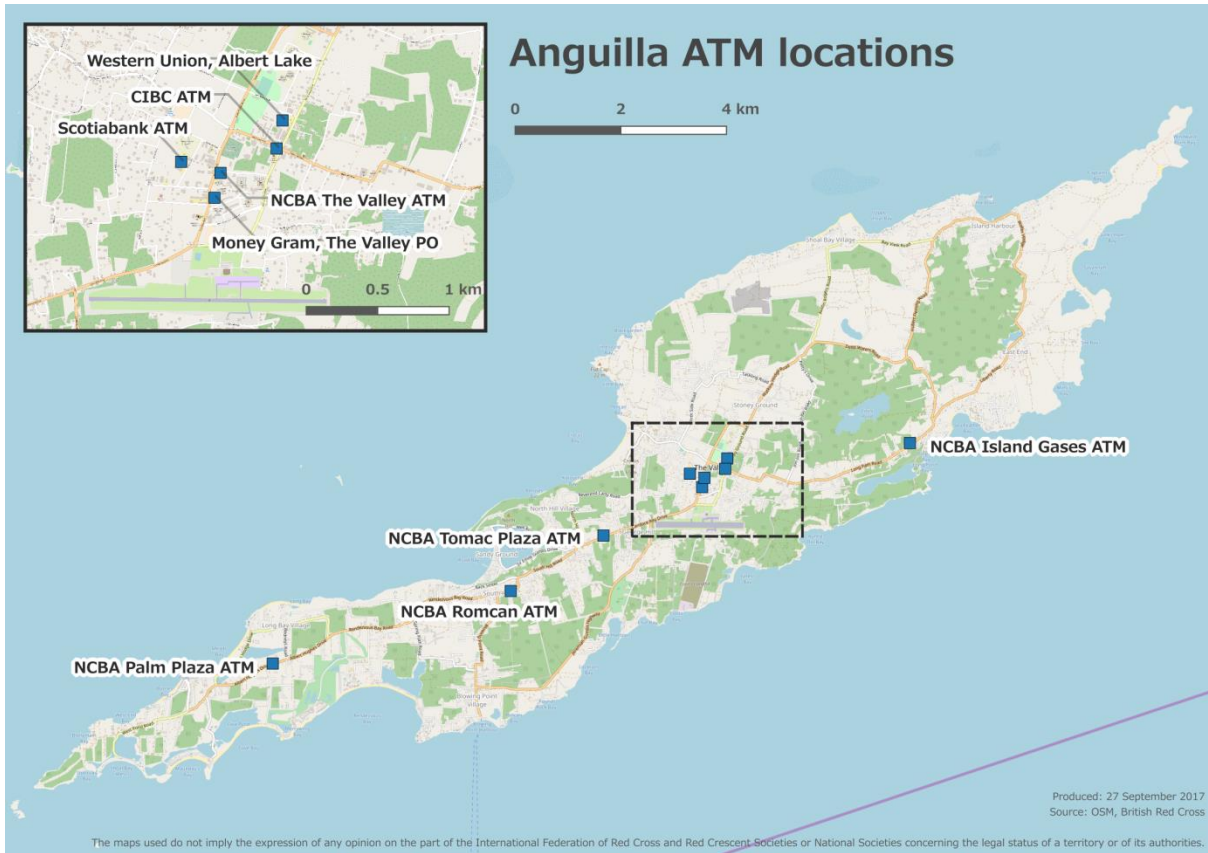
The Anguilla Red Cross is undertaking community discussions the week of 25.09.2017 which cover post distribution monitoring, preference for receiving further relief, as well as use of cash in households. To date beneficiary feedback (limited to conversations of those coming for relief supplies) is that people would prefer to receive cash rather than goods. It has been discussed that some beneficiaries are comfortable with using ATM machines, while some others would prefer to use their accounts. More information will be provided before the programme design is finalised and community feedback will be taken into consideration during the decision making process.

## Overview of Banking and Financial Service Providers:

There are three banks, and a **total of 8 ATMs, on the island** with approximately, **95% bank usage** (figure approximated by banks). It is normal for individuals to have more than one account, and many individuals hold bank accounts at more than one bank. Those who do not regularly use bank accounts or ATMS are described as the elderly, and (potentially) the poorer Spanish speaking population. There are **two remittance companies** on the island (MoneyGram + Western Union) where individuals can cash cheques and receive money from overseas. A number of **small businesses and grocers will cash cheques for individuals for a fee**.

**Since hurricane Irma**, there are **3 functional ATMs**, and all of the bank branches are up and running on **post hurricane hours** - these are dependent on generator power at present. All banks feel that

liquidity on the island is moderate and improving daily. Point of Sales (PoS) stations are currently down, and are dependent on power restoration to the island.



Overview of Financial Service Providers:

Type of institution	Name	Fees	HQ/branch Location	Number of ATMS	Location ATM	Opening hours
Bank	CIBC- First Caribbean	Withdraw ATM: \$5.00 USD	The Valley	1	The Valley	24 hour ATM Branch open
Bank	Scotiabank	Withdraw ATM: \$3.00 USD Exchange Fee: N/A	The Valley	1	The Valley	24 hour ATM
Bank	NABC	ATM withdraw: \$2.00- 5.00 USD Exchange Fee: N/A	The Valley	6	The Valley- 2 Island gases- 1 Long path- 1 Tomac Plaza-	ATMS inside buildings all but 1, which is accessible 24hours



					water swamp- 1 Romcan- South Hill- 1 Palm Plaza- West End- 1	
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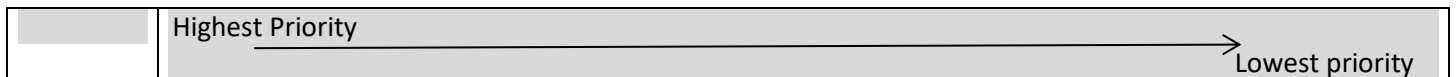
**NCBA** - Has the largest coverage of ATM's. Currently the bank is very busy as it is the recognised national bank that holds government accounts. They bank has personal bank accounts with 70% of the population. Only one of their six ATM's is currently functioning, although they are hoping to have the ATMs up and functioning in the coming weeks. NCBA has the ability (liquidity and HR) to handle a cash programme (cheque to cash). ATM usage is \$2.75 USD per transaction, and 5.50 USD for a cash advance at a cashier till. NCBA is where ARC currently holds their bank accounts, and no FSP agreement would be necessary with the bank.

**CIBC**- CIBC also reported having personal bank accounts with approximately 70% of the islands inhabitants (many people having more than one personal account) while they also hold a significant number of accounts for large businesses. They are currently not opening any new bank accounts for individuals who are not part of their corporate/business accounts. CIBC currently has 6 counters with agents, and 1 ATM located in The Valley. Although the bank did discuss that their financial systems are not 100% functioning, they did feel that it was well on track to recover at this time. CIBC did not feel it would be an issue for them to accommodate a cash programme supporting 400-700 HH, at maximum amount of \$2500 ECD. The bank has not worked with a humanitarian organization in the past and were unsure if they would need an agreement to transfer money into people's accounts.

**ScotiaBank**- ScotiaBank sustained major damage during hurricane Irma and are currently getting the bank building sorted out, as a result they are not yet fully functional. They have one ATM on the island, located at the bank, and it is currently set at a maximum of \$200.00 USD or \$500.00 ECD. Liquidity at the bank is 'ok', and it is unclear if they are currently able to open new bank accounts for individuals. They are able to open corporate accounts, which have a \$10 USD fee, and have a fee of \$1.50 per cheque. The ATM at Scotiabank charges \$3.00 per transaction. The bank has not worked with a humanitarian organization in the past.

**MoneyGram/ Western Union:** addressed in pre-assessment based on perceptions of service and it has been decided to not push forward/ assess this option, unless no other options were available.

## Overview of transfer mechanisms:



	Meets needs of vulnerable	Ease of use for beneficiaries	Coverage across island	Fees and price	Fits ARC operational capacity	Security of staff and volunteers	Accountability mechanisms	BRC priority
Cash in envelopes	Green	Green	Green	Green	Red	Red	Red	Green
Bank transfers	Green	Green	Yellow	Green	Red	Green	Yellow	Green
Pre-Paid Visa Cards	Green	Green	Green	Yellow	Green	Green	Green	Green
Cheque	Green	Green	Green	Green	Green	Yellow	Green	Green

**Cash in Envelopes-** Cash in envelopes is a **valid option** for responding to the needs of beneficiaries, and has ease of use across the island. Given the Anguilla Branch does not currently have a building or storage facility it would be **difficult to run a cash in envelope programme, due to the lack of security of the current working space**, as well as limited provisions for volunteers security ( although it is noted that Anguilla is a relatively calm island). The administration of a cash in envelope programme **may also focus the limited staff of ARC on administration**, rather than being able to outward focus on beneficiaries needs, other programmes of the branch, and monitoring and reporting.

**Cash through bank accounts-** CTP through bank accounts is also a **valid option**, with **approximately 95% penetration of bank accounts** across the island, and 7 ATMs. None of the banks have worked with a humanitarian organization before, and the banks are unclear how they would set up an agreement. **No banks are currently opening new accounts for customers**, which would therefore not meet the needs of **the non-banking population which, as explained, is likely to be the elderly and Hispanic population**, which might be considered the most vulnerable.

**Cash on Pre-paid cards** – Cash on **pre-paid VISA cards is also a valid option**. The cards are useable at all of the 7 ATMs across the island (currently 3 functioning) and **do not need a locally signed agreement or bank account** to use. There is some concern that some elderly people in the community may not have used such cards before and would need volunteer assistance in order to understand how to use the card. Currently there is a **limited amount of ATM machines functioning**. As VISA cards do not have a name on the card, they are unable to be used with a teller. With the global agreement signed between IFRC and Visa, the administration of the cards is done through the IFRC Panama Office which allows the **ARC staff to focus on community facing activities and on-going interventions of the branch**. As the cards are nameless they must be used at ATMs. The cards do have higher fees than using a locally based account, see comparison below:

Type of service	Local account	Pre-paid VISA card
ATM withdraw	\$3.00-5.00 USD	3.00-5.00 USD+ SWIFT fee of 4.95USD (needs to be checked in country- might not be charged if withdraw in USD)
Exchange fee	None necessary	1.1%



Failed transaction	N/A	0.75USD
Checking balance	N/A	0.75 USD

**Cheque:** Anguilla Red Cross currently hold accounts at NCBA, it is possible for Red Cross to open a new account with the bank for the operation and **write cheques from this account directly to beneficiaries**. No FSP agreement is necessary with the bank. Beneficiaries would be able to cash cheques at a teller (with ID: Driver’s License, Passport, social security ID), or they would be able to deposit the cheque into their accounts at another bank (2-3 days hold applies). Depending on the preference of the beneficiary they could also cash the cheque at local grocers, but this has a high fee. Accounts can be monitored through on-line banking of ARC, with the addition of a log book and HR. There is a **good coverage of facilities to cash cheques across the island**.

## Risks

A risk assessment on the cash programme and options available was developed with DFID on 23.09.2017, it is available in **Annex 1**. The current risk assessment takes into account the period beyond the feasibility study, and will be updated in alignment with the CTP proposal.

## Feedback and Response Mechanism

The Government is in the process of setting up a response phone line (proposed start 29.09.2017). The Anguilla Red Cross is also in the process of setting up a call line for specific Red Cross enquiries, including SOPs, key messages, operating hours, call log and a volunteer roster to cover the times of the call line. The phone number of the line will be shared through message board and radio to start, as well as on the Red Cross Facebook page. This line will also be used for the cash program. Depending on the method of transfer, the Anguilla Red Cross will also look at setting up a kiosk in The Valley for assistance.

## Conclusions

**Unconditional cash is a viable option and is accepted by the government and by ARC. The two viable options for transfer mechanisms which are further being assessed are cheques from an NCBA account with ARC, direct to beneficiaries, or the use of pre-loaded visa cards.** An assessment of the fees associated with each option are included in ‘**Further Considerations**’. Currently, ARC would look to align the grant given with the government, with the maximum being no more than the set government amount of \$2500 ECD (approximately 920 USD). ARC is currently looking into possible tiers of transfer amount set by a vulnerability criteria, and need, this will be dependent on the needs assessment data from government.

**End of feasibility study -- Is cash feasible in Anguilla Irma Response?, further information/ Consideration for CTP below**

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## Further Considerations

At present the government is undertaking an island wide assessment, which the Red Cross and DFID have given feedback to. There has been an agreement for one (single) form to be used, and for those assessed to have the option (a tick box on the government form) for the information to be shared with Anguilla Red Cross. Anguilla Red Cross has agreed to support the government in geographic areas of the assessment where they are unable to reach with their methodology (setting up centres in communities and having people come to the centres to fill in the form. Red Cross will then support in HH visits where houses are missed). Needs Assessment data will be shared between the two organizations once the information is inputted.

Depending on the reach of the Ministry of Finance response programme, the Anguillan Red Cross will need to be flexible in its response.

### 1.1. Comparison for Pre-Paid VISA Cards and Cheque distribution

Pre-paid visa cards and distribution of cheques are being looked at as the two viable options for a cash transfer mechanism. Below is a comparison of the two options:

	Pre Paid Cards through IFRC	NBCA account ( cheque distribution)
Set up	none	need new account- current customer
Transfer	PMN from BRC to IFRC Panama	Wire transfer to ARC account from BRC
ARC to Ben Transfer	distribution of card	write cheque, distribute in envelop
Bank to Beneficiary	ATM machine ( 3 functioning)	Bank counter ( 4 branches) approx. 14 teller stations + ATM deposits
Transfer fees ( BRC to ARC)	PSSR at 7.5% ( IFRC)	20 USD ( wire transfer)
hardware costs	4 USD per card	20 ECD per 99 cheques
upload charge	2 USD per card	None
withdraw fees ( ATM)	3.00 USD- 5.00USD	N/A
SWIFT fee	4.95 USD	N/A
place of use	ATM+ POS stations ( once functioning)	teller then cashed/ put into account direct
ID necessary at bank	none	cashing cheque needs ID ( DL, passport)
ID to collect from RC	photo ID	Photo ID
Timeline global transfer	2-3 days	2-3 days
upload time	2-3 days	N/A
cashing of cheque	no 'cashing necessary'	if not with NCBA need ID
cheque into account	N/A	available to deposit to NBCA direct or 2-3 days to clear into account
type of agreement	global agreement currently	none needed- current customer
additional capacity	volunteer call line	call line + finance+ accountability board
Monitoring	report from IFRC panama	online banking+ local account+ need for additional HR



Minimum	\$ 6.25	\$ 6.70	\$ 8.00	\$ 6.70	\$ 6.70	\$ 5.00	\$ 4.00	\$ 5.50
Maximum	\$ 10.72	\$ 10.00	\$ 18.50	\$ 20.00	\$ 13.40	\$ 8.75	\$ 5.00	\$ 10.00
AVERAGE	\$ 8.37	\$ 8.00	\$ 11.15	\$ 11.37	\$ 10.03	\$ 6.50	\$ 4.50	\$ 6.95
hours/week	35.00	40.00	35.00	38.00	40.00	42.00	21.00	42.00
Monthly Salary								
Minimum	\$ 875.00	\$ 1,072.00	\$ 1,120.00	\$ 1,018.40	\$ 1,072.00	\$ 840.00	\$ 336.00	\$ 924.00
Maximum	\$ 1,500.80	\$ 1,600.00	\$ 2,590.00	\$ 3,040.00	\$ 2,144.00	\$ 1,470.00	\$ 420.00	\$ 1,680.00
Average	\$ 1,171.80	\$ 1,280.00	\$ 1,561.00	\$ 1,728.24	\$ 1,604.80	\$ 1,092.00	\$ 378.00	\$ 1,167.60

**Along with the monthly salary considerations, ARC is also taking into account the consumer price index of expenditures.** The data was last collected in July 2017. Below is a chart of the CPI from July for what is being considered basic needs (hotel stays, recreation, alcohol, restaurants, miscellaneous have been removed). Monthly house repairs have also been removed considering the house repair amount will greatly increase post Irma.

Item	Average expenditure monthly
Food & non-alcoholic drinks	111.29
Clothing & Footwear	109.29
Utilities	96.02
Health	115.81
Transport	102.86
Communications	116.77
Education	121.89

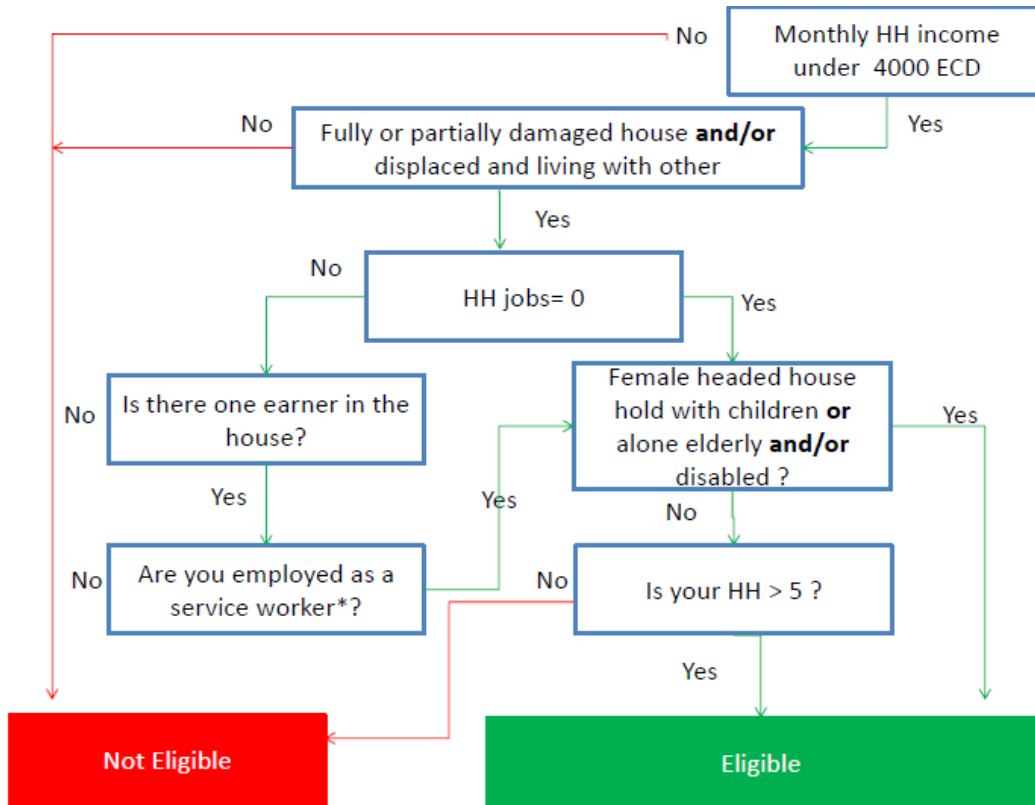
**Total: 773.93**

To date this is the information which is being considered to set the amount, but further assessments will be necessary once the needs assessment data from the Government single form assessment is available.

In further determination of the amount of cash transfers, the Anguillan Red Cross will ensure they follow the auxiliary role of the Red Cross in humanitarian assistance, and allow the government to provide the role of social assistance safety net.

### 1.3. Beneficiary selection (Preliminary- to be further refined with alongside with data from needs assessment)

Currently the ARC team is looking at **broadly (not yet set)** vulnerability criteria to assess beneficiaries.



Below, the flow chart is written into priority groups (again further work is necessary to better understanding Government targeting—once they have set it up, this will include the possibility of different amounts)



Criteria	priority	amount
No jobs in HH <b>and</b> <i>fully/ partially</i> damaged house and/or <i>displaced</i> to someone else's <b>and</b> single parent HH <b>and/ or</b> elderly <b>and/or</b> living with disability	1	\$2500 ECD (1 month basic needs)
No jobs in HH <b>and</b> <i>fully/ partially</i> damaged house and/or <i>displaced</i> to someone elses house <b>and HH &gt; 5</b>	2	\$2500 ECD ( 1 month basic needs)
Single earner HH* <b>and</b> <i>fully/ partially</i> damaged and/or <i>displaced</i> to someone elses house <b>and</b> single parent HH <b>and/or</b> Elderly <b>and /or</b> living with disability	3	
Single earner HH* <b>and</b> <i>fully/ partially</i> damaged and/or <i>displaced</i> to someone elses house <b>and HH &gt; 5</b>	4	
Partially damaged house <b>and</b> host household of displaced family > 5	5	
Host household of displaced family	6	

\* Priority to service worker positions = maid, cleaner, receptionist, waiter/waitress, gardener, cook,

## 2. Next Steps

The next steps are broadly set out in the attached excel file tab named 'work plan'