



# British Virgin Islands Joint Cash Platform

**Case study for the Red Cross  
and Red Crescent Movement**



**BritishRedCross**



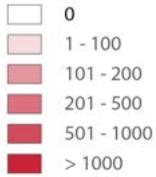
**BritishVirginIslandsRedCross**

## Project details

<b>National society</b>	British Virgin Islands (BVI) Red Cross, Overseas Branch
<b>Implementing partners</b>	<ul style="list-style-type: none"> <li>- British Virgin Islands Red Cross (BVI RC), supported by the British Red Cross (BRC);</li> <li>- Government of BVI - Ministry of Health and Social Development via the Social Development Department (MHSD-SDD);</li> <li>- Caritas Antilles (via Catholic Relief Services[CRS])</li> <li>- Adventist Development and Relief Agency (ADRA), in a funding capacity</li> </ul>
<b>Objective(s)</b>	<ol style="list-style-type: none"> <li>1. To allow vulnerable households to meet their basic household expenditures, whilst allowing for self-recovery and longer term recovery.</li> <li>2. Secondary objective of stimulating the economy, building confidence and retaining the needed labour force.</li> </ol>
<b>Duration</b>	6 months (from October 2017 to March 2018)
<b>Locations</b>	British Virgin Islands: Tortola, Jost Van Dyke, Virgin Gorda and Anegada
<b>Cost</b>	\$3,7million USD
<b>Funding/donors</b>	DFID via British Red Cross, British Red Cross Appeal, private funding from CRS/Caritas Antilles and ADRA own Appeals.
<b>Main sector(s)</b>	Basic needs
<b>Number of households</b>	1,076 households
<b>Household selection criteria</b>	Hurricane affected households with low or no income that comply with some of the following vulnerability indicators: households with people with disabilities or severe health issues; single parent households; households with children under 5 years; households with older people over 65 years.
<b>Main activities</b>	<ul style="list-style-type: none"> <li>- Assessments (needs, markets, financial service providers)</li> <li>- Advocacy to Government to approve humanitarian cash assistance.</li> <li>- Response option analysis and the cash based response plan</li> <li>- Joint Cash Platform (JCP) design and formalization (MOUs)</li> <li>- Capacity building: 15 BVI RC volunteers, over 50 SDD social workers</li> <li>- Beneficiary management: single registration, targeting verification approaches, using a single registration database and information management</li> <li>- Community engagement and accountability (CEA): Single approach and hotline</li> <li>- Delivery of cash transfers (via JCP single cash delivery platform) and reconciliation</li> <li>- Monitoring and evaluation: single monthly and final reports (financial and narrative), joint evaluation (BRC and CRS)</li> <li>- Referrals to the Department of Social Development (SDD) and to ADRA WASH response</li> </ul>
<b>Key outcome(s)</b>	Through the increased capacity of OSB British Virgin Islands branch, and support to affected households, vulnerable people are better able to cope with and recover from Hurricane Irma and Maria and are more resilient to future crises.
<b>Number of staff involved</b>	<p><b>British Red Cross:</b> 1 Cash Delegate, 1 Team Leader (%), 1 roving Regional CEA Delegate (%). Remote UKO support Cash Advisor (%) and information management (%)</p> <p><b>BVI Red Cross:</b> 1 Management (%), 1 Admin-Finance Manager, 15 volunteers (%)</p> <p><b>Caritas Antilles:</b> 1 Project Manager, 1 Finance and Accountability Officer</p> <p><b>MHSD - SDD:</b> Management x 3 (%) and over 50 social workers (%)</p>
<b>Delivery mechanism</b>	Single delivery platform: First Caribbean bank account, contracted and managed by BVI Red Cross on behalf of all BVI JCP partners, e-payment system to deliver transfers via bank accounts and cheques
<b>Assessment information used</b>	Needs assessment, cash feasibility assessment, market assessment, financial service providers mapping and registration baseline.

## British Virgin Islands Joint Cash Platform

Number of applicants per district  
(1 application per household)



Total Applications: **1,868**  
Total Successful: **1,076**

**Hurricane Impact:**

 <b>409</b> Displaced Families	 <b>696</b> Families with Severe House Damage
 <b>315</b> Unemployed due to Irma	 <b>955</b> Families with Income Below \$1,200 post Irma

**People Reached:**



Produced: 6 June 2018 Sources: British Virgin Islands Red Cross, GADM

## 1. Overview of programme/project description

**The British Virgin Island (BVI) Joint Delivery Platform (JCP) is an effective model for learning from a small-scale collaboration, developed at the onset of the humanitarian response, to deliver a small-scale emergency and early recovery cash based response, in a context where no humanitarian cash responses were used before. The BVI JCP mission statement was “using an economy of scale, partners can reach more people, better, more efficiently and equally in a coordinated manner”.**

Initially designed as a 6-month collaboration, with the end of the humanitarian response and departure of international partners, the JCP is transitioning to become a national cash collaborative platform, learning from this transition should be documented in the future to inform similar initiatives. The platform also provided an opportunity to act on the RCRCM Grand Bargain commitments for cash scale-up and localisation of aid by working with national responders and governments, using national structures to channel funding and reducing duplication and management cost.

**Background:** In September 2017, hurricanes Irma and Maria devastated British Virgin Islands (BVI) and much of the Caribbean, causing significant damage to infrastructure (transport networks, roads, ports, public buildings, telecommunication, etc.) and housing, causing population displacement. The BVI economy was severely affected, market supply chain pipelines were disrupted and high numbers of people lost their jobs and sources of income, in a context heavily reliant on a market economy and tourism.

**Joint assessments, leading to joint MPG response plan and advocacy:** The BVI Red Cross, with British Red Cross (BRC) support, started the relief response and conducted needs market and cash feasibility assessments in collaboration with CRS and with the Ministry of Health and Social Development (MOHSD), responsible for relief collaboration and the welfare system. Basic needs, including food, shelter and livelihoods were identified as the main priorities. A joint cash based response plan and the Joint Cash Platform (JCP) were developed as a result, formalizing the collaboration between BVI Red Cross and Caritas Antilles (supported by CRS), with the Government via the Social Development Department (SDD). ADRA joined in November on a funding capacity. **Advocacy:** Humanitarian cash responses were new to the BVI context, requiring strong JCP cash awareness and advocacy efforts, supported also by DFID and UNICEF, to secure Government endorsement. Cabinet approved the use of humanitarian cash on the 18th of October, one month and a half after the first hurricane.

**Set-up and implementation:** Building on the comparative advantages of its national and international partners, the JCP used a single streamlined approach to the team structure, functions and systems. Including beneficiary management (registration, targeting and validation), a single registration database, a single targeting tool, a single approach to Community Engagement and Accountability (CEA), and a single information and reporting system and a single cash delivery platform, (the JCP Bank account with First Caribbean Bank, managed by BVI RC on behalf of the partners).

**Roles and responsibilities:** A light JCP structure with very little governance felt appropriate to the context, proportional to the number of actors and the small size of the programme. The JCP operational set-up and implementation was dynamic and interactive, requiring regular close communication and collaboration between actors at all stages of the implementation.

**Monitoring and evaluation:** A streamlined approach was also used for JCP monitoring and reporting with single monthly report, that included narrative and financial information, progress, challenges and lessons learned, also the bank statement with all transactions completed on the reporting period and the results of the post distribution monitoring analysis. A joint evaluation of the JCP was undertaken by British Red Cross and CRS.

## Cash based programming facts

<b>Cash grant value</b>	USD 800 – USD 1,000 –USD 1,200 per household depending on household size
<b>Number of payments</b>	3 monthly instalments (November, December and January)
<b>Total transfer amount per household</b>	Between \$2,400 and \$ 3,600 USD received in total per household based on its household size
<b>Percentage value of cash transfer amount to total project cost</b>	86%
<b>Modality</b>	Multipurpose cash grant (MPG)
<b>Delivery mechanism</b>	Single Joint delivery platform: JCP First Caribbean bank account managed by BVI RC, using a-payment system to process transfer orders to targeted households and using cheques for the unbanked.
<b>Method for setting value of the cash transfer</b>	Amount set just below the minimum national wage (\$960), based on the cost of the \$ 1,320 minimum expenditure basket (MEB) and considering the households income gap (assuming they can cover some of the costs themselves using small income or savings)
<b>Service providers</b>	CIBC First Caribbean Bank
<b>Service provision charges</b>	3,000 USD (0.1% of total programme spent)
<b>Transfer Cost to transfer Ratio (TCTR)</b>	1.6

## 2. Reflecting on our learning from the BVI Joint Cash Platform

### Challenges and mitigation measures

**Contextual factors:** Some of the main challenges of the BVI JCP were linked inefficiencies derived from contextual aspects affecting negatively the timeliness, efficiency and effectiveness of the cash response. Including heavy damage to infrastructure, transportation links, and telecommunication networks, population displacement, curfews and the diversity of affected population languages (Spanish, Creole) and legal status as many of those affected were overseas workers. This was first time emergency cash response was implemented in the BVI, and also the first exposure of BVI RC to cash transfers programs.

**Timeliness:** The first cash transfer was completed in December, 4 weeks later than planned. Delaying factors were the need to secure the Government approval before any field work and awareness could start considerably delaying the registration process, further constrained contextual factors and banking inefficiencies. **Mitigation measures:** Strong advocacy efforts by national and international partners to get Cabinet's approval, use of single approaches and systems (electronic data collection, registration database, feedback hotlines, etc.) reduced the time required for data collection and feedback.

**Community Engagement and Accountability (CEA):** Identified as a weakness of the response, negatively affected by contextual factors and by the insufficient human resource allocation to the CEA function. Non-English speaking population groups especially, suffered acute delays as the demand was higher than anticipated. **Mitigation measures:** Engaging community outreach social workers and volunteers with relevant language skills, use of English, Spanish and Creole communication messages.

**Cash transfers:** Incorrect bank account information provided and inefficiencies in the BVI banking system delayed further the 1st cash transfer for some households; more timely payment for the 2nd and 3rd transfers after errors were corrected. BVI RC reported inefficiencies in bank communication around in reporting and problem solving. **Mitigation measures:** correct bank account data, issue cheque payments for affected households, agreement on improved communication and timelines with the bank.

**Governance of the JCP:** While the flexible informal governance approach was considered a key success factors, enabling timely discussions and decision making, the rotation of one of the key core functions resulted in a break in communication and trust between partners as decision were not documented. This was perceived to be particularly critical by national partners that felt undermined; exposing the volatility of this people driven approach (especially if it was to be replicated in a context with a high turn-over of emergency responders). **Mitigation measures:** JCP members started to develop a more formalized decision making process, but this was discontinued when trust and communication were restored.

**Challenges in understanding the complex nature of vulnerability in the BVI:** Urban, middle income, islands, highly dependent on services sector, international supply chains and markets. **Mitigation measures:** Development of a targeting tool, with a vulnerability criteria weighting system to generate beneficiary lists automatically, making the process more transparent, reducing personal bias. Randomly selected household visits by BVI RC validation team; final approval of the beneficiary list by the SDD, enabling the correction of inclusion and exclusion errors and the referral of (over 50) highly vulnerable households from the welfare system.

**Use of community panels to validate the beneficiary lists:** These were not as effective as expected, especially in urban and peri-urban areas with a weak sense of community. Delays in the set-up of panels due to fear that been in the panel could undermine one's relationships with their neighbours, conflicting agendas and lack of interest. Mitigation measures reduction on the number of members in the panel validating the list. Awareness about the need and importance of using panels to verify the lists to increase participation, preparation of contracts to ensure confidentiality.

**Human Resources:** Even if the single JCP core team approach was seen as a success, enabling access to partners shared and remote resources; overall, it was felt that a stronger JCP core team people with relevant humanitarian experience would have ensured an increased quality delivery, especially around fully dedicated functions for CEA and IM. **Mitigation measures:** a flexible and collaborative approach to functions among all the JCP core team members and reliance on shared and remote support.

## Successes of the BVI Joint Cash Platform approach

- **High levels of satisfaction from the target populations supported:** Based on post distribution monitoring (PDM) results, 98% of responders were very satisfied with cash support received, three in each four (74%) used indicated they were able to meet their household basic needs and over 44% mentioned it enabled them to recover faster. One in three (33%) also reported positive psycho-social impacts and 6% that they were able to stay on the island to find work. Most responders confirmed the bank account transfers as their preferred delivery mechanisms. Also that the cash grant provided was sufficient to meet their basic household needs; reported use of the money include food, rent, utilities (electricity, water, etc.), educational and medical expenditure, shelter repairs, and transport mainly. Some used it to pay off debt and to support livelihoods recovery. Comparison between the registration baseline data and PDM result showed also that the use of negative coping strategies and household debt were reduced as a result of the cash support. At the end of the response, three quarter of respondents (76%) chose multi-purpose cash grants (MPGs) as their preferred way to receive future basic needs humanitarian assistance. Responders reported high levels of satisfaction with the timeliness of the JCP MPGs delivery, despite the delays faced by some households, and they were well aware of the contextual constraints and difficulties faced. 6% of responders reported problems with their bank transfer, and 4% with their cheques.
- **Successful collaboration with Government from the start, ensuring a cash approach aligned with its broader response planning,** positively influencing the uptake of multi-purpose cash grants: The JCP partners, supported by DFID and UNICEF, demonstrated effective advocacy and high levels of influence in promoting the uptake and acceptance of humanitarian and recovery cash responses and MPGs in a context without previous exposure to any type of humanitarian cash responses. Scaling up from 0 to \$3.2 Million USD delivered to affected households in the four months after Government approval. The BVI Government plans to use cash based responses to meet shelter and livelihoods recovery outcomes.
- **Successful innovative, small-scale, localized approach with strong local partners' role:** The JCP has also proven to be an effective model for learning from a small-scale collaboration, that builds on the comparative advantages of its national and international partners. National partners played an active role in decision making, setting-up and managing the single cash delivery platform, leading on registration, validation and approval of final beneficiary lists and field implementation. Having the BVI Red Cross and the Ministry of Health and Social Development (MOHSD), resulted in increased advocacy and implementation efficiency, strengthened linkages with safety net systems, promoting a more inclusive response driven by humanitarian and Red Cross principles. International partners brought in humanitarian and cash technical expertise, in addition to funding.
- **Successful bottom-up approach, designed from the onset of the humanitarian response:** The BVI JCP collaboration was a bottom-up approach, developed from the very onset of the disaster response; organizations agreed to complementary assessments (needs, markets and cash feasibility), joint analysis and decision making that led to the development of the JCP partnership and cash based response plan. This early set-up enabled the success of the JCP model, avoiding challenges frequently faced by other collaborative cash platforms (i.e. existing operational structure with roles and functions in place, limited flexibility to reallocate funding and resources, defined geographical scope, etc.).
- **Single approach to functions and systems:** The JCP achieved significant quality gains by operating as a single JCP team, able to access shared or remote resources from the partners, and by using a "single" approach to most functions and systems of the MPG response (i.e. single beneficiary management, single targeting approach, single registration database, single MPG transfer value, single cash delivery system (First Caribbean Bank), single CEA and hotlines, etc.), positively delivering on most areas of efficiency and effectiveness across all phases of the emergency response (assessment, implementation, monitoring and evaluation). Having two national partners driving the implementation contributed to significant efficiency gains, enabling access to the extensive SDD social workers network and to BVI RC resources and volunteers.
- **Operational model structure and governance:** The JCP illustrates how a non-traditional and flexible collaborative model for CTP delivery, with national partners leading the implementation, a flat management structure and informal governance, support efficiency, effectiveness and accountability gains generated by a sense of "single" ownership and shared decision-making. This flexible, people-driven approach demonstrates the potential for partnership structures to foster strong and positive collaboration, even in the absence of formal governance arrangements. A more structured governance would be needed if increasing the number of partners or scale of the response.

- **Successfully driving cost efficiency: 86% of funds delivered directly to targeted vulnerable households:** The JCP demonstrates that even in the absence of donor or HQ pressures, cost efficiency is a driver for collaboration among humanitarian responders in the field; especially when responding to small-medium scale disasters, in areas with no operational presence and high set-up and living costs. The JCP was made possible thank to the availability of flexible funding from DFID (channelled via BRC) and private donations to BRC, CRS, Caritas Antilles.

<b>JCP RATIOS OF EXPENDITURE (USD)</b> at 19th March 2018		
<b>CATEGORY</b>	<b>SPEND (\$ USD)</b>	<b>% OF SPEND</b>
<b>Cash transfer value</b>	\$3,210,200	85.8%
<b>Financial service provider's fees</b>	\$3,000	0.1%
<b>Operational costs</b>	\$200,000	5.3%
<b>Overheads</b>	\$329,782	8.8%
<b>TOTAL</b>	\$3,742,982	100%

The JCP delivered highly on efficiency, transferring around 86% of the funding directly to the bank accounts of target households. The remaining 14% covered operational costs, overheads and financial service provider fees.

**The JCP transfer cost to transfer ratio is 0.16.** The total average cost of the programme per household (1,076 households) is \$3,480 USD, of which \$2,983USD were received by the household and the remaining \$497 USD used to cover the programme costs (including operational, transfer fees and overheads). JCP total programme cost per person (3,274 people) is \$1,143 USD, with an average of \$980 USD received per person and \$163 USD for operational and overhead costs.

The JCP has proven to deliver on cost-efficiency but replicating this operational model in a different context might not always result in similar levels of efficiency ratio, as this will be highly influenced by the contextual aspects of the operational area and existing capacities and resources.

- **Strengthening National Safety Nets and use of the JCP single registration database:** The JCP also demonstrated a positive influence on safety nets linkages by having the Ministry of Health and Social Development, responsible for relief coordination and social welfare systems, leading in beneficiary registration and targeting processes, and owning the registration database. The SDD participation in the JCP contributed to strengthening SDD social workers' skills and capacity, especially around areas of households' vulnerability, electronic data collection and community engagement. The image and reputation of the SDD and its social workers in the communities improved thanks to their active engagement in the JCP.

- **The JCP partnership adherence to the Red Cross Principles and international humanitarian standards,** promoted the inclusion of all vulnerable population groups affected regardless of their legal status. Inclusion and exclusion errors were minimized by having both national actors (SDD social workers and BVI RC volunteers) engaged in registration and targeting at field level. This was perceived as fairer and less prone to bias by affected population groups.

- **Support and interest from DFID to fund the piloting of new approaches within the Red Cross Movement** in line with their global thinking on cash. The JCP was a relatively small-scale response in a context where there was no competition between cash actors, making it easier and less risky to pilot a new innovative approach. Potential opportunities for replicating or adapting this model in future small-medium scale responses by other National Societies should be supported by donors.

### 3. Recommendations for the Red Cross and Red Crescent Movement

#### Strategic

- Small and **medium-scale localized responses**, especially in high cost operational contexts, **represent a potential niche opportunity for some National Societies, building on their comparative advantages** (auxiliary role, extensive volunteer network, multi-sectoral approach, presence before, during and after the disaster) to replicate and improve this model or to develop innovative collaborative approaches.
- **Movement partners (ICRC, IFRC, NS) implementing cash based responses in the same country, should adopt a similar “single approach to functions and systems”** as used by the JCP model. This will lead to significant efficiency and effectiveness gains, strengthen the reputation and positioning of the Movement as global cash player, and potentially increase access to funding. Promoting stronger National Society ownership and the development of harmonized and contextualized CTP approaches and systems in the country.
- **Explore opportunities for internal (RCRCM) and external cash delivery collaboration from the early stages of the emergency response, identifying opportunities for joint or complementary assessments** and response option analysis that can lead to more efficient, effective and accountable joint MPG/cash based humanitarian responses.
- **Develop an overarching Movement Partners Framework to promote collaborative cash approaches and platforms to deliver humanitarian cash responses.** When possible, expand the collaborative framework to include other national and international humanitarian responders, including when relevant Government and private sector.
- **Invest in National Societies cash preparedness capacity and systems as a Movement, developing joint cash preparedness actions** to support quality and timely cash responses. Including, but not limited to, **creation of National Cash Delivery platforms** available to Movement and non-Movement partners, that can be activated or deactivated according to needs, adaptation of the Cash in Emergencies guidance and tools to specific country context, Building the capacity on cash and markets of NS national staff and volunteers, documenting learning and recommendations on best practices and lessons learned, etc.
- **Deploy strong cash experts with experience (or familiarity) with cash collaborative and innovative approaches from the onset of the emergency response**, to ensure they can identify and foster opportunities for collaboration with national and international partners.

#### Framework Agreements and MoU

- **Standard Joint Cash Platform Framework Global/Regional/National Agreements and MoU templates** with context specific options, should be developed in advance by Movement partners (NS, IFRC, ICRC) as part of the preparedness actions. Enabling the field team to quickly adapt them to the specific context contributing to the timeliness of future cash partnerships (collaboration/platform) and response. Governance structures and decision making options should be more or less complex depending on the context, the size of the partnership, and the nature of the partners (RCRCM, Government, NGOs, UN, private sector).
- The Joint **Cash Platform MoU should also be expanded** (or complemented with a Project Agreement) **to ensure clarity on roles and responsibilities between the organizations**, clearly stating which agency is leading on what component of the implementation, and who is the lead agency. This is important for programming, not just the delivery components of the Platform. But the JCP showed that a flexible and supportive approach with all organizations working closely and operating as a single team, supporting each other in the different functions when needed, was key to the success.
- When a **Government is closely collaborating and providing services** within the Platform and responsible for overseeing the whole cash response, or for implementing some of the components, **an MoU or Agreement should be signed to ensure clarity over authorisation levels, communication requirements and sharing of information, roles and responsibilities.** This should be signed even when the Government is does not provide funds to the Platform.
- Data management clauses should be included in the MOU and FSP contracts should address all aspects of data protection (consent requirements, data collection, sharing, storing and destruction).

## Governance

- The BVI Joint Cash Platform structure lacked a formal structured governance set-up, this informal approach to decision making proved to be appropriate for the scale and context. In future, Movement partners might wish to **develop a scale for which context/scenario warrants a tight governance structure, potentially graded from informal to more formal and how each model might work** (e.g. Joint partners' weekly meetings between HQ and field, Working Group, Steering Committee)
- In the absence of a country Steering Committee, relationships between the lead agency and participating agencies should also be connected at global level, such as between the cash technical advisors and senior management, to ensure that if there any conflicts of interest or points requiring higher level decision making, these get escalated to ease the burden on implementation staff at field level.
- In contexts where rotation of staff is anticipated and in the absence of a formal governance body, a decision log should be used to document agreements on decisions taken at all stages and their rationale; this decision log will be one of the key documents that should be included in the handover briefing and documentation provided to incoming staff members.

## Staffing and resources

- The efficient performance of the Platform depends on ensuring that adequate staffing and resources are in place to manage it. The HR needs should be adjusted to the specific demands of the evolved operational model and programme. Minimum core team standards should include the following full-time dedicated functions: Cash (explained below), a project manager, finance, CEA, information management and reporting. Often cash responses operate with limited cash expertise especially when compared to the number of people deployed to support other relief responses and functions. The HR allocated should have relevant experience and competencies to fulfil the specific functions.

## Specific recommendations for some of the key functions:

- **Cash functions:** The time investment to both discuss, advocate for and set-up a common cash platform should not be underestimated. When considering having a lead role in the Platform, the minimum recommended is at least two cash staff (or more, if a larger programme than BVI) in addition to remote support:
  - **A senior cash expert**, with some exposure to cash collaborative approaches and strong people and relationship management skills, to support and led on Platform relationship building, advocacy, government and donor liaisons, focusing on membership relations, strategic and coordination issues.

- **Cash delegate/s:** with strong technical expertise to support with response assessments, design and implementation.
- **Community Engagement and Accountability (CEA) function:** When the National Society is responsible for CEA, the recommendation is to have a fully dedicated CEA function to support the response, while also building the capacity of the NS and partners. Recommendation to compare and harmonize approaches in the Cash in Emergency and CEA toolkit to confusion or duplication of efforts.
- **Information management (IM) function:** The use of electronic systems (single registration database, hotlines, PDM and monitoring system, etc.) leads to significant efficiency gains but require the support of adequate information management resources to manage them; the level of expertise required from the IM function should not be underestimated. In country IM is key to ensure timely management and knowledge transfer to the national partners to enable them running the systems independently in the future. Remote support can prove very effective too, as demonstrated by the JCP, that relied heavily on the BRC UKO IM team throughout all the phases of the response implementation.
- **Reduce the high turn-over of surge teams and staff that is common in most emergency responses** but as the JCP experience demonstrated it can have a detrimental impact in the partnership trust and collaboration, especially if roles and responsibilities or decision making structures are informal. When possible, deploy staff with adequate skills set that can support for longer periods, this is especially critical during the first months where relationship and trust is being developed among all partners. When the Platform is established and more mature this becomes less important.
- **People skills and relationship management are key to nurture collaboration.** High turn-over of cash experts or core team delegates might have a detrimental impact on joint collaborative partnerships, especially those with less structured governance.
- **Complement the single core team approach**, formed by people seconded or recruited by the different partners to cover specific roles and functions, **with shared or remote support** as this has proven quite an effective approach that should be promoted in the future among Movement partners or externally.

## FSP analysis and contracting

- **A full FSP analysis and contracting process should take place if an agency is acting as a single delivery lead agency for a common cash platform.** To provide a transparent and accountable rationale for the selection of the most effective, efficient and secure delivery mechanism to partners. In the case of BVI, the long-standing BVI Red Cross bank was selected after a rapid FSP mapping and analysis of the service providers available; this standing relationship eliminated the need to undertake due diligence checks that can be time consuming at times.
- **When contracting the FSP it is important to engage the relevant functions** (programmes, finance, audit, logs, etc.) from the initial stages of assessment and response design at the different levels (country, regional and global if required) to ensure timely progress and delivery and have clarity on the relevant **due diligence and authorisation level requirements.** Often, one of the most contentious issues among departments is if the value of the contract is based on the charges incurred (FSP fees) during the operation or for the full amount of the money that is channelled via the FSP as this has implications on national, regional or global authorisation levels for contracts with FSPs.
- The **Cash Operating Procedures** (SOPs) are used as reference to clarify roles and responsibilities of the different functions and approval levels. When operating a joint delivery platform, where organizations have different SOPs or procedures, the cash SOPs might need to be revised and adjusted with the participation and agreement of the relevant stakeholders.
- **A contract with the FSP is needed, even when the delivery mechanism is a bank account,** as the BVI JCP experience highlighted some deficiencies in communication, reporting and problem solving resolution. Specific clauses with these requirements should be included in the contract to ensure an effective relationship.
- **Potential for setting-up national Cash Delivery Platforms that can cover a wide range of delivery mechanisms** (bank, mobile money, e-vouchers, remittances) for different parts of the country depending on the appropriateness. A National Society could have pre-agreements or contracts in place with different FSPs that could be activated when needed.

## Authorisation levels – HQ vs. in country

- Platform specific approvals or authorisation procedures, should be clearly decided in advance and determined what tasks can be done in-country and what needs to be done by HQ or at regional level, such as signing of an MoU or approving the single delivery mechanism selection.

## Institutionalization/understanding about cash platform

- The BVI Platform was **well understood by the technical cash team, both HQ and in-country, but as it was a new approach it was not institutionalised further within BRC** and it took time to get everyone on board. It was therefore a rapid learning for all departments involved, in real time.
- In future, **agreed Platform ways of working, MoU, processes etc. should be clearly explained and rolled out to all relevant departments** in participating organisations who may be supporting the Platform (e.g. Finance, Legal, Operations). This would ensure smoother organisational support to country level platforms.

## Agreed common cash tools and approaches

- In a larger joint platform, it may also be necessary to agree on the use of standard common tools and approaches (when possible using the RCRCM Cash in Emergencies (CiE) toolkit available online in several languages), in advance, to ensure minimum standards and quality. If a common agreement on using the same tools/approach cannot be made for all stages of the cash programme cycle, a decision to split function by agency could be done if necessary. This would entail different agencies leading programmatic steps according to their own agreed cash standards. For example, one agency could lead on market analysis and use their agreed organisation tool; another could lead on Community Engagement and Accountability, another on Monitoring.

## Learning

- An overarching recommendation to all national, international humanitarian organizations implementing collaborative approaches, is to keep documenting and sharing the learning on different CTP operational models and their performance, using the CaLP OMs Framework. This will, not only contribute to strengthen global learning and evidence, but also provide valuable recommendations and best practices leading to improve the quality of future humanitarian cash responses.

The replicability of the JCP model is likely to be more effective in similar contexts where organizations are delivering small-medium scale responses in contexts that have a high set-up costs and a small number of responders. Efficiency ratio levels might differ as these are highly influenced by the contextual aspects of the operational area, existing national or local capacities and resources. Future adaptations of this operational model should be well documented and learning shared.

# BVI response timeline and Joint Cash Platform set-up



**Where we are:**

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