Inter-Agency Coordination Türkiye

Cash-Based Interventions Technical Working Group

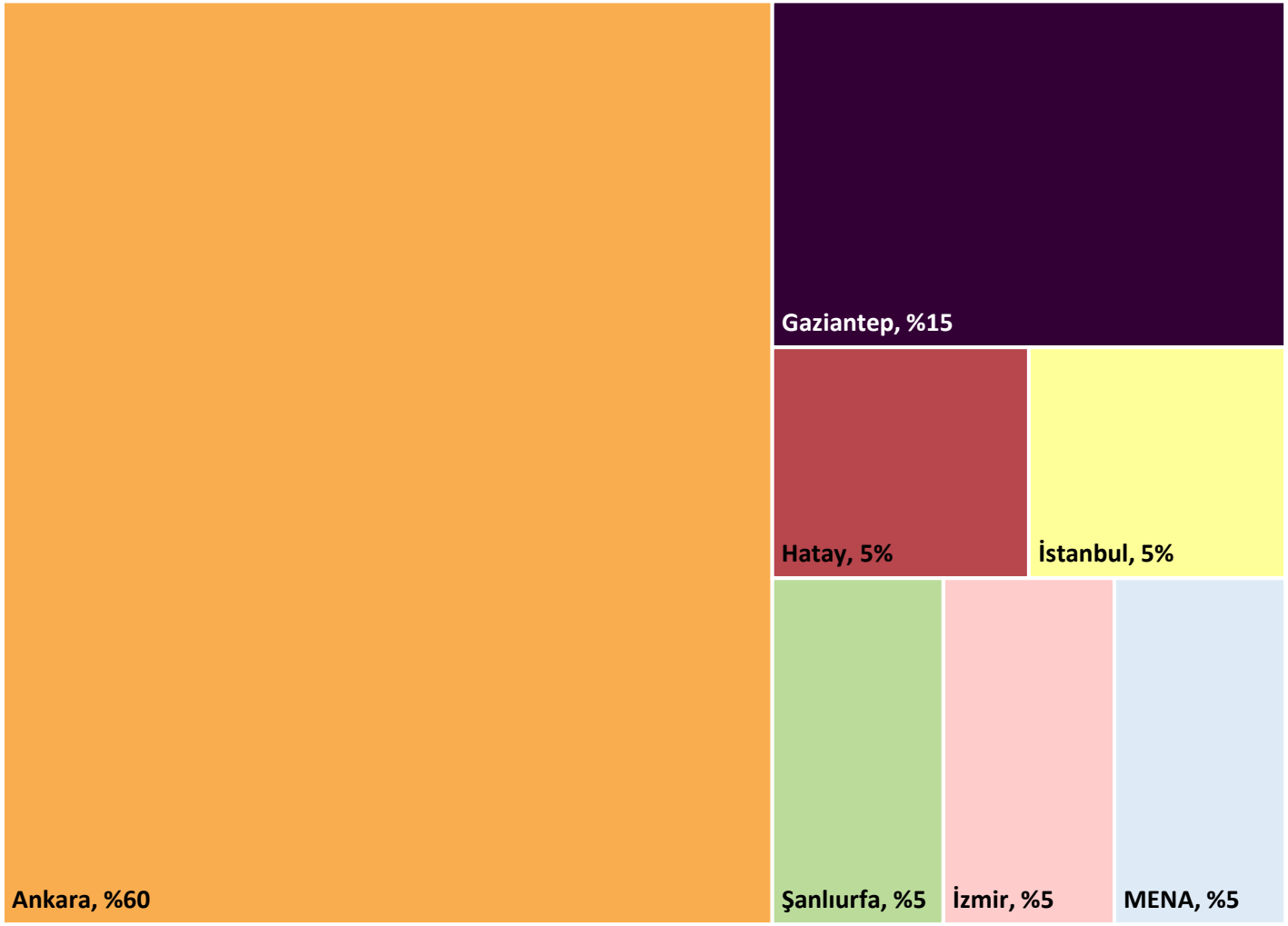
Online

August 18, 2026

Agenda

Agenda Items	Time	Responsible	Details
1. Welcome & Introductions	14:00 – 14:05	All partners	Welcome & Introductions
2. Review of Agenda & Action Points	14:05 – 14:10	UNHCR IA TRC	**Review of Agenda & Action Points** • ECHO HIP consultation overview • Recent relevant publications
3. Operational Issues	14:15 – 14:35	UNHCR IA	**Key Findings of 2025 CVA Mapping** • Cash and Voucher landscape of 2025, trends, opportunities and gaps will be presented. • Q&A
	14:35 – 14:55	All partners	**Programme Updates** • **MPCA and Sectoral CVA Updates:** Partners are kindly asked to come prepared for providing program updates.
	14:55 – 15:10	ICS	**Presentation of a Financial Service Provider** • Innovation Consulting & Solutions (ICS), an international humanitarian and development solutions private company, will present Givy to CBI TWG members. • Q&A
4. AOB	15:10 – 15:20	All partners	Any other business

Welcome & Introductions



Buca Municipality

GIZ

GOAL

Innovation Consulting & Solutions (ICS)

IOM

Save the Children

SGDD-ASAM

TRC

UFUK Horizon

UNFPA

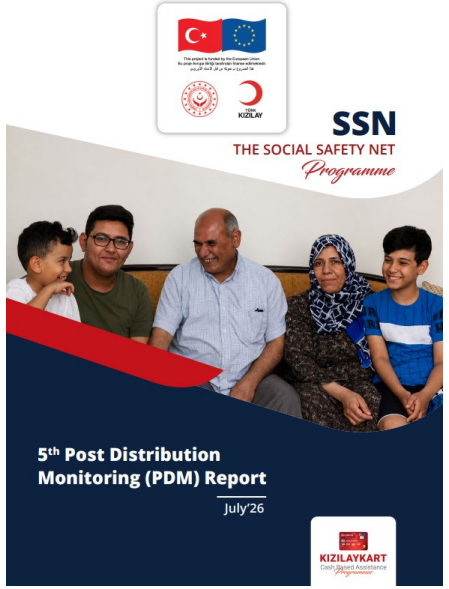
UNHCR

UNICEF

UNWOMEN

Review of Action Points

- ECHO HIP consultation overview
- Recent relevant publications
  - SSN IVS Part 3
  - SSN PDM V



Operational Issues

Key Findings of 2025 CVA Mapping – *UNHCR IA*

- Cash and Voucher landscape of 2025, trends, opportunities and gaps.
- Q & A

Programme Updates – *All partners*

- MPCA and Sectoral CVA Updates

Presentation of a Financial Service Provider – *ICS*

- Innovation Consulting & Solutions (ICS), an international humanitarian and development solutions private company, will present Givy to CBI TWG members.
- Q&A

Key Findings of 2025 CVA Mapping

- Cash and Voucher landscape of 2025, trends, opportunities and gaps.
- Q & A

Key Findings of 2025 CVA Mapping

- 2025 CVA Mapping completed along with its public dashboard available through this link:

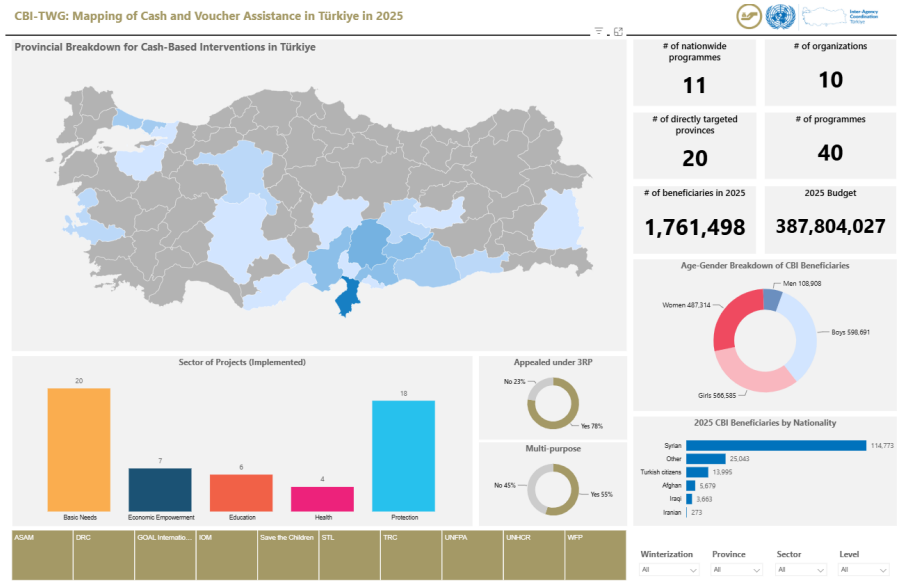
2025 at a glance

- **40 programmes** implemented by **10 organisations**
- **1.76 million beneficiaries** reached
- **USD 387.8 million** in reported budgets*
- **78% of programmes** appealed under the 3RP
- **Basic Needs and Protection** remained the leading sectors for CVA

**15 of 40 programme submissions did not report budget information; the total is therefore indicative*

Compared with 2024

85 → **40 projects**
26 → **10 participating organisations**
4.72 million → **1.76 million beneficiaries**
USD 486 million → **USD 387.8 million reported budget**



Key context: The smaller 2025 portfolio largely reflects the conclusion of much of the 2023 earthquake response and the significant contraction in humanitarian funding, rather than a broader shift away from CVA.

Key Findings of 2025 CVA Mapping

Key Assessments: Portfolio & Programming Trends

- **Smaller CVA portfolio:** The contraction in projects, budget and beneficiaries mainly reflects the transition from the large-scale earthquake response and reduced humanitarian funding, not a broader move away from CVA.
- **More regular assistance:** Multi-transfer projects increased from **44%** in 2024 to **65%** in 2025.
- **Greater flexibility:** Unrestricted assistance increased from around **65%** to **72.5%**.
- **Stronger 3RP anchoring: 78%** of mapped projects were appealed under the 3RP, compared with 48% in 2024. However, non-appealed projects included large-scale assistance such as **SSN**, reaching **1.15 million** beneficiaries.
- **Multidimensional targeting:** Economic vulnerability remained the leading criterion, alongside protection vulnerabilities such as GBV risk, disability, female-headed and single-caregiver households.
- **Strong accountability: 100%** reported complaint mechanisms and PSEA safeguards; **95%** had M&E systems.

Overall: 2025 portfolio was **smaller, more regular and more flexible**, operating in a more constrained funding environment.

Key Findings of 2025 CVA Mapping

Key Assessments: Areas for Further Strengthening

- **Access & referrals:** Only **48% of projects accepted self-referrals**, highlighting the importance of accessible referral pathways for people not already connected to services.
- **Transfer values & market analysis:** Transfer value calculations are increasingly programme-specific, while shared inter-agency market and price monitoring remains important.
- **Deduplication:** SSN cross-checks, ICCP, internal systems and bilateral arrangements are used, but **systematic beneficiary-level cross-checking is not yet universal**.
- **Visibility:** Coverage through **Services Advisor remains incomplete**, limiting visibility of available assistance.
- **Terminology & classification:** Inconsistent categorisation of some cash modalities affects both technical coherence and mapping data quality.
- **Mapping limitations:** Lower participation and missing programme/budget information should be considered when interpreting the findings.

Key Findings of 2025 CVA Mapping

Key Recommendations

Maintain and advocate for flexible and predictable CVA funding → high need areas with contracted coverage

Strengthen technical coherence and harmonisation across CVA programmes → terminology, CVA classification and approaches.

Strengthen common approaches to transfer value setting → regular CBI TWG MPCA transfer value updates

Improve mapping coverage and data quality without overcomplicating the exercise → esp. with more I/NGOs

Strengthen collective market analysis, deduplication and information sharing → Expand shared market analysis, FSP information, deduplication and information-sharing, including use of ICCP and the SSN cross-check mechanism.

Maintain accessible referral and accountability mechanisms → complaint, feedback and PSEA mechanisms

Improve programme visibility and access to information → updates via Services Advisor and coordination platforms

Programme Updates

- **MPCA and Sectoral CVA Updates** – *All Partners*

AN INTRODUCTION OF

Givy

Powered by: ICS INNOVATION Consulting & Solutions

PRESENTED TO:

Inter-Agency Coordination Türkiye

18 August 2026

This presentation has been developed by **Innovation Consulting & Solutions' (ICS)** to introduce their flagship payment platform ”Givy”.

https://givy.tech

THE CHALLENGE WE ADDRESS

CURRENT CHALLENGES	OUR INNOVATIVE SOLUTIONS
Shrinking humanitarian funding: Humanitarian programmes face significant funding gaps, increasing pressure to reach more people with fewer resources..	**Greater efficiency and collaboration:** GIVY digitizes the full CVA project cycle, reduces administrative costs and enables consortium partners to coordinate programmes, resources and reporting through one platform.
Limited transaction visibility: Informal transfer systems, including hawala, often rely on trust and paper-based records, making transaction-level verification and consolidated reporting difficult.	**GIVY-enabled hawala delivery:** GIVY complements—not replaces—existing hawala networks. It preserves their last-mile reach while adding digital records, beneficiary verification, proof of delivery and real-time programme visibility.
Fraud and duplication risks: Manual processes can expose programmes to duplicate registrations, identity errors, unauthorized transactions and misuse of assistance.	**Automated verification and deduplication:** Smart beneficiary matching, validation controls and complete audit logs help identify potential duplicates and suspicious activity before assistance is delivered.
Fragmented programme management: Many solutions focus mainly on payment delivery and do not support assessment, targeting, enrolment, monitoring and beneficiary feedback.	**End-to-end CVA management:** GIVY supports the complete programme cycle—from registration, assessment and eligibility scoring to payment delivery, reconciliation and post-distribution monitoring.
Weak AAP: Recipients may lack safe, accessible and timely channels to check their assistance, report problems or provide feedback..	**Digital beneficiary engagement:** Chatbot-enabled services allow participants to check balances and transaction histories, submit feedback and raise complaints through accessible communication channels.

THE CHALLENGE WE ADDRESS

CURRENT CHALLENGES	OUR INNOVATIVE SOLUTIONS
Limited post-distribution evidence: Manual PDM processes can be slow, costly and disconnected from programme and transaction data.	**Built-in post-distribution monitoring:** Automated surveys and feedback loops can be triggered after distributions, enabling teams to monitor outcomes and respond quickly
Data protection and privacy risks: Fragmented systems and uncontrolled data sharing can expose beneficiaries' personal and sensitive information.	**Privacy-by-design security:** Role-based access, encryption, controlled data sharing and comprehensive audit trails help programmes protect beneficiary data and meet applicable data-protection requirements.
Connectivity barriers: Unstable or unavailable internet access can disrupt beneficiary registration, verification and payment operations in hard-to-reach locations.	**Offline-first operations:** GIVY enables essential field activities to continue without reliable connectivity and securely synchronizes information once a connection becomes available.

Innovation Consulting and Solutions (ICS)

Innovation Consulting and Solutions Ltd (ICS) is a women-led international development, technology, monitoring, evaluation, and research consultancy specialising in humanitarian digital transformation, Cash and Voucher Assistance (CVA) systems, Third-Party Monitoring (TPM), independent evaluations, accountability mechanisms, data analytics, and field-based evidence generation in fragile and conflict-affected settings.

AI for Good

Leveraging AI to optimize humanitarian outcomes, improve decision-making, and enhance operational efficiency.

Digital Transformation

Modernizing humanitarian aid with cutting-edge technology and digital solutions that adapt to evolving needs.

Data-Driven Decisions & TPM

Empowering informed decisions through smart data collection, real-time analytics, and robust monitoring systems.

Inclusive Development

Designing solutions that empower marginalised communities and promote sustainable, equitable growth across regions.

What is Givy?

Givy is an end-to-end digital platform for the design, delivery, and monitoring of Cash and Voucher Assistance (CVA) programmes.

It is developed and maintained by ICS and designed for deployment in humanitarian, development, and social protection contexts worldwide.

Givy

The Lifecycle

iCS

GIVY a CVA+ Payment Platform

Givy

1 INTAKE & VERIFICATION

Digital Assessment Intake

Registration

KYC / Duplicate Check

Eligibility Scoring

2 PROGRAMME DESIGN

Programme Setup

Transfer Value & Entitlement

Approval Workflow

3 DELIVERY MECHANISM

Select Delivery Mechanism

CASH IN HAND

Payment List Shared with FSP / Agent

Cash Distribution to Beneficiary

Payment Confirmation

E-VOUCHER

E-Voucher Issuance

Redemption at Vendor

Vendor Settlement

E-CASH / WALLET

Wallet Creation / Wallet Mapping

Digital Transfer to Wallets

Encashment

4 RECONCILIATION & MONITORING

Reconciliation

Monitoring, FCRM & Follow-ups

5 REPORTING & LEARNING

Dashboards, Donor Reports & Learning

Givy

A Single system

Full Lifecycle Automation

Deduplication and AI-driven beneficiary engagement.

KYC Verification

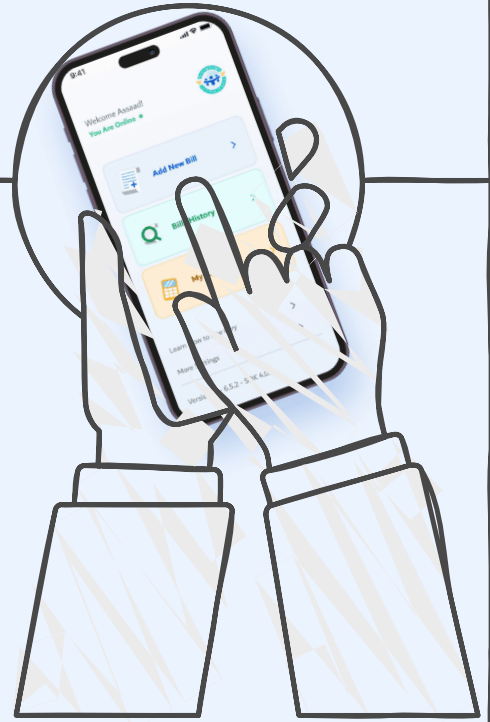
Know Your Client/Beneficiary Verification process.

Data Protection & Compliance

Safeguarding data and adhering to regulations.

Multilingual Capability

Arabic and English



Offline-first Design

Ensures functionality even without internet access.

Real-Time Monitoring

Continuous tracking and analysis of system activity.

Interoperability

Seamless integration with other systems and platforms.

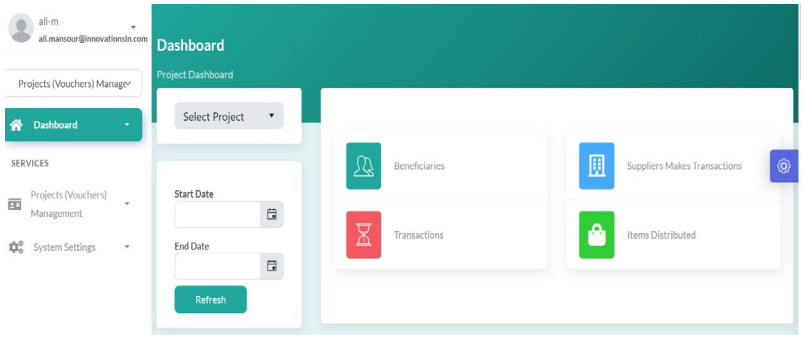
Staff Payroll Module

Manages staff payroll

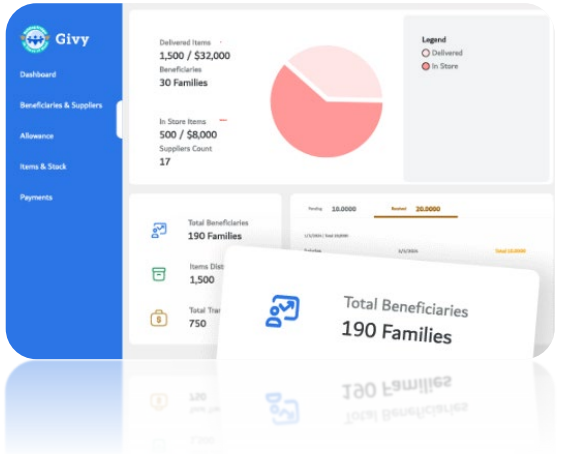
ICS

Current Key Products

Digital Payment Platform



Givy Control Panel

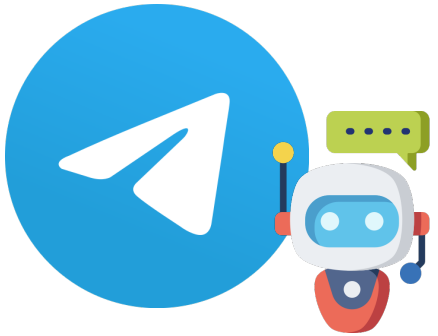


Gadgets and Devices

Givy app

Cards and QR code Payment Instruments

Telegram Channel And bots



GIVY uses local financial infrastructure

Givy Explores the use of other delivery mechanisms and is continuously adapting to the needs of humanitarian organizations. it allows organizations to fully customize cards and system interfaces to match their operational needs and branding — including naming, design, and user experience.

Givy

In Last 5 Years

Cash and Voucher Assistance Impact

+85K

Beneficiaries Reached

Over 5 years, 35 deployments reached beneficiaries.

40%

Admin Time Reduction

Givy's platform reduces administrative time.

0%

Downtime

Givy's platform is offline-first.

Givy's platform significantly improves efficiency and reach in cash and voucher assistance programs.

ICS

Givy

Trust

ONSUR
انصر

ATAA

شام الإنسانية
Sham Humanitarian

شفق
SHAFAK

إحسان
للإغاثة والتنمية
IHSAN
Relief and Development

BAHAR
REBUILDING COMMUNITIES

ACTION FOR HUMANITY

SARD
Sosyal Araştırma ve Rehabilite Derneği

HiHFAD

WATAN
Reviving Communities

Ghiras Alnahda
Ihsan & Perfection

تكافل الشام
Takaful Alsham

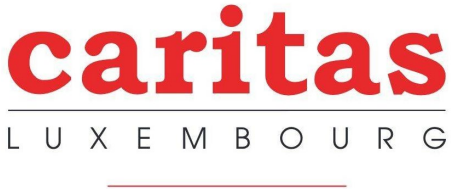
SAMS

UOSSM
Union Of Medical Care And Relief Organizations

iCS

Givy

Trust



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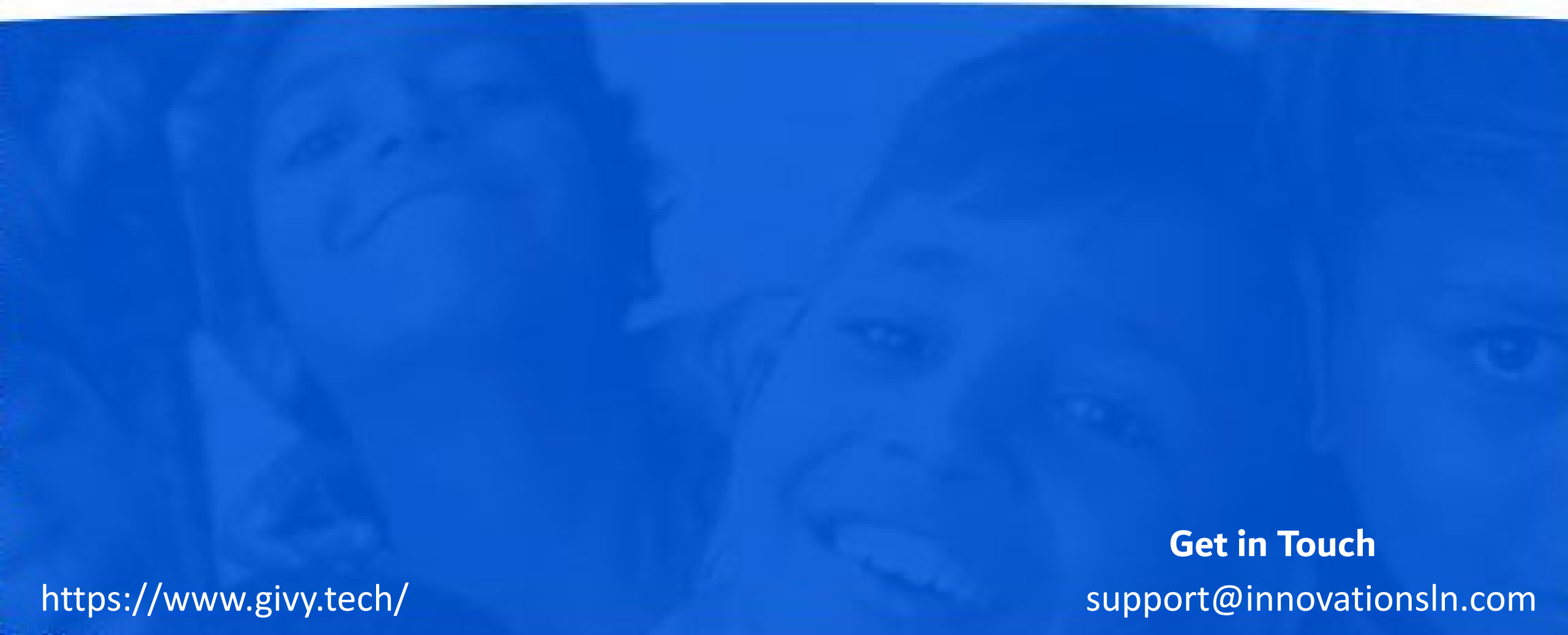
Questions

INNOVATION Consulting & Solutions

Givy



Get in Touch

https://www.givy.tech/

support@innovationsln.com

AOB

- Suggestions for the coming meeting
- Other issues

- **THANK YOU !**