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| **CASH TECHNICAL WORKING GROUP MEETING****Wednesday, 27 October 2021 at 15:00 – 17:00, Virtual Meeting****Minutes of Meeting.** |
| **Attendance**: CRS, USAID, DFID, CARE, AVSI, Save the Children, WFP, UNHCR, UNCDF, REACH, Cesvi, DCA, Financial Sector Deepening Uganda (FSDU), KM Advocates, U-LEARN, DRC, LWF, IRC, Equity Bank, Opportunity Bank, Mercy corps, FRC, (list is not exhaustive) |
| **Agenda:** 1. Update from CWG coordinator
2. Highlights from WN cash working group
3. Latest developments on cash assistance in Uganda
4. AVSI presentation – Graduating to resilience
5. Legal Assistance to refugees – KM advocates
6. Updates from partners
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| **Agenda** | **Discussion** | **Action Points** |
| 1. **Highlights from Cash Working Group Coordinator:**
 | **Highlights:*** Cash coordinator thanks the over 85 participants of the 1st Cash webinar. The 1st Webinar focused on the fundamentals of cash. **The 2nd technical webinar will be held on the 18th of November** whose theme will be **Cash to Financial Inclusion**. A place holder has been shared for the same.
* The first **CWG newsletter** was shared earlier In the month. It covers the tasks that the CWG has been engaged in since January 2021. In future, the newsletter will be published on a quarterly basis.
* The **financial literacy training learning brief** will be shared before the next CWG meeting. The learning brief will present the information that has been gathered since the learning series began.
* A webinar on **digital financial literacy training** is being organized by the cash working group, Smart communities Coalition and U-Learn on the 1st of December 2021.
* **DG ECHO has requested for a Cash Working Group** Meeting on the 5th of November from 8.30 – 9.30. The cash working group meeting is open to all cash working group members.
* The **CFW workstream** will be collaborating with the livelihood working group to assess the areas to align on cash for work. Top priority is the assessment of CFW in bidibidi settlement.
* **Financial Literacy Workstream** analysed the 4W’s presented during the learning series. The next steps will be to provide guidelines for : Targeting, ToT qualification, Curriculum, Monitoring and Evaluation, Duration, Approach and referral mechanism. The finlit core team will lead on this process.
* **Market analysis task force** will be undertaking market assessments in West Nile in Rhino Camp, Adjumani and Kiryandongo settlements. While many partners have expressed support, partners who want to take part in the assessment were encouraged to reach out to Margaret Katuutu, WFP westnile for coordination. The Training of enumerators will be done on the 15th of November in Arua
* **Bank of Uganda visit** has now been confirmed for the 2nd week of November in Nakivale. WFP will coordinate the visit and inform all the relevant partners.
* **Data collection for the CWG-U-Learn research on Assessing the demand for digital financial services and mapping financial service providers (FSP) in Uganda** has now been concluded. Preliminary findings will be shared in the November CWG.
 | Those with resources relevant to digital financial literacy training, please send them to marijke@ulearn-uganda.org  |
| 1. **Update from settlement level CWG**
 | **Highlights****West Nile CWG – Margaret Katuutu*** Partners to share **beneficiary lists with OPM & UNHCR** while reporting to guide in harmonization and minimize duplication
* A planned joint assessment on the **impact of CBT in relation to GBV is still on- UNHCR, WFP and DRC** the protection partners are leading on this– This is an ongoing activity.
* DRC shared their experience on the use of GDT Progress V4 – which was piloted in Rhino Camp and Imvepi as part of their CBT data management system
* FSPs to share Clear points of operation and **MOUs with OPM** in the different settlements.
* Settlement level CWGs to discuss and contextualize harmonization of **CFW transfer value- Bidibidi** CWG already ahead in discussing this
* With support from the NCWG a joint market assessment has been planned to be conducted in the month of November 2021 targeting Rhino Camp, Kiryandongo and Adjumani Refugee settlements. – This will be a joint activity with the National market analysis task force taking lead
 | DRC to present in the next CWG the use of the GDT ProGres IV.CFW support to be coordinated at national level with the livelihoods working group. |
| 1. **Advocacy and latest developments on cash assistance in Uganda**
 | **Highlights:****Ronald Rwakigumba – UNCDF****Member- Common Cash Task Force*** CaLP has published a good practice review of cash assistance in contexts of high inflation. The report provides response Options - possible solutions for those different scenarios. Preferential exchange rates, ability to disburse in hard currency, Changes in the regulatory environment to facilitate the use of electronic payments; ability to withdraw large sums of money in a liquidity crisis, Factors affecting local inflation, such as the ability of vendors (as well as staff) to be able to freely cross internal borders. E.g. **market assessments in West Nile (Adjumani, Kiryandongo and Rhino settlements**)
* In an effort toward common cash platforms; **National FSP mapping** in Uganda has been completed; Stirring good conversation and debate; such as on data sharing, interoperability of FSPs as well as

Synergies on FSP investments – Facilitate sustainable models where FSPs breakeven while incentivizing additional investments* UNCDF Study on **Know-Your-Customer** Requirements for DFS in Uganda has now been published.
* The Uganda Red Cross, the International Federation of the Red Cross and Red Crescent Societies and the Response Innovation Lab Uganda, hosted a webinar on **Digital Identification in Migration context in Uganda.**
* **UNCDF** published a report on *Bridging Uganda's Digital Divide*: Gender Mainstreaming in Digital Agriculture in Uganda.
* **Cash to Financial Inclusion Sessions CWG** webinar will be held on the 18th of November 2021.
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| 1. **Graduating to Resilience Activity in Rwamwanja Refugee Settlement - AVSI**
 | **Highlights****JB Acellam- AVSI*** Budget: $36.7 million in FFP Title II funds
* Period: Oct 01, 2017 to Sept 30, 2024 (7 Years) in 2 cohorts with 1 year refinement period
* Target: 13,200 HHs (50% host / 50% refugee)
* Participants: Women and Youth as Primary participants together with their Households
* Cohort 1: 6,629 Participants and 37,585 members

Conducted a Financial Service Providers (FSP) Assessment to identify and evaluate every FSP operating in the region, thus making an informed decision for facilitating mobile money cash transfers to participants. Selected MTN as FSP and signing MOUSensitized AVSI staff on Know Your Customer (KYC) PrinciplesProfiled participants immediately after the enrollment into the ActivityRegistered participants to acquire MTN SIM cards Compiled the master list of all participants with telephone numbersMember-number validationPresented the validated numbers to the Finance Department for verification and approvals**Challenges Experienced:*** Inadequate cash with agents during the AT (ranged from 5 million to 20 million)
* Long distance for rebalancing by agents -Kyenjojo, Fort Portal or Ibanda
* Long distances-Kyempango and Kaihora, (over 15-20km) return trip to withdraw money which was risky.
* SIM card blockage due to UCC regulation slowed down the withdrawal process
* No physical presence of Stanbic Bank prepaid card agents - participants took a long time to withdraw their asset cash

**Lessons Learnt:*** Pilot, Pause and Reflect, and Scale methodology
* Mobile Money electronic transfer offers the best alternative to most participants given its spread and availability in many areas
* Cash transfer programming is fragile and depends on various market forces as it also affects many other aspects of programming therefore the Activity should be in position to adjust where needs be but not to compromise the quality of the program
 | Presentation shared |
| 1. **Legal assistance to urban refugees: KM Advocates**
 | **Highlight****Kikomeko Muhammad****ABSA Bank (Susan Lugalambi)*** The firm works directly with the three dominant refugee communities ; Southern Sudan, Congolese and Burundians in Kampala
* Works directly with a number of refugee led organizations; Relon, PPDR, Makasi Rescue Foundation,
* Recently entered into a partnership with **Mercy Corps** to implement specific legal components under the wider **BPRM Program**.

**Specific legal components are:****Business Formalization*** Advantages of formalizing business/running a formalized business,
* The different business organizations one can formalize his/her business under, and the relative advantages of running a business under an organization over another.
* Best business organization/vehicle to run a refugee/Micro business
* Steps/procedures and fees involved in incorporation of a Micro business.

**Licensing of businesses:*** Why should a business owner acquire a business license or pay license fees,
* The license category for refugee business owners /Micro business owners
* How can more than one refugee business owners register under one license (to share license cost)

**Business premises*** Why should a business owner acquire a business license or pay license fees,
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**SACCOs**Benefits of subscribing to a business Association/formal or informal SACCO, How SACCOs should be managed pursuant to the Trade and Cooperatives Law ; Small Scale business dispute mechanismQualified refugees looking for employment.**NON LEGAL COMPONENTS**Financial Literacy (Business Credit);Book Keeping and Records ManagementMarketing | **Phone: + 256-393 109652****Email:** **kmadvocates2@gmail.com****WhatsApp: + 256-784581837** |
| 1. **Updates from partners**
 | * **WFP**
* Scaling up Financial Literacy Trainings for a further 6 months
* Prioritization of General Food Assistance will begin In November
* Scale of up digital cash is taking place in various settlements based on market assessments
* **UNHCR**
* UNHCR has now signed the contract with MTN which will be a key transfer modality particularly for urban refugees
* UNHCR is targeting GBV survivors with cash; target 1500
* Mask production is still on-going, targeting to produce 1 million masks for refugees
* **UCC**
* The UCC has started using proGres V4/ GTD in all their project locations, they will present their experiences with moving towards ProGres V4/GTD during the next CWG
* The UCC has developed a FLT curriculum in line with what WFP does – however adjusted to their plans (2h training for MPCT beneficiaries)
* The UCC has started using agency banking in Kyangwali, Imvepi and Rhino. There are several challenges with the agent banking in all three locations caused by a small number of agents and their limited financial capacity to serve all beneficiaries coming to their points.
* The UCC started preparations for piloting distribution of Core Relief Items in the form of cash in Rhino Camp.

**IRC*** Urban cash response – in 3 wards in Kampala. So far 52 hh have been supported
* Afghan response- so far 14 HH have received cash through cash in envelopes .
* Cash start up grants to VSLAs in bidibidi
* Cash for farmers to access farm inputs and agricultural services in bidibidi
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***Next meeting scheduled for Wednesday 24th Nov 2021***

*3.00pm to 5.00 pm*

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