

Annex II – Humanitarian Finance Matrix

Humanitarian Finance Interventions Categorization			Examples of Humanitarian Finance Interventions for Energy			Operational Pre-Conditions				Regulatory Pre-Conditions			
Financial mechanism	Payment and technology description	Description	Programme or project (title + description)	Country(/ies) involved	Target of intervention	Partaking stakeholders	Market maturity / market involvement	Technical infrastructure required	Technical assistance	ID and administrative requirements	Access to bank, SIM Card or mobile money	Right to move and work	Other
1. Reformed regulation for easier access to financial services													
Accepting other forms of identification to open bank accounts or mobile wallets	Allowing refugees to access registration cards or IDs in order to open an account	Advocacy and policy development to allow FSPs/Banks to recognize registration cards or IDs issued to the PoC by a humanitarian actor	Rwanda Refugee Policy	Rwanda, Kenya, Ethiopia	Regulatory level	<ul style="list-style-type: none"> - Central Bank; - Financial Market regulators; - Min. of Interior / OPM; - UNHCR 	<ul style="list-style-type: none"> - The market regulator monitors the adoption of regulations by banks; - Banks and MFIs have to feel comfortable with minimum KYC documentation; - ESPs offer 	<ul style="list-style-type: none"> - Valid tool for biometric identification (e.g. fingerprint/s/iris scan) - Data management platforms through secured digital systems for PoC's profiling according to UNHCR's protection mandate 	<ul style="list-style-type: none"> - Revision of Anti-terrorism safety policies for KYC relaxation; - Revision of KYC policies and requirements for FSPs; - Client Protection Principles definition for FSPs; 	<ul style="list-style-type: none"> - FSP accepts identification system available to refugees 	<ul style="list-style-type: none"> - Access to financial services through banks or other FSPs for REFUGEES 	<ul style="list-style-type: none"> - Right to exit camps/settlements to reach service providers OR permission to access camps/settlements for service providers 	

	Accepting expired passports as valid IDs	Advocacy and policy development for the recognition of expired passports issued by the country of origin of the PoC	Venezuela crisis	Peru and Colombia - Latin America	Regulatory level		energy services at accessible and affordable conditions	- Data management platforms through secured digital systems for PoC's profiling according to UNHCR's protection mandate		- FSP accepts identification system available to refugees. - IDs valid in the country of origin accepted by FSPs.		
	Accepting IDs from the country of origin	Advocacy and policy development for the recognition of IDs issued by the country of origin of the PoC	Venezuela crisis	Peru, no longer in Colombia	Regulatory level							
Issuing IDs to refugees	Providing regular IDs accepted in the country	Advocacy and policy development for the provision of regular Identification Documents to PoC	Ugandan OPM provides valid IDs to refugees	Uganda	Regulatory level	- Min. of Interior / OPM; - National Government; - UNHCR	- The market regulator monitors the adoption of regulations by banks; - ESP offer energy services at accessible	- Valid tool for biometric identification (e.g. fingerprint/iris scan) - Data management platforms through secured digital systems for PoC's	- Advocacy at government level	- FSP accepts identification system available to refugees	- Access to financial services through banks or other FSPs for REFUGEES	

							and affordable conditions	profiling according to UNHCR's protection mandate					
Relaxed regulations for SIM cards	Ensuring access to mobile wallets through SIM cards	Advocacy and policy development to ensure that the PoC is entitled not only to mobile communications, but also to open a mobile wallet for transactions	n/a	n/a	Regulatory level	- Central Bank; - Financial Market regulators; - Min. of Interior / OPM; - Min. of Telecom	- MNOs and FSPs have to feel comfortable with minimum KYC documentation;	- MNOs can perform mobile money transactions; - Network coverage in the settlements	- Revision of KYC policies and requirements for FSPs; - Client Protection Principles definition for FSPs;	- ID, Refugee Registration Proof; - MNO accepts identification system available to refugees	- Financial market regulation - Direct access to FSP not necessary; - Money transfer transactions are not limited by a maximum cap, fixed by the National Bank, that does not allow to transfer the total	- Right to exit camps/settlements to reach service providers OR permission to access camps/settlements for service providers	
	Guaranteeing (extended) validity and operability of SIM card	Advocacy on the validity of the SIM card as long as necessary to access the services (expiration delayed)	n/a	Iraq	Regulatory level	- UNHCR							

		and distribution						UNHCR's protection mandate	humanitarian and financial expertise;				
Regulation/coordination on financial data management	Financial history registration and transferability	Advocacy, policy development and technical cooperation on building a financial history for PoC to improve financial inclusion and allow access to other financial services, as well as enhance transferability and protection	n/a	n/a	Multi level	<ul style="list-style-type: none"> - Central Bank; - Financial Market regulators; - Min. of Interior / OPM; - UNHCR - Humanitarian Actors; 	<ul style="list-style-type: none"> - Established and progressively digital FSPs; 	<ul style="list-style-type: none"> - Data management platforms through secured digital systems for PoC's profiling according to UNHCR's protection mandate; - Data transfer systems through secured digital systems (possibly through block-chain) 	<ul style="list-style-type: none"> - Revision of KYC policies and requirements for FSPs; - Client Protection Principles definition for FSPs; - Data Harmonization and data transfer policies design; 	<ul style="list-style-type: none"> - No specific identification necessary 	<ul style="list-style-type: none"> - Not necessary 	<ul style="list-style-type: none"> - No specific requirement; 	
2A. CVA: Cash Assistance													

One-off CVA (cash grants)	Limited purpose grants	Distribution of grants in physical cash intended for the purchase of energy assets/services	n/a	n/a	End user level	- Humanitarian Actors; - ESPs	- Access to energy products and services: markets at walking distance/existing retailers/other;								
	Multi purpose grants	Distribution of grants in physical cash intended for the purchase of energy assets/services	n/a	n/a	End user level	- Humanitarian Actors; - ESPs	- Monetized economy within the settlement: cash circulates within PoC/host community	- Digital payment system (if ATM/cards are used) - Mobile payment system (if mobile money is used)	- Financial education; - Energy education	- Internal identification procedure performed directly by Humanitarian agency (biometric, other)	- Access to financial services through banks or other FSPs for REFUGEES (Depending on transfer technology)	- Right to exit camps/settlements to reach service providers OR permission to access camps/settlements for service providers	- Cash transfer or payments are allowed by local regulation		

Periodic CVA	Physical (cash envelope)	Periodic distribution of physical cash, according to the MEB, for the purchase of energy assets/services	Cash support - still more than half of WFP assistance (55% in 2020)	Global	End user level	- UNHCR; - Humanitarian Actors;	- Access to energy products and services: markets at walking distance/existing retailers/other; - Monetized economy within the settlement: cash circulates within PoC/host community	- Valid tool for (biometric) identification (e.g. ID/Registration Card/fingerprint/iris scan)	-Financial Technical Assistance on generating appetite and demand for financial products in order to drive access to energy;	- Internal identification procedure performed directly by Humanitarian agency (biometric, other)	- Not necessary	- No specific requirement;	
	Transfer through ATMs / debit cards in Humanitarian Agency name	Periodic distribution of e-cash, according to the MEB, for the purchase of energy assets/services	WFP - Post bank. Refugees get a debit card that they can also use to store and cash their savings	Uganda, West Nile	Multi level	- UNHCR; - Humanitarian Actors; - FSP;	- Access to energy products and services: markets at walking	- Digital payment system (availability of POS, ATM, other systems to cash out money);	-Financial Technical Assistance on generating appetite and demand for	- ID, Refugee Registration Proof	- Access to financial services through banks or other FSPs for HUMANI	- Right to exit camps/settlements to reach service providers OR permission	

		es. E-cash is provided through ATMs / debit card under a unique account held by the Humanitarian Actor, with sub-accounts for registered recipients	Energy-needs seasonal e-Cash Assistance: Winterization Cash Assistance added to the MEB/MPCA and delivered through pre-paid cards.	Lebanon	Multi level	<ul style="list-style-type: none"> - UNHCR; - Humanitarian Actors; - FSP; 	distance/ existing retailers/ other;		financial products in order to drive access to energy;	- ID, Refugee Registration Proof	TARIAN ACTORS	n to access camps/settlements for service providers	
	Transfer through ATMs / debit cards in the name of the recipient	Periodic distribution of e-cash, according to the MEB, for the purchase of energy assets/services. E-cash is provided through ATMs / debit card held by the recipient	WFP creates an overall account, and issues individual wallets to receive and spend only the money provided through the assistance	Global	Multi level	<ul style="list-style-type: none"> - UNHCR; - Humanitarian Actors; - FSP; 	ESP/Retailers equipped for e-cash transactions	Established and operational digital market allowing interoperability of physical-, e-cash forms		- FSP accepts identification system available to refugees;	- Access to financial services through banks or other FSPs for REFUGEES	- Right to exit camps/settlements to reach service providers OR permission to access camps/settlements for service providers	

	Transfer through Mobile Money	Periodic distribution of e-cash, according to the MEB, for the purchase of energy assets/services. E-cash is provided through Mobile Network Operators' enabled transfers to the recipient.	Mobile wallet in the name of the recipient	n/a	Multi level	<ul style="list-style-type: none"> - UNHCR; - Humanitarian Actors; - MNO; 	- Safe measures for cash disbursements in place/possibly introduced	- Mobile payment system	-	<ul style="list-style-type: none"> - Ability to have a SIM card; - Sufficient validity of the SIM card (no short term expiration) 	<ul style="list-style-type: none"> - Possibility to perform transaction on mobile-only technology 	
			Mobile wallet associated to a bank account	n/a	Multi level	<ul style="list-style-type: none"> - UNHCR; - Humanitarian Actors; - FSP; - MNO; 		- Mobile payment system	<ul style="list-style-type: none"> - Coordination of MNOs, FSPs, Humanitarian Actors for market-based transferability and interoperability of payment systems; 	<ul style="list-style-type: none"> - FSP accepts identification system available to refugees; - Ability to have a SIM card; - Sufficient validity of the SIM card (no short term 	<ul style="list-style-type: none"> - Access to financial services through banks or other FSPs for REFUGEES 	<ul style="list-style-type: none"> - Right to exit camps/settlements to reach service providers OR permission to access camps/settlements for service providers

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	Transfer through biometric recognition	Periodic distribution of physical cash or e-cash, according to the MEB, for the purchase of energy assets/services. E-cash is provided at a distribution location upon recognition of the PoC's digital profile through Biometric System (fingerprints /iris scan/voice).	Transfer upon voice-recognition through mobile verification system developed by CARE in partnership with FSP+MNO to ensure monitoring of distributed assistance	Somalil and	Multi level	- UNHCR; - Humanitarian Actors; - FSP; - MNO;	- Biometric identification technology available/developed also at banks or other facilities	- Full biometric registration of refugee population; - Adoption of biometric registration tools by other stakeholders than humanitarian actors	- Internal identification procedure performed directly by Humanitarian agency (biometric, other)	- KYC of FSP and other service provider accept the identification procedure	- Right to exit camps/settlements to reach service providers OR permission to access camps/settlements for service providers;	- Access to ESPs inside/outside camps/settlements

Conditional Cash CVA	Cash for work	Cash assistance tied to completion of tasks by the recipient.	n/a	n/a	End user level	<ul style="list-style-type: none"> - UNHCR; - Humanitarian Actors; - FSP; - MNO; 	<ul style="list-style-type: none"> - Availability of work opportunities and objectives (generally in-camp); 	<ul style="list-style-type: none"> - Digital payment system (if ATM/cards are used); - Mobile payment system (if mobile money is used); - For working activity (if involving any technology); 		<ul style="list-style-type: none"> - Internal identification procedure performed directly by Humanitarian agency (biometric, other) 	<ul style="list-style-type: none"> - Access to financial services through banks or other FSPs for REFUGEES (Depending on transfer technology) 	<ul style="list-style-type: none"> - Right to work in protected environment; - Possibility to provide wage below minimum salary; 	
	Cash for training	Cash assistance tied to attendance of trainings/activities.	n/a	n/a	End user level	<ul style="list-style-type: none"> - UNHCR; - Humanitarian Actors; - FSP; - MNO; 	<ul style="list-style-type: none"> - Availability of valid and proficient training programs 	<ul style="list-style-type: none"> - Digital payment system (if ATM/cards are used); - Mobile payment system (if mobile money is used); - For training activity (if involving any technology); 				<ul style="list-style-type: none"> - No specific requirement; 	

	Cash for assets	Cash assistance tied to already purchased assets to promote new purchases.	If a refugee purchases an efficient cookstoves the NGO subsidizes 50% of a Solar Lantern	Uganda	End user level	- Humanitarian Actors; - ESP;	- Access to energy products and services: markets at walking distance/ existing retailers/ other; - Monetized economy within the settlement: cash circulates within PoC/host community	- Digital payment system (if ATM/cards are used) - Mobile payment system (if mobile money is used)				- No specific requirement;	
2B. CVA: Non-Cash Assistance													
In-kind support	Technology distribution	In-kind distribution of technologies for energy production / usage to	Energy services in Borno state. Provision of efficient stoves in garrison towns	Nigeria	End user level	- Humanitarian Actors; - ESP;	- Technology provider ensuring a solution for the	- Depending on the adopted technology	- Market activation campaign; - Trial of Non-cash CVA to assess market	- Internal identification procedure performed	- Not necessarily	- No specific requirement;	- Compliance with Environmental Policies on energy usage;

		selected recipients.	(Domboa) due to no access to fuel. In kind provision due to logistic costs that made purchase unaffordable.				problem of access to energy; - If price is unaffordable, then in-kind becomes preferable to any market option; - Value chain for technology maintenance, installation, repair, disposal		response before heading to in-kind solution	directly by Humanitarian agency (biometric, other)			- Compliance with ISO/other standards on technology adopted; - Compliance with displacement regulation allowing/prohibiting usage/installation of technology
			Coordinated response for HH Energy Needs coverage. Provision of efficient stoves / LED lighting / installation of HH grid / solar heaters etc.	Lebanon	End user level								
	Energy source distribution	In-kind distribution of energy sources for household consumption to selected recipients.	Coordinated response for HH Energy Needs coverage. Periodic provision of diesel tanks for most vulnerable families identified.	Lebanon	End user level	- Humanitarian Actors; - ESP;	- Access to energy products and services: markets at walking distance/existing - Depending on the adopted energy source and technology			- Internal identification procedure performed directly by Humanitarian		- No specific requirement;	

							retailers/ other;			agency (biomet ric, other)		
Vouchers provision	Distribution through e-cards or tokens	The value is provided through possibly re- usable cards, not- transferable to cash- value, or tokens (unmatched to currency value); and is limited to the reception of assets/servic es at providers/re tailers location	n/a	n/a	Multi level	- UNHCR; - Humanit arian Actors; - FSP; - ESP;	- Energy services available on local accessibl e market - Access to energy services: markets at walking distance / existing retailers in the camps / other;	- Digital platform and PoC database for vouchers provision; - Valid tool for (biometric) identificati on (e.g. ID/registrat ion card/finger prints/iris scan)	- Market activation campaign; - Trial of Non-cash CVA to assess market response before heading to in-kind solution; - Technical assistance on humanitar ian officers and on other stakehold ers on the identificati on and voucher technolog y	- Internal identific ation procedu re perform ed directly by Humanit arian agency (biomet ric, other)	- Not necessar y	- Right to exit camps/set tlements to reach service providers OR permissio n to access camps/set tlements for service providers
	Distribution through biometric system (fingerprints/iris scan)	The value provided is not- transferable to cash; it is only to be used to receive assets/servic	n/a	n/a	Multi level	- UNHCR; - Humanit arian Actors; - FSP; - ESP;	- Availabili ty of a digital transacti on market					

		es at providers/retailers location											
	Distribution through physical paper voucher	The value is provided through physical paper vouchers to redeem assets/services at providers/retailers location	n/a	n/a	End user level	- Humanitarian Actors; - ESP;	- Access to energy products and services: markets at walking distance/existing retailers/other;	- No payment technology required			- Not necessary	- Right to exit camps/settlements	- Access to ESPs inside/outside camps/settlements
Service delivery	Provision of energy services and after sales services	The assistance is delivered as a subsidized/fully covered energy provision service (e.g. lighting, recharging of batteries/devices) and technology-related service (e.g. repair, maintenance,	n/a	n/a	End user level	- Humanitarian Actors; - ESP;	- Established ESP including both retailers and after-sales services providers;	- No payment technology required	- Market activation campaign; - Trial of Non-cash CVA to assess market response before heading to service provision	- Internal identification procedure performed directly by Humanitarian agency (biometric, other)	- Not necessary	to reach service providers OR permission to access camps/settlements for service providers	

		replacement, safe disposal)											
3. Market Based Financing													
Liquidity provision	Loan for the FSP	Provision of credit in local currency to FSPs under a financial contract, which defines interest rates (possibly mitigated), repayment timeframe (possibly extended), financial risk management.	3-year local currency loan including 1 year grace period in local currency to the MFIs provided by GCAMF + TA to MFIs which targets refugees, but not specifically energy needs	Uganda	ESP or FSP market level	- UN Agency; - UNHCR; - Investor /Capital provider; - FSP;	- Investor/capital provider engagement and capacity of the Humanitarian Actor to foster financial - FSP market with capacity to move to isolated areas; - FSPs seeing refugees as potential	- No specific payment requirements; - Mobile payment can be a facilitator	- Market assessment; - Mutual trust creation with the FSP to overcome knowledge/context barriers in camps/settlements; - Product development (non necessary (if existing financial products can expand to refugees);	- FSP accepts identification system available to refugees	- Access to financial services through banks or other FSPs for REFUGEES	- Right to exit camps/settlements to reach service providers OR permission to access camps/settlements for service providers; - Right to work is not a specific precondition, but an important factor in making refugees a more	
			Loan to foster economic empowerment of women through MFIs which are able to reach refugees in a complicated	Jordan	ESP or FSP market level								

			regulatory setting				market (e.g. interest in reaching out to them); - Market study and other facilitating services to spread knowledge of refugees as potential market;					attractive market	
Guarantee schemes creation	Guarantee scheme for the FSP	Provision of a guarantee fund to the FSP to match Portfolio At Risk (PAR) and allow financial product provision in potentially risky contexts	n/a	n/a	ESP or FSP market level	- UN Agency; - UNHCR; - Investor /Capital provider ; - FSP;	- No specific payment technology requirements; - Mobile payment can be a facilitator	- Market study - mutual trust creation (overcome knowledge barrier). Product development non necessary;	- FSP accepts identification system available to refugees	- Access to financial services through banks or other FSPs for REFUGEES			
	Collateral-free financing	Possibly related to Guarantee Schemes. Provision of a collateral fund to match the lack of personal collateral required to purchase	n/a	n/a	ESP or FSP market level								

		assets/services											
	Guarantee scheme for the ESP	Provision of a guarantee fund to the ESP to match exposure to non-repayment of assets/services and allow sales in potentially risky contexts	Mercy Corps - solar technology	Various locations (incl. Ethiopia, Somali region)	ESP or FSP market level	- UN Agency; - UNHCR; - Investor/Capital provider; - ESP;	- Investor/Capital provider engagement by humanitarian actors for blended-finance initiatives; - ESPs market with capacity to move to isolated areas; - ESPs have the technical capacity to offer and manage financial services such as instalment	- No specific payment technology requirements; - Mobile payment can be a facilitator	- Technical assistance on providing financial services and/or recovering loans to non-financial staff of NGOs or FSPs performing this job	- ESPs can accept refugee ID to open an account; - Alternatively: possibility to issue regular ID to refugees	- ESPs entitled to offer financial services;	- Right to exit camps/settlements to reach service providers OR permission to access camps/settlements for service providers; - Right to work is not a specific pre-condition, but an important factor in making refugees a more attractive market	

							payments, loans, etc.						
De-risking of the ESP	Pre-purchase of assets/services through revolving fund	Purchase of energy assets/services in bulk and in advance through ESPs, allowing subsequent sale to final beneficiaries and re-collection of the fund (to be reimbursed to the Humanitarian Actor or to	Mercy Corps - project for solar cookstoves	Uganda - Bidibidi	ESP or FSP market level	- Humanitarian Actors; - ESP;	- Immature market, where ESPs exist, have products, but cannot sell at affordable prices for refugees without subsidize; - No specific payment technology requirements; - Mobile payment can be a facilitator	- Technical assistance on performing financial services and/or recovering loans to non-financial staff of NGOs or FSPs performing this job	- Internal identification procedure performed directly by Humanitarian agency (biometric, other)	- Not necessarily	- Right to exit camps/settlements to reach service providers OR permission to access camps/settlements for service providers; - Right to work is not a specific pre-	- Since the NGO acts as financial intermediary, this can be done only in the protected environment of the camp/settlement, otherwise it should comply with national regulation on financial	

		be used for future cycles)					Appetite for technology by refugees					condition, but an important factor in making refugees a more attractive market	intermediation;
	Subsidized price	Partial compensation of the value of energy assets/services to ensure facilitated access to low-income PoC	Mercy Corps - RBF	Various locations	ESP or FSP market level	- Humanitarian Actors; - ESP;			n/a		- Not necessarily		
Varying payment system	Instalment plan (and possibly grace period)	Implementation of instalment plans for purchasing energy assets/services to meet financial capacity of PoC. Introduction of grace period to allow	n/a	n/a	ESP or FSP market level	- Humanitarian Actors; - ESP;	- ESPs market with capacity to move to isolated areas; - ESPs have the technical capacity to offer and manage	- No specific payment technology requirements; - Mobile payment can be a facilitator	n/a	- ESPs can accept refugee ID to open an account; - Alternatively: possibility to issue regular	- ESPs entitled to offer financial services;	- Right to exit camp/settlement and work is not a specific precondition, but an important factor in making refugees a more	- Regulation on the provision of financial services by non-FSPs

		delayed repayment, particularly for savings/income generating assets/services.					financial services such as instalment payments, loans, etc. - Market appetite for rather			ID to refugees		attractive market
	Pay As You Go	Implementation of instalment plans for purchasing energy assets/services to meet financial capacity of PoC linked with disconnection utilities in case of missed payments to reduce PAR.	n/a	n/a	ESP or FSP market level	- Humanitarian Actors; - ESP;	big systems, and for payment in instalments	- Mobile payment technology; - Remote control of the energy service to stop the delivery in case of failure to pay	- Market study; - Specific demand creation services;			

Value chain support	Linkage ESP-FSP to market the service	Cooperation with ESP and FSP to ensure the establishment of viable market channels for the provision of financial resources through FSPs towards ESPs and energy assets/services through ESPs towards PoC.	Triple partnership: Mercy Corps makes a financial and technical check on the client, the FSP purchases the systems and re-sells on credit, with interest	Afghanistan	ESP or FSP market level	- Humanitarian Actors; - FSP; - ESP;	- The FSP must trust the pre-check made by the Humanitarian Agency, so this really reduces cost for client assessment; - purchasing power of the final client: urban setting is more viable than displacement setting	- No specific energy technology (solar, in the specific case) - No specific payment technology requirements; - Mobile payment can be a facilitator - Urban setting is more favorable	- Technical assistance to assess energy/installation needs; - Provision of parallel non-financial services by the Humanitarian agency;	- FSP accepts identification system available to refugees	- Access to financial services through banks or other FSPs for REFUGEES	- Right to exit camp/settlement (urban setting is more favourable)	
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	Triggering offer	<ul style="list-style-type: none"> - Support (funding+technical assistance) to the start-up of Micro/Small enterprises offering energy assets/services; - Support (funding+technical assistance) to MFIs deciding to start services in refugees settlements; - Market development (funding+technical assistance) for the scale-up and diffusion of Micro/Small enterprises offering energy assets/services. -Business 	<p>Technical assistance and support to open a branch in the camp to 4 Kenyan MFIs. It's a tripartite partnership between ILO, the MFIs, and a bank providing the savings account to be used by beneficiaries to receive and reimburse loans</p>	Kenya	ESP or FSP market level	<ul style="list-style-type: none"> - Humanitarian Actors; - FSP; - ESP; 	<ul style="list-style-type: none"> - Market demand for more energy products and/or financial products ; '- Market offer for energy and/or financial products exists, but does not reach displacement settings 	<ul style="list-style-type: none"> - No specific payment technology requirements; 	n/a	<ul style="list-style-type: none"> - Internal identification procedure performed directly by Humanitarian agency (biometric, other) 	<ul style="list-style-type: none"> - Access to financial services through banks or other FSPs for REFUGEES (Depending on the business model of ESPs and FSPs) 		<ul style="list-style-type: none"> - Specific requirements depending on the business model of the ESPs and FSPs - Support to MFIs implies that they will be able to offer services without external guarantee funds
			<p>Development of energy hubs provided with technologies /equipment for rent. Energy paid upon consumption , provided to allow processing / manual</p>	n/a	ESP or FSP market level								

		support and Income Generating Activities orientation;	activities and therefore markets										
	Triggering demand	Funding of marketing of assets/services to increase interest and demand within the PoC	n/a	n/a	End user level	- Humanitarian Actors; - FSP; - ESP;	- Market offer for energy and/or financial products can reach displacement settings; - Market demand for energy and/or financial products either too limited or unknown to ESPs and FSPs	- No specific payment technology requirements;	n/a	- Internal identification procedure performed directly by Humanitarian agency (biometric, other)	- Access to financial services through banks or other FSPs for REFUGEES (Depending on the business model of ESPs and FSPs)		- Specific requirements depending on the business model of the ESPs and FSPs
4. Community-based financing													

Community-based purchasing groups	Large scale demand creation	Support to the establishment of community-based purchasing groups, uniting PoC to meet minimum bulk purchasing requirements or to allow bulk purchasing price reduction	n/a	n/a	End user level	<ul style="list-style-type: none"> - Humanitarian Actors; - FSP; - ESP; 	<ul style="list-style-type: none"> - necessary market for energy services and goods in general accessible to refugees; - internal market and/or capacity to generate income and savings 	n/a	n/a	<ul style="list-style-type: none"> - Internal identification procedure performed directly by Humanitarian agency (biometric, other) 	<ul style="list-style-type: none"> - Not necessary 	<ul style="list-style-type: none"> - Right of association and gathering inside camp/settlement; - Right to exit camp/settlement if possible to establish mixed groups together with refugees and host community 	
Community Savings and Credit Groups	Savings (and Credit) Groups Mobilization	Support to the establishment of community-based financial organizations for savings and credits management and provision (formal/informal)(e.g. ROSCAs, ASCAs,	n/a	n/a	ESP or FSP market level	<ul style="list-style-type: none"> - Humanitarian Actors; - FSP; - ESP; 	<ul style="list-style-type: none"> - necessary market for energy services and goods in general accessible to refugees; - internal market and/or capacity to generate income and savings 	n/a	n/a	<ul style="list-style-type: none"> - No specific identification necessary 	<ul style="list-style-type: none"> - Not necessary 	<ul style="list-style-type: none"> - Right of association and gathering inside camp/settlement; - Right to exit camp/settlement if possible to establish mixed groups together with refugees and host community 	

		SACCOs, VSLAs)											
	Digitization of Savings (and Credit) Groups	Technical assistance for the digitization of community-based financial organizations for tracking, transparency, efficiency, formalization purposes	UNCDF programme in Rwanda, Kenya and Ethiopia (reference needed)	Rwanda, Kenya, Ethiopia	End user level	- Humanitarian Actors; - FSP; - ESP;	- available technology provider; - FSP sector interested in providing at least savings account to these groups - necessary market for energy services and goods in general accessible to refugees; - internal market and/or capacity	- mobile phone, or smartphone, available for refugees, - network in the settlements	- Technical assistance to Technology providers; - NGO or other field level actor identifying, mobilizing and supporting Savings Groups	- Group registration: Valid ID document for at least one group member OR possibility to register the group at local institutions (district, country, etc.);	- Access to financial services through banks or other FSPs for GROUPS	- Right to exit camps/settlements to reach service providers OR permission to access camps/settlements for service providers;	

							to generate income and savings						
Financial Services for Savings Groups	Development/provision of targeted financial services (savings management, transactions, credit, other) to Savings Groups through FSPs	Al Majmoua (FSP) in Lebanon used loans to SG as entry point to refugees	Lebanon	ESP or FSP market level	- Humanitarian Actors; - FSP;	- Pre-existence of SG (old SG are reliable, new ones are not); - Sufficient volume of transaction among savings groups	- Digitization of transaction makes financial inclusion easier	- Financial education on budget management to achieve a minimum of reliable bookkeeping	- Group registration: Valid ID document for at least one group member OR possibility to register the group at local institutions (district, country, etc.);	- Access to financial services through banks or other FSPs for GROUPS	- Right to exit camps/settlements to reach service providers OR permission to access camps/settlements for service providers;		
		Vision Fund products for refugees: servicing savings groups is the main strategy adopted to reach out to refugees	Uganda	ESP or FSP market level									

5. Non Financial Services and capacity building

End-user engagement	Financial education and client protection	Financial education of PoC (family budget management, savings, financial services, access to finance, mutualistic financial schemes, etc.) and provision of financial literacy tools (paper based / digital) to improve financial behaviours and planning. It can be linked to business orientation or support to Income Generating Activities	Improvement/expansion of financial education provision through an agreement with MFIs in Rwanda. Expansion/improvement of the offer of non-financial services and financial education through mobile.	Rwanda	End user level	- Humanitarian Actors; - FSP;	- Availability of formal financial services is not a precondition. Any level of market maturity drives different financial education	- No specific infrastructure is necessary; - Digital financial infrastructure can shape the financial education provided	- Training on clients' rights; - Provisions to ensure FSPs do not exploit weak clients on issues such as ID validity, PIN availability, disclosure of information, etc.	- No specific identification necessary	- Not necessarily	- Right to exit camp/settlement and work is not a specific precondition, but an important factor in making financial education more attractive for refugees	
			Mitigating risks of abuse of power by financial institutions in cash and voucher assistance (client protection)	n/a	End user level	Existence of, and access to, formal FSPs				- Access to financial services through banks or other FSPs for REFUGEES			

	Energy education	Education programmes on energy procurement, consumption, production, alternatives, impacts; Provision of demonstrative sessions; Provision of health/safety trainings; Provision of energy-budgeting trainings	n/a	n/a	End user level	<ul style="list-style-type: none"> - Humanitarian Actors; - ESP; - Environmental community-based organizations 	<ul style="list-style-type: none"> - ESP able to directly enter the refugee camps, or at least supply the humanitarian actor 	<ul style="list-style-type: none"> - No minimum energy or cooking technology is necessary; - The type and availability of energy services and technologies can shape the NFS 	n/a	<ul style="list-style-type: none"> - No specific identification necessary 	<ul style="list-style-type: none"> - Not necessary 	<ul style="list-style-type: none"> - No specific requirement; 	<ul style="list-style-type: none"> - Access to ESPs inside/outside camps/settlements
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