



Scope of Work

2.1 Program – Cash & Food Security Program

2.2 Background

In line with the Government of Afghanistan's integrated food-cash plan, CRS under the Cash & food Security Program will be providing cash transfers to its caseload for the below objectives:

- a) Cash to purchase foods (instead of in-kind food commodity distributions)
- b) Cash to cover transportation costs of food commodities from the local market to their homes
- c) Cash to cover Agriculture expenses (help Beneficiaries with purchasing wheats seeds any pay for tractors)

An estimated 30,000 beneficiary households across several locations will receive cash for the period of October 2023-September 2024. It should be noted that the targeted beneficiaries under Cash and Food Security Program will be acutely food insecure and among the more vulnerable section of the target district. Particularly for cash for transportation locations, beneficiaries will likely reside far from district centers in more remote areas, where access and road infrastructure may be challenging.

2.3 Purpose

CRS seeks the services of Money Service Provider (MSP) to be responsible for cash payments to beneficiaries under Cash & Food Security Program in select locations of Ghor, Bamyan, Daykundi and Herat provinces during October 2023 to September 2024. Depending on programmatic needs, additional provinces might be included in cash assistance.

2.4 Geographic Locations

Assistance will be provided in line with the Food Security and Agriculture Cluster priorities as well secure funded and integrated plan for food-cash assistance. Table 1 outlines possible target areas that may receive cash transfers. Also new locations will select but it depends to the level of needs and availability of funds if it comes online.

Table #1 Geographic Locations

Province	District
Ghor	Chaghcharan
	Duliana
	Tulak
	Saghar

	Taiwara
	Lal
	Dowlatyar
Daykundi	Ashterly
	Sangi Takht/Bandar
	Pato
Bamyan	Yakawalang
	Dare Chasht
	Panjab
	Waras
Herat	Adraskan

Apart from that, the MSP will be also facilitating the payment of salary and vendor in the center of provinces and districts indicated in the RFQ.

2.5 Objectives and Scope

CRS may need to make cash distribution assistance to approximately 30,000 beneficiary households for the period of Oct 2023–Sep 2024. Therefore, we encourage the financial service providers who are able to manage these cash distributions in line with the following requirements participate in the bidding process:

- a) Beneficiaries receive cash transfers in a timely fashion in line with agreed distribution schedules (e.g., within 5 days of payment request submission to the institution)
- b) Ability of financial institution to cover at least one of the mentioned districts (see Table 1), preferably more at the same time.
- c) CRS will do the households registration and finalize the number of households in each of the targeting locations within preparing all the payment/signature sheets for beneficiaries.
- d) CRS will distribute the cards and tokens to the beneficiaries before the cash distribution occur.
- e) CRS will share the Master distribution plan, Detailed (Amount, # of families and distribution date) with the Money Service Providers a week in advance.
- f) Money Service Providers will provide physical cash distribution to the beneficiaries based on the Master Distribution Plan received by CRS.
- g) MSP must be able to make regular, repeat cash transfers to beneficiaries of varying values as per payment request from CRS¹
- h) The proposed distribution process should include adequate security measures to prevent fraud, misuse, or theft, and have adequate insurance coverage to mitigate risks associated with the cash distributions.
- i) The proposed distribution process should have suitable mechanisms in place to verify the correct identity of the individual receiving the cash transfer. This is applicable at the

¹ Note: the transfer value for each household in most locations will vary depending on the number of household members

point of giving money to each beneficiary in front of CRS finance staff, Shurra and members and community elders presence.

- j) Training/orientation for CRS, partner staff, MSP staff and beneficiaries should be incorporated as part of the process to ensure clear understanding of the cash distribution process.
- k) Safe, secure, and dignified cash distribution process for beneficiaries that limits to the extent possible the need for beneficiaries to travel to a central distribution point.
- l) Distributions required in every single village or Final Distribution Point (FDP) level depending on the area and beneficiary access.
- m) Money Service Providers should be able to travel in an area, including areas without regular internet/mobile access.
- n) Cash transfers are expected to start within October 2023 and Sep 2024. Additional cash transfer might be planned, but it depends on fundings.
- o) Cash transfers per beneficiary household will vary and will determine by Food Security Cluster – Food basket/ prices in the market.
- p) MSP staff will be required to respect CRS code of conduct and cash distribution protocols.

2.6 Payment Mechanism:

The payment mechanism is proposed based on CRS existing structure and experience

- the Distribution Report is completed prior to departure and is consistent with the Dispatch Plan.

Province	District	Village	Sub-Village	# of Beneficiaries to Receive Cash Transfer	Payment Date	Cash Required (AFN)
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- At the end of the distribution, the field team and MSP reconcile the day's activities by finalizing the second portion of the Distribution Report

Actual # of Beneficiaries	Total Amount Distributed (AFN)	Comments
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- The teams compare the MSP Payment Sheet and the CRS Payment sheet to ensure they reconcile – Total amounts vs. total amounts
- The distribution report is printed in duplicate and signed by the MSP and the Team Leader. The MSP keeps a copy and CRS keeps a copy for final submission

CRS RESPONSIBILITIES:

1. Confirm that all CRS Payment Sheets for each village is signed/thumb at the bottom by Shura, community elders and CRS Staff

2. Confirm that the total number of signatures/thumbprints on the CRS Payment Sheet correspond to the Distribution Reports
3. Confirm the total number of absent beneficiaries on CRS payment Sheet corresponds to the Distribution Report
4. Confirm that the cash distribution totals reconcile b/w the CRS Payment Sheet and Distribution Reports
5. Confirm that any delegates have been dually documented by CRS staff and shura leader.
6. Once the documents have been cross checked and confirmed, the Programme Team should then prepare the Certificate of Completion, and submit the following
 - i. Distribution Plan
 - ii. Final Beneficiary List
 - iii. CRS Payment Sheet (original signed)
 - iv. Distribution Reports (original signed)
 - v. Certificate of Completion
7. The Program Manager will send the full package to the Herat Finance Manager (delegate) as part of the four-way match with the MSP Invoice/supporting documents, The Purchase Order (PO) and RFGS Request documents. Given there may be connectivity issues, they can be sent through the following methods:
 - i. Email scanned Documents
 - ii. Adobe Scanning from Phone and sent through WhatsApp
 - iii. Hand Carried (only if someone is heading directly to Herat and there is not internet connection)

Money Service Provider RESPONSIBILITIES

8. The MSP will submit the following items to CRS Finance:
 - i. The MSP payment Sheet with signatures/thumbprints of beneficiaries and signed by the MSP and the Shura at the bottom of the document.
 - ii. Original **STAMPED** beneficiary vouchers collected from beneficiaries during the distribution
 - iii. Signed Distribution Report summarizing the payments made by location and number of HHs in each location
 - iv. Invoice on MSP official letter head for the total distributions completed, and the applicable fees as per the signed agreement with the MSP.

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