ANNUAL REPORT
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REPORT WRITTEN BY MAIA GEDDE
REPORT DESIGNED BY ESTELLE KALP

At CALP, we have worked tirelessly to support the work of people delivering cash and voucher assistance (CVA) in humanitarian settings wherever they may be. This year’s Annual Report tells some of the stories of how the CALP Network has grown and developed, and of key challenges and successes in working toward a future where people are enabled to overcome crisis with dignity, by exercising choice and their right to self-determination.

Over the course of this year, we have supported the implementation of a new coordination model for CVA, locally and globally. The process has been challenging at times, but we have been pleased to see real progress in terms of work of the Cash Caucus and the establishment of a Cash Advisory Group (CAG) of which we have been an active member. We continued to work closely with Cash Working Groups (CWGs), we provided technical support where needed, shared information, and helped connect country, regional and global dialogues. There is still much to do to achieve the goal of more effective, more efficient, and more predictable cash coordination but progress is steadily being made.

We have continued our efforts to operate in a truly inclusive manner, bringing together the diverse range of organizations, people, and ideas involved in the network. This year, there have been some fascinating stories around inclusivity, localization and expanding our reach within the CVA ecosystem. In this report, you can read about our work focused on the delivery of CVA in hard-to-reach areas, our move toward increasing reach in different areas of the world including re-establishing a presence to better support work in Asia Pacific, and our ongoing efforts to ensure that non-Anglophone communities in our network are effectively engaged. We still have a long way to go, but we are proud of our successes, and we will continue working hard to support CVA actors from around the world, whatever their demographic, language, or professional interest. We believe that this is a key element of becoming a truly effective and inclusive network as part of the wider humanitarian community.

As we reflect on our achievements over the past year, we are mindful of learning that casts light on the path ahead of us. The purpose of compiling an Annual Report is not just to herald the positives from the previous twelve months, it also encourages reflection on the knowledge and understanding that will pave the way forward. Humanitarian crises continue the world over; and, as ever, we view our achievements not only with a degree of pride and satisfaction, but also with eyes on the challenges that lie ahead of us.

The entire network retains a responsibility to optimize cash and voucher assistance as one of the key humanitarian tools in an ever-changing global landscape. We invite you all to join us on this journey.

ANISSA TOSCANO
CO-CHAIR OF THE BOARD

SALLY ABI KHALIL
CO-CHAIR OF THE BOARD

KAREN PEACHEY
CALP DIRECTOR
WHO WE ARE & WHAT WE DO

OUR VISION

We envision a future where people are enabled to overcome crises with dignity, by exercising choice and their right to self-determination in order to achieve long-term well-being.

OUR PURPOSE

CALP’s purpose is to maximise the potential that humanitarian CVA can bring to people in contexts of crisis, as one component of broader financial assistance.

Our role as a collective is to optimise the quality and scale of humanitarian CVA by generating alignment in the approaches and actions of those within and across our network.
WHAT IS HUMANITARIAN CASH & VOUCHER ASSISTANCE?

Cash and voucher assistance (CVA) refers to the direct provision of cash transfers and/or vouchers for goods or services to individuals, households, or group/community recipients. In the context of humanitarian response, CVA excludes payments to governments or other state actors, remittances, service provider stipends, microfinance and other forms of savings and loans. The terms ‘cash’ or ‘cash assistance’ should be used when referring specifically to cash transfers only (i.e., avoid using ‘cash’ or ‘cash assistance’ when referring to cash and vouchers collectively). CVA has several synonyms (e.g., Cash Based Interventions, Cash Based Assistance, and Cash Transfer Programming), but Cash and Voucher Assistance is the recommended term.

WHO WE ARE

The CALP Network is a dynamic global network of over 90 organisations engaged in the critical areas of policy, practice and research in humanitarian CVA, and financial assistance more broadly. Collectively, CALP members deliver the vast majority of humanitarian CVA worldwide. What makes CALP unique is its diversity. Members currently include local and international non-governmental organizations; United Nations agencies; the Red Cross & Red Crescent Movement; donors; specialist social innovation, technology and financial services companies; researchers and academics; and individual practitioners. Together, and alongside our strategic partners, we seek to better meet the needs and improve the outcomes for people affected by crisis. To do this, we ensure that CVA is a central, scalable component of quality, timely and appropriate humanitarian assistance, and that the need to sustain positive outcomes for people over the longer term is considered.

THE PRINCIPLES THAT GUIDE US

In networks, principles provide the foundation for collective action. CALP’s principles and their associated behaviours underpin everything CALP does. The principles below will continue to be refined – through a process of co-creation between the CALP team and members – as the network evolves.

- **WE PUT PEOPLE FIRST**
  We respond to the priorities of people in crises to support their dignity, choice and opportunity

- **WE ARE IMPARTIAL AND INDEPENDENT**
  We demonstrate integrity by focusing on evidence with regard to issues affecting women and men in crisis

- **WE ARE RESPONSIBLE STEWARDS OF OUR PLANET**
  We seek to ensure that our actions do not jeopardize the sustainability of the environments in which we work

- **WE VALUE AND SEEK DIVERSITY**
  We harness the collective and complementary capacity of CALP’s membership, alongside others as appropriate, to maximize the benefits for people living in crisis

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Glossary of Terminology for Cash and Voucher Assistance. CALP, 2023
OUR STRATEGY

01 Foster collaboration for more effective and sustainable humanitarian CVA that better meets the needs of people living in contexts of crisis

OUTCOME
Humanitarian CVA is more coherent, and CALP members work in complementary ways to foster better and more sustainable outcomes for women and men living in crisis contexts

02 Become an effective global network for the CVA system, inspired by improving outcomes for people living in contexts of crisis

OUTCOME
The CALP Network operates according to a shared vision and shared principles, with collaborative action realized within and across the Network

03 Strengthen evidence-based policy and action in order to transform humanitarian CVA

OUTCOME
The experience of CVA recipients, alongside other operational and research evidence, is captured and fed into future policies and operational plans

04 Provide thought-leadership on emerging issues likely to affect humanitarian CVA, mindful of the links to broader financial assistance

OUTCOME
The CALP Network has a shared understanding of new ideas and emerging possibilities regarding humanitarian CVA

05 Continue to expand the skills and knowledge required to deliver quality, sustainable humanitarian CVA, at scale

OUTCOME
CALP members demonstrate the individual and organizational capacity to provide humanitarian CVA to agreed standards and required coverage

Congratulations and an opportunity to tell you that I really love the work of the CALP Network! Well done to all. Always informative and relevant.”

JEAN-NICOLAS BEUZE, IRAQ REPRESENTATIVE, UNHCR
With the support of the IFRC, Afghan Red Crescent Society distributed cash assistance to 400 households, with each family receiving 10,000 Afghans. Giving cash to people affected by disasters is an effective, efficient and transparent way of providing humanitarian assistance to the most vulnerable. It ensures people have the freedom, dignity and independence to decide on their own recovery.

© Meer Abdalrah Rasikh
IFRC Afghanistan. October 2022
Over the past year, CALP has supported the implementation of the new Cash Coordination model at national and global levels. The Inter-Agency Standing Committee (IASC) endorsed the model in March 2022, following its development in 2021/22. A global Cash Advisory Group (CAG) has been established as part of the new model. It works to support country-level Cash Coordination both technically and in terms of capacity, with the aim of improving the quality and effectiveness of Cash Coordination in IASC settings.

CALP has been an active member of the CAG. The United Nations Office for the Coordination of Humanitarian Affairs and the United Nations High Commissioner for Refugees chairs the CAG, alongside the MA’AN Development Centre, Dhaka Ahsania Mission, Catholic Relief Services (representing the Collaborative Cash Delivery Network), Plan International, the International Federation of Red Cross and Red Crescent Societies, Kenya Red Cross Society, the International Organisation for Migration, the World Food Programme, and UNICEF.

The CALP team has been engaged in finding solutions to some of the challenges around the new model’s implementation, including lack of resourcing. There is goodwill among CAG members and across the entire interagency team, but without additional resourcing work has had to be taken forward in addition to colleagues’ existing workloads. As a result, progress has been slower than hoped.

The CALP team has been in regular conversations with both national and regional CWGs about the new Coordination model, working to link the global policy with response-level realities. In contrast, so far there has been limited formal contact between the CAG and the CWGs and this has, at times, led to confusion, unanswered questions, and some frustration. With the model defined and agreed upon, there is need for continued political will and significant resources to implement the policy and maintain the momentum gained during the earlier caucus stages.

As a network, we recognize our responsibility to continue to support and, where required, apply pressure, to continue developing and optimizing the model and new ways of working.
In December 2022, CALP participated in a Pacific Cash Learning Event, hosted by the Pacific Regional Cash Working Group in conjunction with Save the Children and the Humanitarian Advisory Group. CALP presented a session on global learning and trends (alongside the World Food Programme, Asia Pacific and the Regional CWG Coordinator), with useful discussions taking place around people-first responses and anticipatory action.

The Pacific is highly vulnerable to disasters, which are becoming increasingly frequent and intense because of climate change. These disasters threaten health, food and water systems and economic security, while the health and economic shocks from the COVID-19 pandemic continue to harm Pacific communities.

The pandemic saw significant shifts occur across the aid sector, as international travel restrictions and border closures forced international humanitarian actors to change the way they delivered aid and engage better with locally-led response and remote-based cash programming. The humanitarian sector still needs to use lessons learned to ensure responses continue to build upon existing CVA systems and more effectively mitigate the wide-ranging and intersecting risks associated with disasters, climate change and COVID-19 across the region.

During 2022, even before recruiting a regionally focused team, we started to increase our engagement with the Regional CWGs through meetings and discussions. We also met with the Asia Pacific RCWG Leads to discuss CALP’s return to the region and consider priorities. This engagement was welcomed. In the first quarter of 2023, we appointed an Administrative Assistant and a Regional Representative for Asia Pacific, funded by a grant from the Bureau of Humanitarian Assistance. Action Contre la Faim in the Philippines is hosting this new regional team.

With the new Regional Representative in place, CALP has further increased engagement with the Asia Pacific RCWG and started reaching out to other partners at the response level. Discussions focused on needs, plans and priorities, with a view to ensuring they are equipped with the right tools and guidance to deliver quality CVA. Over 400 people subscribed for the first ever CALP Asia Pacific newsletter and the mailing list is growing. The team have also started mapping training providers in the region including universities that offer humanitarian courses.

*We will continue to develop our work in the region with an emphasis on ensuring that local actors can develop their knowledge, skills, and experience of quality CVA programming.*
UPDATING THE GLOSSARY

In June 2022, the Technical Advisory Group met with representatives from a broad range of organizations, focused on revising the CALP Glossary. This process is now nearing its end in English, French, Spanish and Arabic. The first Portuguese version is underway, guided by a UNICEF-led steering committee.

As well as making changes to reflect how CVA understanding and terminology has evolved, we sought to increase understanding of CVA in the different linguistic regions. To this end, we created reference groups for each language – involving people from different Communities of Practice and other experts interested in the process. The revision processes for each language were carried out simultaneously, facilitating mutual enrichment and allowing changes and new proposals to be reflected in all language versions.

From their first meetings, the reference groups faced the challenge of establishing criteria for the inclusion of terms in the glossary. For example, they decided to include some technical terms related to mobile money, but excluded terms linked to other sectors (such as nutrition, livelihoods, population movements, protection, etc.). Throughout the Glossary, the reference groups worked to choose inclusive and non-discriminatory language that considers the needs and realities of the plurality and diversity of people that make up any society.

In practice, there are variations in how different people and organizations use and understand CVA terminology. This includes the use of synonymous terms or different interpretations of the same term. Based on discussions during the review process, the reference groups agreed changes to the Glossary and recognized the fact that there are other meanings, uses and ways of naming things. Where possible, the Glossary now indicates synonymous terms. The groups also noted the use of acronyms and English terminology, which has become widespread because of their practicality in everyday language, and how to reflect this.

The latest version of the Glossary tells a fascinating story of the changes happening in the CVA space and, in some cases, reflects wider developments in the humanitarian sector. New terms have been included, related to both social protection and data. Some terms have been updated, while others have been removed or replaced as they have fallen out of use. This serves as an indicator that CALP’s work – and that of the wider community of CVA actors – is constantly evolving, taking account of new research, learning and thinking.

Overall, the Glossary remains a firm favourite on the CALP website, always at the top of the list of ‘most downloaded documents’ in Arabic, French and Spanish, and the second most downloaded document in English. We will continue working to ensure that it remains an accurate and contemporary document that has real value across the network – helping to create a common language for thinking about and discussing CVA.
This year, CALP has worked hard to improve and develop our engagement with colleagues and forums in the Middle East and North Africa (MENA) region, and we have been happy to see many successes in areas such as locally-led response, social protection and multi-purpose cash.

CALP was pleased to give a presentation at the Red Cross & Red Crescent MENA Regional Cash Day. We also met with the Lebanese Red Cross to discuss next steps for the launch of the Cash Center of Excellence, which will be a regional centre sitting under the International Federation of Red Cross & Red Crescent Societies.

The Regional Cash Working Group met in February 2023 to share updates from across the region, including early learning from the response related to the earthquake in Türkiye and Syria. Research updates and findings on the MPCA operational models report were shared, and feedback on the Humanitarian Response Plan development process discussed, including some of the challenges around the coordination of CVA.

The MENA Regional Technical Forum remained very active, the regional Communities of Practice shared updates, discussed the impact of the Ukraine response on the MENA region, and debated about the transition of multi-purpose cash to longer-term solutions.

The MENA Community of Practice (CoP) on Social Protection Linkages engaged in discussions around setting priorities, donor strategies, and ongoing initiatives. The CoP generated ideas for potential research and a study on regional CVA models and their impact on social protection linkages started in November 2022.

The Cash & Locally-Led Response CoP also met regularly. Research plans were agreed and work was commissioned, with the CoP overseeing an analysis of the barriers and opportunities for advancing CVA and locally-led response.

Meanwhile, the MENA CoP on Multi-Purpose Cash identified research priorities and developed plans for a comparative study on operational models for delivering multi-purpose cash in the region. This will help better understand how different operational models support or hinder linkages with social protection and transitions from humanitarian to development and recovery programming.

After a study to better understand how CALP’s learning resources could be made more accessible and appropriate for CVA actors in the region, the MENA Regional Learning Strategy was launched in February 2023, with local and national actors.

CALP also supported the delivery of three MENA-focused webinars on gender-based violence and CVA. CARE International and the Women’s Refugee Commission (WRC) led the events, with over 100 people joining each webinar. CARE and WRC prepared question and answer (Q&A) sheets which CALP translated into Arabic. The webinar recordings, relevant resources, and Q&A sheets are now available on the CALP website. CALP also facilitated a local actors’ and donors’ session for a regional webinar on the same topic.

Overall, it was a busy year for CALP in the region. Valuable research, discussions and sharing of learning across a wide range of subjects has resulted in increased engagement with local actors and other organizations.
Ghislaine, mother of seven, has been challenged by rising food prices and struggling to support her family. She is one of the 6,000 people who have contributed to the asset creation activities in Limbé/Port Margot in Haiti. Under the livelihood and asset creation project, she worked on the rehabilitation of irrigation canals (gullies) and in the plantations to reduce landslides. Meanwhile, she received cash assistance worth USD 70 per month three times to meet basic needs. She uses the cash to buy food for her children, she bought a goat and a calf – livestock functions as safety nets in times of crisis.

© Theresa Piorr/WFP. December 2022
DELIVERING CVA IN HARD-TO-REACH PLACES

Hard-to-reach places can be defined as areas that are difficult to access due to conflict, man-made or natural disasters, or other physical, logistical, security or health-related obstacles. Hard-to-reach places are a common problem. In West and Central Africa there was a clear appetite from organizations to understand better how to engage more in such areas.

In September 2022, CALP ran a two-part webinar series: ‘Spotlight on the Sahel and Central Africa: Design & Implementation of CVA Programmes in Challenging Contexts’. The webinar asked questions such as:

- What are the key things to consider when designing and implementing CVA programmes in challenging contexts?
- What could be the major success factors and challenges of an intervention, including the choice of adaptive modality or delivery mechanism?

In recent years, many parts of West and Central Africa have experienced a sharp rise in the number of people in need of humanitarian assistance. This has come at a time when there are high humanitarian constraints, including more limited access to people in hard-to-reach places. The webinar series asked whether CVA, with its in-built flexibility, could present part of a solution to this problem. Organizations including the Danish Refugee Council, ICRC, the International Rescue Committee, the World Bank, and the UN World Food Programme shared their experiences in the Sahel and Central Africa. The webinars made clear recommendations relating to the design and implementation of CVA programmes in challenging contexts.

Building on this, CALP has planned a study focused on the availability of financial services in West and Central Africa. We have also discussed with the Nigeria INGO Forum their plans to revise their national strategy, which include proposals on how to adapt CVA programmes in hard-to-reach places. In addition, a meeting of CWG Leads and Co-Leads in the region included discussion around CVA programmes in hard-to-reach places which had been identified as a priority topic in a regional survey of CWGs.

In January 2023, a CALP blog entitled ‘Why You Need a Plan A, B & C: Using Cash in Hard-to-Reach Contexts’ proved very popular. Building on all this experience, guidance is being prepared, entitled ‘Payments in Hard-to-Reach Places: Recommendations, Tools & Leverages for Implementing Organisations’ and will be published later in 2023. The Bureau for Humanitarian Assistance funded much of this work.
Before the invasion of Ukraine in February 2022, CALP reached out to the Ukraine CWG, checked in with local actors and developed an understanding of the scenarios they were planning for given the evolving situation. The invasion, and scale of need, led to many new humanitarian organizations engaging, in addition to the national and international organizations that already had an established presence.

In the early stages of the invasion, CALP provided support for humanitarian response actors in the region, signposting them to the CWGs and relevant coordinating structures in Ukraine and neighbouring countries.

The coordination mechanisms were challenging for the Ukraine in-country response. Directives from Ukraine’s international humanitarian leadership calling for in-person only meetings created additional challenges for stakeholders to engage in the CWG, particularly for local and national actors. This also meant that, despite calls for CALP’s attendance, it was not possible to join the core coordination meetings.

After some months, a learning group was formed, attached to the Ukraine Cash Working Group, to examine the varied experiences in the region. The learning group – which was able to work remotely – generated valuable learning on social protection, locally-led response, and the role of innovation and technology in optimizing CVA delivery. For example, the introduction of a self-registration tool tied into governmental social protection systems enabled anyone in Ukraine to apply for a cash transfer. The list was then shared with other humanitarian organizations reducing duplication of efforts e.g., locating people in need, validating their identification and financial information, and so on. This mechanism was analysed in the February 2023 CALP webinar ‘Ukraine: Unlocking a More Effective Humanitarian Response’.

All the learning was collated in three thematic papers which were published in early 2023 – ‘Role of Civil Society Organisations in Ukraine,’ ‘Linking Humanitarian Cash & Social Protection in Ukraine,’ and ‘Registration, Targeting and Deduplication: Emergency Response inside Ukraine.’
CALP’S RESPONSE TO RISING INFLATION

Inflation is a topic that continues to dominate economic headlines around the world and has a direct impact not only on people living in contexts of crisis, but also on humanitarian interventions including CVA. The International Monetary Fund projects that falling global growth, the rise in central bank rates to fight inflation, and Russia’s invasion of Ukraine will continue to have economic impacts globally. The rapid spread of COVID-19 in China dampened growth in 2022, but the recent reopening has paved the way for a faster-than-expected recovery. Global inflation is expected to fall from 8.8% in 2022 to 6.6% in 2023, but this is still above pre-pandemic levels.

The economic future remains uncertain. Severe health outcomes in China could hold back economic recovery, Russia’s war in Ukraine could escalate further, and tighter global financing costs could worsen debt distress. Financial markets could also suddenly reprice in response to adverse inflation news, while further geopolitical fragmentation could hamper economic progress.

In most economies, amid the cost-of-living crisis, the priority remains achieving sustained disinflation … Accelerating COVID-19 vaccinations in China would safeguard the recovery, with positive cross-border spillovers. Fiscal support should be better targeted at those most affected by elevated food and energy prices, and broad-based fiscal relief measures should be withdrawn. Stronger multilateral cooperation is essential to preserve the gains … and to mitigate climate change by limiting emissions and raising green investment.”

‘WORLD ECONOMIC OUTLOOK – UPDATE’ – IMF 2023

CALP’s response to this situation has been multi-pronged. From an internal perspective, we updated our risk register, adding a risk relating to rising inflation and how it is raising largely unfounded questions about the feasibility of CVA in some contexts. Externally, the humanitarian community continue to appreciate the ‘Good Practice Review on Cash Assistance in Contexts of High Inflation & Depreciation’ – together with the four associated case studies from Lebanon, South Sudan, Yemen and Zimbabwe (all available in English and French). We concentrated on engaging with CWGs and other stakeholders to strengthen the use of evidence and guidance in this area.

This has included:

- Giving a presentation at the World Bank’s request on our guidance ‘Adaptation of CVA to Contexts of High Inflation & Depreciation’.
- Running a workshop with the Afghanistan CWG, focused on inflation/depreciation and liquidity, as they apply to humanitarian CVA. An Action & Learning Outcomes Note was collaboratively published.
- Co-chairing a meeting of the Global CWGs in June 2022, focused on global inflation effects.
- Hosting a workshop in Kenya in early 2023 with stakeholders and other CWGs across Africa, in response to rising inflation rates, focused on the systematic adaptation of CVA in line with market trends and price changes.
- Working with CWGs and partners in Burkina Faso, Malawi, Nigeria, South Sudan, and Zimbabwe to localize the guidance on adapting CVA to contexts of high inflation and depreciation. Work took place to develop tailored recommendations for the individual needs, capacities and contexts of the different CWGs.
The theme of localization and the need for locally-led responses to humanitarian crises, continued to be a key part of CALP’s work. We engaged with local actors, CWGs and many other organizations, to promote and support efforts to work toward a locally-led humanitarian system.

The Locally-Led Working Group attracts around fifty participants, old and new, each meeting. The largest contingent continues to come from international organizations; but, after a lot of active outreach, participation is becoming more diverse. There is more to do to get to where we need to be.

As detailed earlier, the MENA region, the Cash & Locally-Led Response Community of Practice (CoP) also met several times and is moving forward with research that will look at barriers and opportunities for advancing this agenda.

We have seen important discussions among CWGs on the theme of locally-led response this year. For example, the Arid & Semi-Arid Land Humanitarian Network made a presentation at the Eastern Africa Regional Cash Working Group meeting focused on locally-led CVA (October 2022). Good practices identified during the meeting will help shape CALP’s plans and engagement with local CVA actors going forward.

Mohammed, who is passionate about coffee, poses for a photo with his children at home in Istanbul, Turkey. With EU funding, Turkish Red Cross and IFRC are providing regular cash assistance to 1.5 million refugees living in Turkey so they can cover their most basic needs.

© Nicole Tung/IFRC, September 2021
2022/23 was a year when the world continued to grapple with many familiar challenges – the ongoing COVID-19 pandemic, resurgent wildfires, enduring crises of climate change, biodiversity loss, pollution, and waste. As an organization, CALP continued with our commitment to keep environmental issues at the forefront of our work. CALP recognizes the inextricable links between the planet, human well-being and economic growth, and this year we have worked both internally, and externally, to encourage environmental good practice.

A virtual meeting of the Cash, Environment & Climate Change CoP took place in late March, with around 35 participants. It included a presentation of CALP’s 2022 report 'Cash & Voucher Assistance Within Social Protection Preparedness in Central America, Mexico, and The Dominican Republic', as well as consultations with the CoP on their preferences for working and communicating via digital platforms.

We met with the Better Than Cash Alliance to learn about their work on the impacts of climate change, alongside other topics. We also briefed the World Wildlife Fund (France) on the use of CVA in environmental conservation.

There were lots of interesting discussions at the Climate & Environment CoP online workshop in December 2022, attended by 150 people (of the 450 who registered and who received follow-up information). At the workshop, the Directorate-General ECHO presented its policy commitments to addressing climate and environment related issues. CALP shared findings related to climate and the environment in its 'Where next? The Evolving Landscape of Cash and Voucher Policies' report; and smaller group discussions tackled a range of other issues. We looked at the potential of CVA as a force for good, considered what more can be done to integrate environmental thinking into CVA use, and how the wider CVA policy framework could better include environmental considerations.

Important questions were discussed, such as:

- How can CVA be used as part of the response to the environment and climate crisis?
- How can we mainstream considerations around the environment and climate change in the use of CVA within humanitarian responses?
- Is policy and operational engagement from CVA humanitarian stakeholders contributing to the fight against climate change and environmental degradation?

This last question encouraged CALP to reflect on its own environmental impact as an organization. To this end, we have:

- Formed an internal Task Team to look at the carbon impact of the CALP team’s work;
- Signed the Climate & Environment Charter for Humanitarian Organizations;
- Committed to minimize travel in the work of our team; and
- Embedded a commitment to virtual Board meetings in the revised Board Operational Framework.

We will be making more changes in the future, in line with our environmental commitments.
CALP is a network, and the core of any network is effective communication – clear, accurate, relevant, and inclusive. This year has seen CALP’s communications focused on putting our users at the centre and being more responsive to their needs and preferences. The result of this focus has been a story of growth.

We have seen increased engagement with our network, across platforms and in multiple languages. New and innovative approaches to our digital communities are not only driving engagement, but also providing more relevant and interactive content to our network – a success we’ll continue to build on.

One big success we enjoyed this year was with changes to the ways we engage with our email subscribers. We took the radical step of asking all 10,791 people on our email list to resubscribe – with various options to make our content more relevant to them. We also improved the consistency and readability of our newsletter, and included more content from the wider network. Over 40% of our original email list resubscribed which is a high proportion for such an exercise, and thousands of new people have since signed up. Our open and click through rates have improved, strongly indicating that we are on the right path to offering the best email content to our increasingly active email community.
ACTIVE NETWORK

We have been proud of the way the wider network have responded to key elements of our work. As well as a huge range of external meetings, CALP ran 26 major global webinars in collaboration with partners.

In October 2022, we received 860 responses to our survey in preparation for the next State of the World’s Cash report – more than three times the number of respondents for the 2020 edition. This has provided CALP with lots of great quality raw data.

Our blogging community has also generated real interest this year, not least with our ‘How Are Humanitarians Using AI Tools Like Chat GPT?’ blog. This blog post started life as a poll on our LinkedIn channel and ended up as our most popular post of the year.

MORE INFORMATION IN MORE LANGUAGES

An important part of CALP’s communications strategy in the last year has been our focus on working in several languages. With three Language Leads, we have made significant improvements to the Arabic, French and Spanish areas of our website; included language options in our sign-up forms; seen a huge growth in followers in our language-specific social media channels; and launched our new global newsletter in four languages. The growth in audiences in each language shows CALP’s work is reaching more people, and the easy-to-digest information we generate, on the topics that matter most to them, are appreciated. We look forward to delivering more of this.

NEW FOLLOWERS IN 2022–23

*NB: OUR SPANISH LINKEDIN PAGE WAS LAUNCHED IN EARLY 2022
Ruby Manu has used her card to buy food to save more food in her garden for when it is needed like once the card expires. “I prefer this kind of assistance to being given a bag of rice and tin fish as it allows me to buy food that is good for my health and body. With the card I can go to the market and buy vegetables and ensure that there is a variety of colour on my plate.”

© Arlene Bax/Oxfam. January 2021
In December 2022, we published a Policy Brief entitled ‘People-focused, effective aid: The Urgent Need to Accelerate Progress on CVA for People in Crisis’ calling for a new policy direction, and the need for more radical action.

Ongoing discussions related to the issues in this Brief have helped start to socialize the need for change. CALP worked through options of how best to take this work forward so that it creates maximum impact. A big focus for next year (2023/24) will be advancing new policy commitments, with an initial focus on two themes: people-centred CVA, and CVA & Locally-Led Response.

The Policy Brief draws on the research findings published in two CALP reports published in December 2022. The first, ‘Where Next? The Evolving Landscape of Cash & Voucher Policies’, explores how early policy commitments impacted the evolution of CVA and distils what the CVA policy landscape looks like now. Interviews were undertaken with staff from 28 organisations, including from donors, UN agencies, INGOs/national NGOs, a national government, the International Federation of Red Cross and Red Crescent Societies, and the International Committee of the Red Cross. Multiple policy documents were also reviewed. Key findings included:

- With increased use of CVA, there is now a much greater understanding of how it can be used effectively, including a heightened focus on linkages between humanitarian cash and social assistance. CVA is no longer questioned as a modality.
- There were differing views of what constitutes a CVA-related policy commitment and how different types of commitments influenced agencies.
- A number of key drivers of change were identified, including policy commitments, the embedding of CVA into internal strategies, growth in the number of financial service providers (FSPs), more acceptance of risk, and donor pressure.
- Stumbling blocks included the approaching conclusion of the Grand Bargain, systemic issues, data interoperability and management, and limited localization.
- Some people felt that certain CVA-policy issues are now ‘settled’, with change embedded to such an extent that a positive trajectory is likely to continue.
- Overwhelmingly, key informants felt there was need to maintain the focus, effort, and attention on existing policy areas, pushing further and nuancing topics in the process.
While the use of CVA is growing in absolute terms, as funding increases, the pace of growth as a proportion of international humanitarian assistance is slowing, even though we are far from levels that would be achieved if CVA is used wherever and whenever appropriate. The second report, *Increasing the Use of Humanitarian Cash & Voucher Assistance: Opportunities, Barriers & Dilemmas*, used in-depth data analysis and modelling to map the current scale of CVA. It also unpacked the opportunities and challenges involved in enabling CVA to fully reach its potential. The research conducted interviews with operational and non-operational CVA actors. Key findings included:

- If CVA were delivered wherever feasible and appropriate, it could account for 30% to 50% of global humanitarian assistance – up from 19% today.
- The challenges to scaling CVA were examined with a focus on three countries – Yemen, Zimbabwe and the Philippines – and found that the challenges to further scaling CVA were varied and numerous, from overall funding availability to the extent of harmonization of CVA approaches, and the availability of financial services.
- There is no single ‘untapped reservoir’ to unlock the potential of CVA. The single biggest volume of aid with such restrictions is food aid from ‘Title II’ of the US Farm Bill and is often perceived as the only significant obstacle to increasing CVA. However, it was found that if the entire Title II budget was switched to CVA, total global volumes of CVA in 2017, for example, would have been 21% rather than 15% of total international humanitarian assistance.
- The increasing use of CVA is putting pressure on the humanitarian system to change; and at the same time, the system requires changes to scale up CVA – there is clear pressure in both directions.

*Both these reports are essential reading for anyone looking to further their understanding of the future of CVA as a key modality for humanitarian aid, and – together with our policy brief – are available to download from our website.*
About 67,750 flood-affected people have received multi-purpose cash grant assistance from Bangladesh Red Crescent in Sylhet, Sunamganj, Netrokona, and Kishoreganj districts.

© Al-Shahriar Rupam/IFRC. October 2022
With predictions of a fifth consecutive season of poor rainfall, concerns mounted for already-vulnerable populations in the Horn of Africa. While humanitarian agencies were responding, the prospect of poor rainfall continuing throughout 2022, and into 2023, meant that an already extremely difficult situation risked deteriorating significantly. The ability to reach those in need at speed was – and continues to be – of utmost importance.

Response evaluations often reflect on the issues around timeliness and speed of response. Given this repeated reflection, we asked, ‘what is really possible?’ and began a real-time study on cash preparedness, focused on the drought response in East Africa.

Even at the early stages, the study attracted a high level of interest, with 11 organizations expressing an interest in being part of the Steering Committee. The study progressed with a series of country-focused workshops and a strong consultation process that involved over 200 people.

In August 2022, CALP launched the study, The Changing Landscape of Cash Preparedness: Lists, Risks and Relationships. The study is designed to help CVA actors to review their existing CVA preparedness with a view to supporting further scale-up when and where that is needed. It looked at the speed of the current response in Ethiopia, Kenya and Somalia, and explored what CVA actors themselves believe is needed to improve timelines for delivering quality CVA in the months ahead and beyond.

Following an online workshop for those who had engaged in the research, key findings were shared at a meeting of the regional Forced Displacement & Social Protection Working Group and the Somalia Cash Working Group. CALP also presented findings at the Regional Humanitarian Partnership Team’s donor briefing on the Horn of Africa drought – a meeting attended by over 125 people, including heads of agencies and donors. The Regional Cash Working Group have been discussing how to take forward some of the recommendations.

Building on this, the East Africa Regional Cash Working Group met in November to dig deeper into one of the reports’ recommendations on CVA and innovative targeting approaches. In October, we followed up with a blog entitled ‘The Changing Landscape of Cash Preparedness: Time to Adjust’, which drilled into the essence of the report.
HUMAN MOBILITY

THE INCREASED USE OF CVA IS CLOSELY CONNECTED TO THE REALITIES OF HUMAN MOBILITY.

‘Human mobility’ is a common phrase in Spanish humanitarian work (movilidad humana) and, although less common in other languages such as English and French, it is a more inclusive term than some others used frequently e.g., ‘asylum seekers’, ‘migrants’, and ‘refugees’.

There are many examples of humanitarian challenges around human mobility in the Americas, following the crisis in Venezuela, mixed migration, and natural disasters in the region. Similarly, following the invasion of Ukraine: there were people in Ukraine from many other countries for various reasons, and so their motility – their capacity to move – was affected; but regardless of their country of origin, they all had shared humanitarian needs.

When the CALP team talked to Cash Working Group Coordinators in the Americas about topics of most interest and relevance, migration came up as a key theme and dominated much of the conversation. As we began to recognize the importance and ubiquity of human mobility as a theme, we undertook research and published the findings (September 2022) in a report – ‘People are on the move: Can the world of CVA keep up? Analysis of the use of CVA in the context of human mobility in the Americas’. It was a complex study as both CVA and human mobility are huge topics, and human mobility itself is intrinsically political – even in the humanitarian sector, where actors have different mandates and approaches.

The report looked at the spectrum of human mobility, specifically motility (the capacity to move), and the factors that influence how people move (for example, whether people on the move have a passport, whether they have identification or not, the language issues they may face, and so on). We found this was a helpful way of considering who we are talking about when we discuss ‘people on the move’. The report included three case studies from the Americas, looking at ‘stuck migrants’, identification, and the payments ecosystems. It identified four key pillars of human mobility: (i) the temporality of need; (ii) motility; (iii) the types of people on the move; and (iv) the need for a routes-based approach. We followed up the release of the study with a webinar in Spanish, which proved so popular that we then ran two more events on the topic. We have seen good uptake of the debate in the Americas, for example with the Guatemalan CWG establishing a sub-group on human mobility.

CALP will continue to develop its understanding of the need to design CVA interventions from the perspective of people on the move, which means understanding that people have different needs in different places. We have started work on a routes-based approach which means, for example, gathering evidence around the challenges that financial service providers face when dealing with financial regulation, such as Know Your Customer, and using this evidence to work with the private sector to overcome obstacles. Shifting the way we think about issues and what that means in terms of response takes time, so the fact that this is quickly gaining traction is encouraging.

CALP will continue to develop its understanding of the need to design CVA interventions from the perspective of people on the move, which means understanding that people have different needs in different places.
MULTIPURPOSE CASH OUTCOMES GUIDANCE

In 2018, a group of stakeholders – including practitioners and donors – came together under the Grand Bargain Cash Workstream to identify multipurpose cash outcome indicators. A ‘draft for testing’ was released in July 2019. Feedback led to a substantial revision that resulted in a new document being published. ‘Multipurpose Cash Outcome Indicators & Guidance’, is now available – in full and summary versions – in Arabic, English, French and Spanish.

The guidance presents a core set of ‘household level’ indicators which donors and implementers can choose when assessing the impact of Multipurpose Cash (MPC). It focuses on the primary objectives of MPC and the outcomes that it can most strongly contribute to in any given context.

MPC is intended to enable people to meet their basic needs through local markets as they see fit. Its outcomes naturally vary depending on the context, the design (e.g. transfer values, the number of transfers), and each household’s prioritized needs. With MPC becoming a more common form of humanitarian assistance, the guidance responds to identified needs for better, more consistent, and comparable measurement of the outcomes to which MPC contributes.

The document does not seek to capture all potential outcomes (positive or negative) of MPC, but includes both cross-cutting (protection mainstreaming, basic needs, women’s decision-making, expenditure, livelihoods coping strategies) and sector-specific indicators (child protection, education, food security, health, non-food items, nutrition, shelter and settlements, and WASH).
SKILLS-BUILDING & SHARING AS A NETWORK

Ukrainian grandmother, Slavica, cooks in a kitchen of a Hungarian Red Cross shelter in Szeged. The Hungarian Red Cross is working with IFRC to provide emergency cash assistance, health services, mental health support, essential items, and housing/shelter for vulnerable families. Shelter residents, like Slavica, say that the cash assistance has been a huge help in allowing them to purchase food that they can cook for themselves and others. Cash assistance is about empowerment, allowing people to determine their own needs and quickly address them.

© Corrie Butler/IFRC. November 2022
CALP LEARNING & TRAINING

A core element of CALP’s Learning & Training strategy this year has been expanding the inclusivity and accessibility of our work, and we have made significant strides in this area. We achieved this by:

- Launching new courses, including a number in languages other than English (such as Ukrainian, Romanian, Polish, and Portuguese)
- Significantly increasing the number of certified trainers
- Releasing a broader range of training materials, especially non-Anglophone materials

The impact of these changes has been significant. Over the course of the year, we have seen the course completion rate for e-learning rise to over one third of those enrolled, and the total number of people completing our face-to-face courses topping 900 – 46% of which were in languages other than English. This year, CALP engaged in a collaborative process, where different stakeholders (CWGs, organizations, and local actors) contributed to the costs of CALP CVA training and took part in a Learning Survey.

Regionally, we took specific actions to improve both the reach and impact of our training. In MENA, for example, we initially faced challenges, in part because we did not have enough Arabic-speaking trainers, particularly in ‘hard-to-reach’ areas. To address this, we rolled out more training of trainers’ courses in Arabic, running them in various locations including Palestine and Yemen. This was an important development as a combination of COVID-19 and the security meant local actors had previously been less able to benefit from capacity-building opportunities.

After finding that online training did not always work for Arabic-speaking actors (something we will explore further and see how to improve), we added some in-person training courses. In addition, we managed access to the CALP certification process, monitoring the mix of trainees and the criteria for participation. We polled local actors on their training needs and used feedback to shape our work. These efforts, and others, were made to ensure that:

- local actors are prioritized for training opportunities;
- we accurately capture their preferences and requirements; and
- the CALP learning strategy is evidence-based.

As ever, these are steps in the right direction, and not a final destination. As a network, we will build on these successes to ensure that our learning is accessible to even more people, in even more locations.
### Online Learning – Completion

<table>
<thead>
<tr>
<th>Course</th>
<th>English</th>
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<th>French</th>
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<td>209</td>
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### Face 2 Face Courses Completion by Language

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<th>Course</th>
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<td><strong>936</strong></td>
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### Face 2 Face Courses Completion by Region

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<th>East &amp; Southern Africa</th>
<th>Europe</th>
<th>Middle East &amp; North Africa</th>
<th>West &amp; Central Africa</th>
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<td>41</td>
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<td><strong>212</strong></td>
<td><strong>135</strong></td>
<td><strong>34</strong></td>
<td><strong>289</strong></td>
<td><strong>174</strong></td>
<td><strong>936</strong></td>
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### Number of Newly Certified Trainers by Region

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### Total Download of Training Materials by Language

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<tr>
<td>Arabic</td>
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<td>French</td>
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<td>Spanish</td>
<td>91</td>
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<td>6</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>1,681</strong></td>
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</table>
BUILDING & DEVELOPING OUR INFLUENCE

THE GROWTH OF OUR SPANISH LANGUAGE WORK

We worked to broaden our reach and develop inclusivity as a network, with a focus on improving both the accessibility and relevance of CALP’s work for actors from around the world. For example, with a view to strengthening our Spanish language work, we approached the Regional Cash Working Group Coordinators in the Americas and asked them what changes they would like to see. Based on their responses, we launched our Spanish LinkedIn page in the first quarter of 2022 which immediately saw excellent engagement and already has around 2,300 followers. We released two podcasts in Spanish, which were very popular, almost matching the number of listeners as seen for the English versions. We translated some of our training events into Spanish and were able to increase the number of certified Spanish-speaking trainers. We also worked to expand our use of simultaneous translation at events.

During the year, two of our major studies (‘People are on the move: Can the world of CVA keep up? Analysis of the use of CVA in the context of human mobility in the Americas’, and ‘In Progress: A Review of Forms of Coordination Between Cash Working Groups and Social Protection Systems in the Americas’) were first produced in Spanish and subsequently translated into English. We are now focused on producing more original content in Spanish, in parallel with our ongoing work in French and Arabic.

PRIVATE SECTOR OUTREACH

This year, one of our priorities was to increase engagement with the private sector as well as local actors. We have worked to be more conscious of the specific needs and perspectives of private sector members, acknowledging the differences between them and our humanitarian members. During the year, the number of private sector members increased from six to ten. Individuals from private sector members continued to be present on the CALP Board and the Technical Advisory Group.

In July 2022, we held a Cash Catch-Up – ‘Hacking the Humanitarian-Private Sector Divide’ – which focused on these differences. A webinar and other regional and global events followed throughout the year, which aimed to open conversations between different types of actors.

Our aim has been to find more space for the private sector to engage constructively with humanitarian actors. In late 2022, we appointed a Technical Advisor on Data & Digitalization, which enabled us to pair this outreach with more technical know-how. We held conversations with a wide range of private sector organizations, from startups to established players including Western Union and Mastercard. These conversations have informed CALP’s ongoing research, for example into payments (particularly digital payments) through financial service providers.
MEMBERS

As we continue our journey toward becoming a true network, we are embracing the importance of equality and inclusiveness in everything we do. Our goal is to ensure that people and organizations from all backgrounds can be a vibrant and engaged part of the network, and that our membership increasingly reflects and amplifies the diverse and global nature of our work and our impact. During this year, we have continued to make changes that foster and encourage this diversity – from reviewing policies (including an overhaul of Board policies), through increasing the diversity of the Board, the Technical Advisory Group and the staff team. We have made programmatic changes to improve inclusivity including, continuing to expand our work in multiple languages.
OUR MEMBERS

OUR ORGANIZATIONAL MEMBERS AT THE END OF THE FINANCIAL YEAR 2022/23, COMPRISED:

ACTION AGAINST HUNGER
ada
African Development Bank
AIDONIC
AcAc
acaps
Bixie
British Red Cross
care
CARITAS
CRS
CBM
CESVI
Christian Aid
CompuLynx
Concern Worldwide
CODI
CORE
Crown Agents Bank
DCA
Danish Refugee Council
Development Pathways
edge
F4ID
ForAfrika
FCA
Fancy Taps
GiveDirectly
Global Communities
Global Insight
GOAL
GSMA
HelpAge International
Hi
IECAH
IMPACT
ICRC
International Federation
IOM
UN Migration
Irishguard
Islamic Relief Worldwide
Juba Foundation
KeyAid Consulting
Mastercard
MEDAIR
MERCY CORPS
Plan International
Premiere Fina
ProxiFina
REDROSE
Relief International
RAHAT
Save the Children
Segovia
SEMPO
SimpCraft
Sida
Solidarités International
Tearfund
TRÓCAIRE
UMOJALABS
UNHCR
UNICEF
USAID
War Child
Women with Disabilities
World Food Programme
World Vision
YFCA
ZOA

OUR INDIVIDUAL MEMBERS

OUR INDEPENDENT MEMBERS AT THE END OF THE FINANCIAL YEAR 2022/23, COMPRISED:

Corinne Grainger / Rachel Eichholz / Louisa Seferis / C. Mike Daniels / James Shepherd-Barron / Shannon Doocy
NEW CALP NETWORK MEMBERS WHO JOINED DURING 2022/23

- AIDONIC
- CORE (Community Organized Relief Effort)
- Corinne Grainger
- Rachel Eichholz
- F4ID (Fintech for International Development)
- GeniusTags

- HelpAge
- IECAH (Instituto de Estudios Sobre Conflictos y Acción Humanitaria)
- IOM (International Organization for Migration)
- People in Need (PIN) (Člověk v tísni, o.p.s.)
- Umoja

CALP BOARD

AT THE END OF THE FINANCIAL YEAR 2022/23, COMPRISED

ANISSA TOSCANO
VICE PRESIDENT
HUMANITARIAN LEADERSHIP AND RESPONSE
MERCY CORPS

CAROLINE HOLT
DIRECTOR OF DISASTERS, CLIMATE AND CRISSES
IFRC

CLAIRE MARIANI
HUMANITARIAN CASH TRANSFER COORDINATOR
UNICEF

DR MIRIAM OPWONYA LAKER
GLOBAL RESEARCH DIRECTOR
GIVEDIRECTLY

DR UNNI KRISHNAN
GLOBAL HUMANITARIAN DIRECTOR
PLAN INTERNATIONAL

HÉLÈNE PASQUIER
HEAD OF FOOD SECURITY & LIVELIHOODS (FSL)
ACTION AGAINST HUNGER

LARS PETER NISSEN
DIRECTOR
ACAPS

KIMBERLY BROWN
HEAD OF MOBILE FOR HUMANITARIAN INNOVATION, MOBILE FOR DEVELOPMENT
GSMA

METTE TANGEN
DEPUTY DIRECTOR
NORWEGIAN MINISTRY OF FOREIGN AFFAIRS (NMFA) SECTION FOR HUMANITARIAN AFFAIRS

SALLY ABI KHALIL
REGIONAL DIRECTOR FOR MENA
OXFAM

TARIQ RIEBL
GLOBAL PROGRAMME STRATEGY AND INNOVATION DIRECTOR
NORWEGIAN REFUGEE COUNCIL

OUTGOING MEMBERS OF THE BOARD IN 2022/23 WERE:

MARIT GLAD
NORWEGIAN REFUGEE COUNCIL

SIBONGANI KAYOLA
GIVEDIRECTLY

PASCAL MEIE
IFRC

KILLEN OTIENO
FORAFRIKA

LEO SKYNER
SAVE THE CHILDREN
TECHNICAL ADVISORY GROUP

AT THE END OF THE FINANCIAL YEAR 2022/23, COMPRISED:

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<tbody>
<tr>
<td>ALAN GRUNDY</td>
<td>Technical Advisor – Cash &amp; Markets; Cash Lead CRS</td>
</tr>
<tr>
<td>LUCIA STEINBERG</td>
<td>Global CVA Specialist Advisor (Roving) IFRC</td>
</tr>
<tr>
<td>JONATHAN BRASS</td>
<td>Operations Manager IFRC</td>
</tr>
<tr>
<td>SIMON WRIGHT-L AKIN</td>
<td>Solutions Architect Mastercard</td>
</tr>
<tr>
<td>STEVE TAYLOR</td>
<td>Chief Delivery Officer SimPrints</td>
</tr>
<tr>
<td>CLARA SETIAWAN</td>
<td>Cash and Markets Specialist/Institutional CVA Lead ICRC</td>
</tr>
<tr>
<td>TOBIAS NDLOVU</td>
<td>Global Humanitarian Advisor (Roving) DCA</td>
</tr>
<tr>
<td>DINA MORAD</td>
<td>Senior Advisor Cash WFP</td>
</tr>
<tr>
<td>SAWSAN ISSA</td>
<td>Regional Humanitarian Advisor for the Arab Region ActionAID</td>
</tr>
<tr>
<td>LILI MOHIDDIN</td>
<td>Regional Cash and Markets Adviser NRC</td>
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<tr>
<td>DADA LUKE</td>
<td>Livelihoods and Resilience Adviser Tearfund</td>
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<tr>
<td>OSAMA ABBAD</td>
<td>Social Policy Officer UNICEF</td>
</tr>
<tr>
<td>ADVA RODOPOVSKY</td>
<td>Senior Humanitarian Programmes Officer CBM Global Disability Inclusion</td>
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<tr>
<td>SHREEJU SHRESTHA</td>
<td>Cash and Markets Adviser, Global Humanitarian Team (GHT) Oxfam</td>
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<tr>
<td>CHRIS PACI</td>
<td>Global Cash and Markets Assessment Specialist Impact Initiatives (REACH)</td>
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<tr>
<td>LOUISA SEFERIS</td>
<td>Independent Consultant Independent</td>
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<tr>
<td>JULIET LANG</td>
<td>Humanitarian Affairs Officer – Cash Coordination OCHA</td>
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<tr>
<td>AMOS DOORNBOS</td>
<td>Disaster Management Strategy &amp; Systems Director World Vision International</td>
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<tr>
<td>ANN IKA SJ OBERG</td>
<td>Senior Cash Officer UNHCR</td>
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<tr>
<td>HELENE JULLIARD</td>
<td>Key Aid Consulting Co-Founder Key Aid Consulting</td>
</tr>
<tr>
<td>MARY COX</td>
<td>Client Services Manager RedRose</td>
</tr>
<tr>
<td>SIMON REED</td>
<td>Deputy Director Iris Guard</td>
</tr>
<tr>
<td>JOHN LAMM</td>
<td>Food Security and Market Advisor FFP USAID</td>
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OUTGOING TAG REPRESENTATIVES IN 2022/23 WERE:

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<tbody>
<tr>
<td>DIANA TONEA</td>
<td>Director of Cash Consortium (Colombia) Transitioning Into Global Cash Advisor Mercy Corps</td>
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<tr>
<td>AZIM NOORANI</td>
<td>Cash and Markets Advisor, Cash Hub British Red Cross</td>
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<tr>
<td>CIARA O’MALLEY</td>
<td>Global Cash Advisor GOAL</td>
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<td>CAROLINE HOLT</td>
<td>Manager, Global Cash Transfer Programming IFRC</td>
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FINANCIAL INFORMATION

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</thead>
<tbody>
<tr>
<td>TOTAL STAFF COSTS</td>
<td>1,891,368</td>
</tr>
<tr>
<td>TOTAL SUPPORT COSTS</td>
<td>140,901</td>
</tr>
<tr>
<td>TOTAL ACTIVITY COSTS</td>
<td>866,067</td>
</tr>
<tr>
<td>CURRENCY REVALUATION</td>
<td>60,397</td>
</tr>
<tr>
<td>INDIRECT CHARGES (HOSTS)</td>
<td>304,255</td>
</tr>
<tr>
<td>TOTAL EXPENDITURE</td>
<td>3,142,165</td>
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</table>

GRANT INCOME FOR 2022/23

<table>
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<tr>
<td>3,964,553</td>
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INCOME FROM MEMBERSHIP FEES

<table>
<thead>
<tr>
<th>Amount</th>
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<tbody>
<tr>
<td>334,597</td>
</tr>
</tbody>
</table>

DONORS

CALP wishes to thank the donors who supported the work detailed in this report. CALP’s work is the responsibility of CALP and does not necessarily reflect the views of our donors.