





### CBI direct implementation

Since 2022, the direct implementation modality allows **direct contact** between UNHCR and the beneficiary population, attending to their specific needs, promoting financial inclusion, and ensuring greater security for the beneficiaries at the time of cash withdrawal. At the same time, UNHCR maintains a **direct relationship with the financial service provider**, which allows close monitoring of compliance with the standards for this type of assistance. Other advances include updating the transfer amounts to reflect the increase in the cost of the basic basket and contracting telephone services to send text messages to **notify the beneficiaries of their payments**.



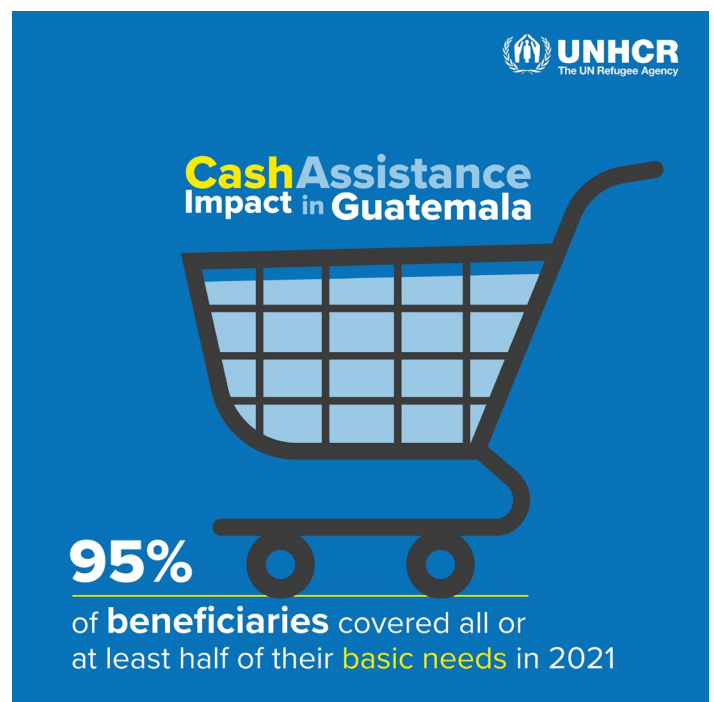
### Cash Working Group (CWG)

UNHCR actively participates in the **Cash Working Group**, a block of approximately 25 to 30 organizations interested in **planning, coordinating, executing, and evaluating** Cash Transfer Programs in Guatemala. Its primary role is providing technical support, capacity building, systematizing lessons learned, and exchanging good practices, approaches, and standards. The CWG is incorporated into the humanitarian architecture of the country, participating in the humanitarian country team's inter-cluster meetings and the monthly meetings of the other existing groups in the Latin American region.



### Financial Inclusion: Partnership with BANRURAL

UNHCR signed an agreement with the **Rural Development Bank (BANRURAL)**, the financial institution with the most significant presence in Guatemala, to facilitate the implementation of the cash transfer program. This new partnership allows beneficiaries to receive their assistance in cash more efficiently and through BANRURAL agencies, contributing to their socioeconomic integration in the country.



According to UNHCR's Guatemala Post-Distribution Monitoring Report, in 2021 95% of the beneficiaries of cash transfers report that they covered all or at least half of their basic needs. Likewise, 90% of the people interviewed mentioned improving their living conditions.

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#### UNHCR's financial requirements for the Guatemala operation in 2022 (as of 30 August 2022)

Funded: 17.9 million USD (42%)

Unfunded: 24.6 million USD (58%)

UNHCR, the UN Refugee Agency, is grateful for the support of:



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