



VOUCHER SOLUTIONS

in development and humanitarian
assistance programmes

AN ALTERNATIVE BENEFITING TO ALL STAKEHOLDERS

DEFINITION AND CHARACTERISTICS OF VOUCHERS

Vouchers are instruments delivering aid and assistance to people in need. They give access to predefined services and commodities and are an interesting alternative to cash and in-kind deliveries.

They have been increasingly used as a mean of distribution in development and humanitarian programmes in the past decades and their efficiency has been proven¹.

Vouchers can take the form of paper, cards or be 100% digital (mobile or QR code).

E-vouchers are often included in Cash Transfer Programmes or considered as “cash-based” assistance. Nevertheless, the dedication of the funds, which is a strong characteristic of vouchers, remains unchanged.



INDEED, VOUCHERS ARE NOT MONEY:

- they are **not fungible** and cannot be exchanged for money
- their use is **limited in time and geographical space**
- they are dedicated to **targeted commodities**



VOUCHER ON CARDS

Transparency
Limited in time and space
Targeted commodities

VS



PAYMENT CARDS

No restriction of use
Use anywhere and anytime
Access to ATMs

VOUCHERS CUMULATE THE ADVANTAGES OF CASH REGARDING FLEXIBILITY AND DIGNITY AS WELL AS THE TRANSPARENCY AND TRACEABILITY OF IN-KIND BENEFITS



A WIN-WIN PRINCIPLE FOR ALL STAKEHOLDERS

BENEFICIARIES: IMPROVING THEIR QUALITY OF LIFE WITH DIGNITY



- Increased purchasing power
- Respect of dignity => discreet instrument & freedom of choice (within an affiliated network)
- Financial inclusion
- Social inclusion
- Simple to use

LOCAL SUPPLIERS: INCREASING SALES



- Increased direct and regular sales
- Solvency of the demand (low risk payments)
- Communication tool, as they are part of a labelled network
- Simple process

AGENCIES: BETTER RESULTS AND EASED MANAGEMENT



- Easy management through an outsourced dedicated tool
- New technologies adapted to the context and objectives (card, digital)
- Tailor-made tracking and monitoring
- Low logistics cost: no stock, no transport, no perishing goods

DONORS: TRACEABILITY & TRANSPARENCY OF ALLOCATED FUNDS



- Targeted sectors and beneficiaries
- Stimulation of the local economy and initiation of a prosperity cycle
- Monitoring and follow-up with precise data and statistics
- Budget control and exit strategy
- A visible allowance

“THE PROGRAM IS GOOD FOR THE LOCAL ECONOMY, SIGNIFICANTLY REDUCES THE COST OF FEEDING REFUGEES, AND ALLOWS FAMILIES IN CAMPS TO REGAIN A SENSE OF NORMALCY BY BUYING AND COOKING THE FOODS THEY EAT AT HOME”

> FOOD VOUCHERS BRING RELIEF TO SYRIAN REFUGEES IN TURKEY, USAID WEBSITE

<https://www.usaid.gov/results-data/success-stories/electronic-food-vouchers-turkey-improve-lives-syrian-refugees>



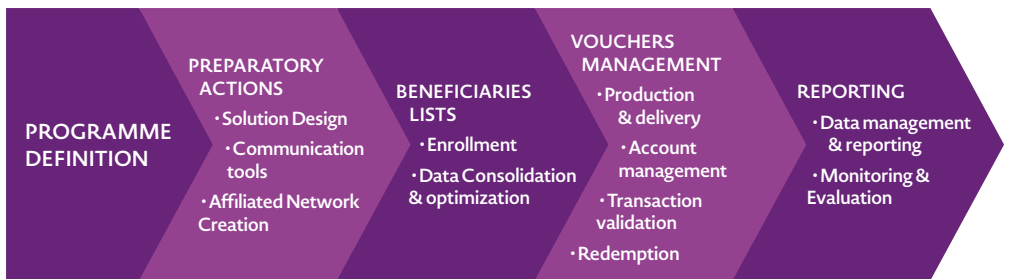
EDENRED'S PROGRAMMES

AN ADAPTED OFFER

EDENRED PROPOSES A TAILOR-MADE SUPPORT AND TECHNICAL ASSISTANCE

ADAPTATION OF THE FEATURES ACCORDING TO THE CLIENT NEEDS AND OBJECTIVES

SIMPLE SUBCONTRACTOR



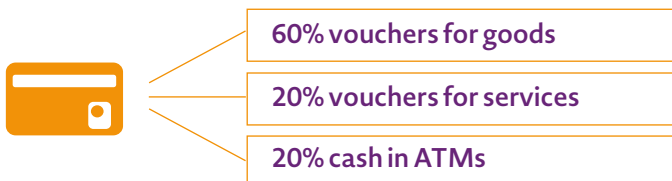
FULL CONTRACTOR

THANKS TO 60 YEARS OF EXPERIENCE, EDENRED SCALES-UP PROGRAMMES THANKS TO ITS OPERATIONAL AND TECHNOLOGICAL KNOW-HOW PROGRAMMES ARE SECURE, SAFE AND RAPID TO IMPLEMENT



Cards and digital programmes can propose separated wallets for the beneficiaries who have a maximum spending by type of commodity.

ON DEMAND, a part of the total amount allocated to the beneficiary can be used to access ATMs. Vouchers and Cash are then uploaded on the same card.



VOUCHERS IN PRACTICE

VOUCHERS CAN DELIVER ALMOST ANY ...

Edenred has implemented such programmes in 20 countries, giving access to 10 types of commodities and services: food, staple goods, health, home services, education, meal, agro-inputs, fuel, mobility and trainings.



TICKET AGRI

(BURUNDI)

The Ticket Agri was launched within the PNSEB (National Programme of fertilisers subsidy in Burundi) in order to increase food security through the use of adapted fertilisers.

NATION-WIDE PROGRAMME



MEDIA: paper, nominative

LOCAL PARTNERS HELP FOR THE IDENTIFICATION, DISTRIBUTION AND REDEMPTION.

The smart subsidy virtuous circle for farmers



LAUNCHED IN 2013
AND RENEWED
IN 2016

12
SEASONS

3.3
MILLION

VOUCHERS USED

300.000

BENEFICIARIES
/YEAR

18%

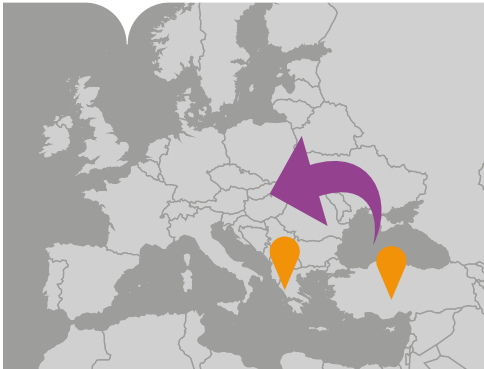
INCREASE IN AVERAGE INCOME FOR THE FARMERS (AFTER ONLY ONE YEAR OF THE PNSEB)

TYPE OF PUBLIC ASSISTANCE

TICKET SERVICES FOR REFUGEES (TURKEY)


The massive afflux of refugees in Europe and neighbour countries generated a high need for essential commodities.

A rapid implementation of food and hygiene access programmes in Turkey was possible thanks to existing networks of affiliated merchants.

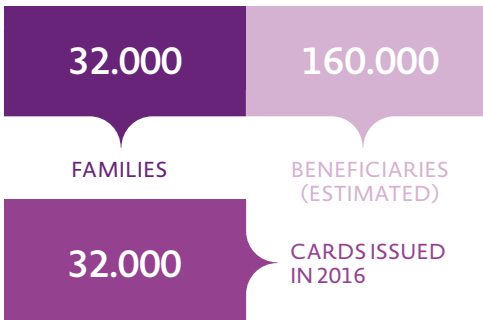


THE SAME TYPE OF PROGRAMME EXISTS IN GREECE

NATION-WIDE PROGRAMME

MEDIA: card, anonymous 

SYSTEM USED BY PUBLIC AUTHORITIES AND NGOs



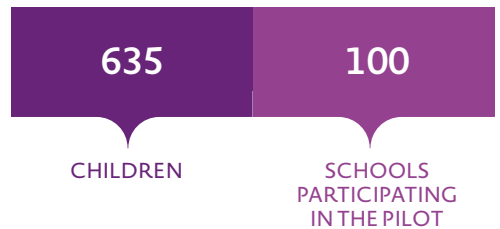
SCHOOL CHOICE VOUCHER (INDIA)

Creation of an anti-discrimination education system where all children receive quality education through secure admission in one private school of their choice.

REGIONAL PROGRAMME IN DELHI

MEDIA: paper

PILOT LAUNCHED BY A NGO



EDENRED'S PROGRAMMES

A SPECIFIC EXPERTISE

IDENTIFICATION AND LISTING OF BENEFICIARIES

The independent Punto Clave solution enables to collect and check biometric data from the beneficiaries in order to secure the distribution of public allocations:

Thanks to biometrics collection and databases:

- enrollment of beneficiaries
 - less than 1 minute process
 - security filters + cross checking
 - reliable list of beneficiaries
 - home visits
- proof of life
- audit reports

AN ONLINE PLATFORM ENABLING CLIENTS' AUTONOMY

Cards management in programmes can be done through online platforms.

SPECIFIC BENEFITS LINKED TO THIS PLATFORM:

CLIENTS:

- white branding
- multiple accounts (one main account and several sub-accounts for other units or clients)
- independence regarding orderings & cards usage's parameters

BENEFICIARIES, A MOBILE APP' ENABLES TO FOLLOW:

- the balance
- transactions
- guidelines of usage
- block the card or retrieve PIN, etc.



\$8.2 BILLION

4 MILLION

OF DELIVERED
ASSISTANCE

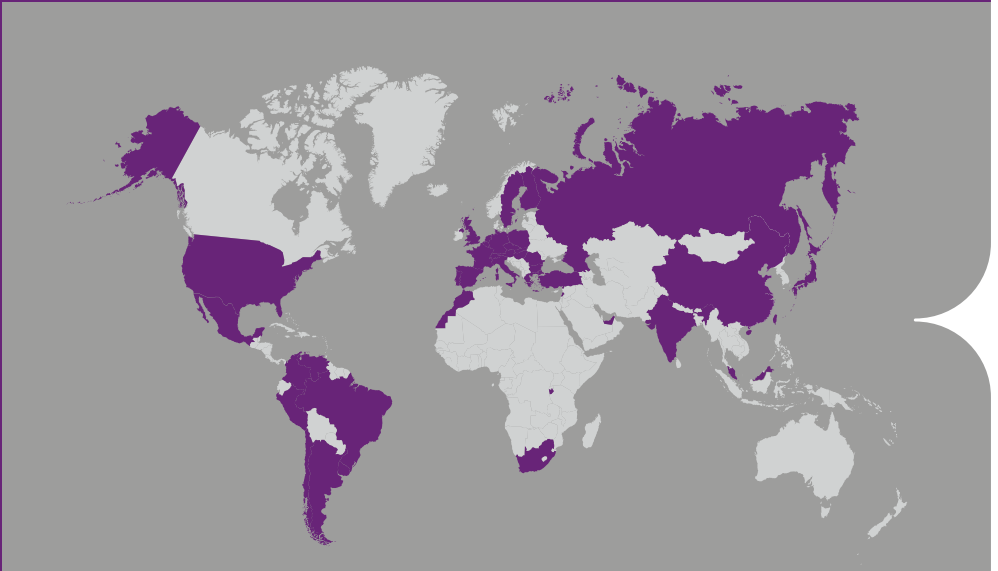
BENEFICIARIES

**\$100
MILLION**

SAVED BY ONE
MEXICAN STATE
OVER 9 YEARS

VOUCHER PROGRAMMES ARE CENTRED ON BENEFICIARIES' NEEDS WHILE MEETING DONORS AND AGENCIES' EXPECTATIONS.

THEY HELP REACH THE OBJECTIVES SET WITH A POSITIVE IMPACT ON THE LOCAL ECONOMY AND SOCIETY IN GENERAL.



Present in 42 countries,
Edenred can develop or manage voucher programmes from anywhere



Edenred

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MORE INFORMATION

www.edenred.com
Watch the short films on YouTube:
Public Social Programmes by Edenred

¹ Between 2007 and 2011 there has been an increase from 2% to 23.1% of the budget share of food assistance projects to cash and vouchers, *The use of cash and vouchers in humanitarian crises*, DG ECHO funding guidelines, 2013