



**Lebanese Red Cross
Direct Financial Support To Vulnerable Families
Most Affected By Beirut Port Explosion**

AUGUST 2020

What the Lebanese Red Cross (LRC) is doing

The Beirut Port Explosion on the 4th of August 2020 has directly affected at least 50,000 families. As part of its overall response to support the most vulnerable affected families, LRC is providing emergency direct financial support to at least 10,000 families

How will this support be delivered?

LRC teams are conducting door to door household assessments within the area affected by the blast. More than 12,000 household assessments have been completed to date, with around 500 more being completed every day. Based on this, LRC will apply selection criteria (listed below) to select the families that will be prioritized to receive this aid.

Once this is done, LRC teams will again go door to door to give each selected family a package that consists of: a bank card, the pin code, a letter from the LRC, and a flyer explaining the process and containing the frequently asked questions.

The head of the household will be asked to sign a form confirming receipt of the card, and he/she will receive an SMS when the card is activated. After the SMS is received, the family can head to a BLF (Banque Libano-Française) ATM and withdraw the assistance.

The beneficiaries will be able to withdraw the allocated amount in USD given that LRC received contributions from donors in USD.

Based on the duration of the assistance, the selected families will receive monthly text messages informing them of when additional funds have been transferred to the card.

Why we chose this way of helping:

Giving aid directly in the form of direct financial assistance is an effective way of reducing suffering and empowering those who receive it. Here are some of the main advantages of this way of helping:

- **Dignity:** the affected family or individuals decide for themselves what their priorities are, rather than receiving in-kind support which is not suited to them.
- **Holistic approach:** it reduces the fragmentation and duplication that often happens in humanitarian response
- **Value:** it ensures that the highest possible percentage of funds reach the final beneficiary because the costs of providing this aid are lower than the costs of in-kind aid
- **Supports local markets:** in-kind aid can disrupt the local economy, while direct cash assistance can help the local economy to re-start.

THIS ONE-TIME EMERGENCY SUPPORT CONSISTS OF:

300
USD

per affected family for basic needs.

600
USD

by LRC or its partners for each family whose home has sustained damage, for urgent repairs.

The aid will be provided to the most vulnerable affected families according to the results of the door to door needs assessments.

After this emergency aid is delivered, LRC will keep re-assessing the needs and vulnerabilities and will select the most vulnerable affected families to receive aid for a period of 6 months.

How the families are selected:

We recognize that the needs are great, and cannot be met by a single organization.
This is why we have adopted a set of objective criteria for selection.

Pre-selection: only the families meeting the following criteria will be considered:

- Families within the explosion area (3 km radius)
- Not receiving the same kind of aid from other sources
- Have requested support as they do not have the means to support themselves without assistance

Selection criteria - we will prioritize families meeting the largest number of criteria that are focused around specific vulnerabilities, such as:

- Age (above 60, under 18)
- Health status: disabilities, chronic illnesses, access to healthcare
- Pregnancy and lactation
- Damage to the house

Vulnerable families whose primary breadwinner has lost his/her life or has been wounded or disabled because of the explosion shall be automatically included in the program, even if living outside the blast area.

Frequently asked questions:

Please try to find the answer to your question in the below list before calling our hotline 7 days a week, 24 hours a day:

**Lebanese Red Cross
Hotline:
01-365520**

**Bank Libano-Française
Hotline (24/7):
03-242477 or 01-242477**

- **Can I use ATMs other than the ones of BLF (Banque Libano-Française)?**
No, only the ATMs of BLF work with these cards.
- **Where are the ATMs of BLF?**
You can find a list of the nearest ATMs in the envelope, check on Google Maps (search for BLF) or call the bank to be guided to the nearest ATM
- **ATM is empty. I went to withdraw cash but the ATM did not have any USD, what do I do?**
The ATMs are refilled by the bank every 24 hours. Try again tomorrow, or try a different Banque Libano-Française. If you are still facing difficulties please call our hotline

The objective of the Lebanese Red Cross is to help as many of the affected persons as possible, for as long as possible, and according to who **needs it the most.**

LRC has to be able to reach you by phone and/or through home visits, so please notify our hotline **in case your address or phone number changes**

- **The Pin code is not working:**
Contact our hotline so that we can ask the bank to issue you a new pin code that you can pick up from their nearest branch.
- **Can someone else use my card?**
The card has a unique ID number that is linked to your name. It is personal and not meant to be used by any other household
- **I cannot go to the ATM myself because of a mobility challenge, what do I do?**
You can give your card and Pin code at your responsibility, to a trusted person to withdraw the funds and hand them over to you
- **My card was stolen or lost:**
Contact the BLF hotline so that they can de-activate the lost card and issue you a new card that you can pick up from their nearest branch.
- **Will my card work in shops (Points of sale)?**
No the card is only meant to be used to withdraw cash from the ATM
- **The Lebanese Red Cross teams passed by my house to do an assessment but I have not received any aid.**
We are helping as many families as we can and those are selected by priority according to the criteria listed above.
- **The Lebanese Red Cross (LRC) teams did not pass by to assess my house, why?**
We are completing 500 to 700 door-to-door assessments per day within the area of the explosion, and other NGOs are also using the LRC tools to complete the assessment for all households as soon as possible. If you were not at your house during the assessment, we would not have been able to do it. You can also reach out on our hotline if no assessment has been conducted yet at your house.
- **How long will you give this aid for?**
This is a one-time emergency aid package. Following that, we will re-assess the needs and vulnerabilities and communicate about how we will help.
- **Why are you giving aid in USD?**
We are receiving most donations from outside Lebanon in USD, so we give it to the final beneficiaries the same way we received it, to avoid reducing the value of the donation and aid.
- **I called the hotline and no one is answering**
We are receiving thousands of calls every day on the hotline and are also trying to increase our capacity to respond to your calls as soon as possible.
- **What if someone misuses the funds?**
It is possible for someone to choose to mis-use the aid, this is the decision of the persons receiving the aid and we cannot control that. However, studies show that direct financial aid is rarely misused when given to people in need.
- **Do you help the owner or the renter of the apartment?**
We do not differentiate between owner and renter, we support whoever is living in the affected area.
- **If I don't withdraw the money during the month I receive it, can I withdraw it the next month?**
Yes you can

- **Are there safety concerns with cash distributions?**

Yes, we recommend accessing the ATMs during day-time and have asked the bank and security services to increase security around ATMs.

- **Are there fees on the aid package?**

Yes, but all banking fees are paid for by LRC separately and there are no fees that are paid by the beneficiary.

- **I received aid on the first month but not on the second month, why?**

We are continually re-assessing the needs and selection of the priority beneficiaries. This means that some beneficiaries may be excluded after 1 or more months, and new ones with higher priority needs will be selected. Any changes will be notified by SMS.

- **How will you know if your aid is effective?**

We will be organizing random controls using internal and external experts to identify challenges and ensure that we are providing aid in the most effective and efficient way possible.

- **How do you make sure beneficiaries are not receiving similar support from other sources?**

We coordinate closely with other humanitarian actors to ensure that there is no duplication of efforts.

- **What should I do with the ATM card after I receive my payment?**

Please keep the ATM card with you, as it will be used to deliver future assistance packages based on funds and eligibility.

- **What type of information should I communicate regularly with LRC?**

Any changes in your phone number
Any changes in your address