# Moving Money
# Where it's Needed

The partnership between Crown Agents Bank and Paycode means that clients are able to access last-mile payment solutions that go beyond simply delivering money into bank accounts. The combination of Paycode's biometric digital identity solution and low-cost access to basic financial services, along with Crown Agents Bank's expertise in operating in hard-to-reach markets, gives donors and aid organisations a route to reach people in the world's most remote places. The access to visibility of the financial ecosystem, last-mile delivery and identity verification as a result of the joint effort to facilitate the movement of money where it's needed.

Paycode's payments platform supports financial inclusion and was used to distribute grants in Mozambique after the catastrophic flooding resulting from Cyclone Idai. The challenge that the government of Mozambique faced was how to best assist people affected, especially those unbanked living in deep rural areas.
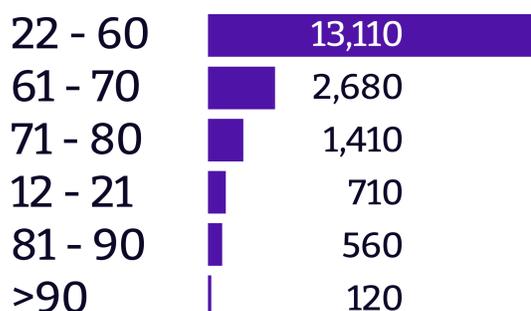
## CASE STUDY - MOZAMBIQUE FLOODING

The World Bank supplied grant aid to the Mozambican National Institute for Social Action (INAS) for people whose livelihoods were devastated by the flooding. Paycode was approached to assist with the distribution of aid to those living in the most rural parts of Mozambique – around 18 980 beneficiaries, most of whom were women subsistence farmers. Paycode partnered with a local company, Moz Security, a financial inclusive non-profit FSD Mozambique and local university students to biometrically register and distribute the social grant to all 18 980 beneficiaries.
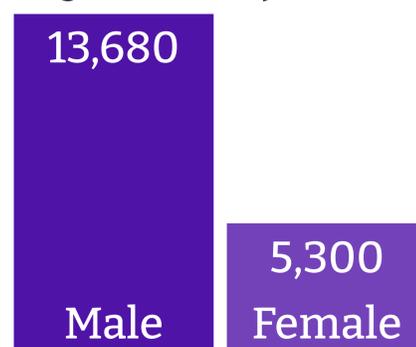
## RESULTS

Despite many operational and logistical challenges, Paycode was able to register all 18 980 recipients over the course of 4 weeks. Paycode successfully distributed Mozambican Metical (MZN) 96 555 000 to beneficiaries **offline in real time**. All recipients received their funds by biometrically proving their identity, and full visibility was provided through a Power BI dashboard to the World Bank and INAS.
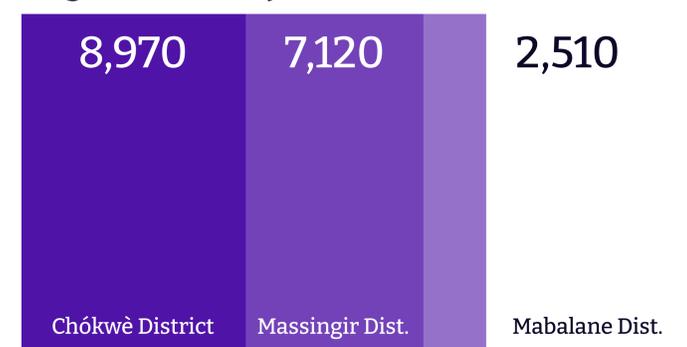
## ANALYSIS

### Registrations by Age Group

| Age Group | Count |
|---|---|
| 22 - 60 | 13,110 |
| 61 - 70 | 2,680 |
| 71 - 80 | 1,410 |
| 12 - 21 | 710 |
| 81 - 90 | 560 |
| >90 | 120 |

### Registrations by Gender

| Gender | Count |
|---|---|
| Male | 13,680 |
| Female | 5,300 |

### Registrations by District

| District | Count |
|---|---|
| Chókwè District | 8,970 |
| Massingir Dist. | 7,120 |
| Mabalane Dist. | 2,510 |

**Source:** Paycode Project Dashboard

To explore how to access similar solutions for your organisation, get in touch:
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