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(OR. en)

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COHAFA 29
DEVGEN 53
FIN 451
RELEX 407
INTER-REP 21

NOTE

From: General Secretariat of the Council
On: 18 March 2026
To: Delegations

Subject: Innovative humanitarian financing tools that facilitate earlier action
- presentation by Start Network

Following the Directors' meeting of the Working Party on Humanitarian Aid and Food Aid (COHAFA) on 18 March 2026, delegations will find in Annex the presentation made by Start Network¹²

¹ Start Network, identification number in the EU Transparency Register: 024000049346-23.
² This document contains a presentation by an external stakeholder and the views expressed therein are solely those of the third party it originates from. This document cannot be regarded as stating an official position of the Council. It does not reflect the views of the Council or of its members.

START NETWORK AT A GLANCE

148 CIVIL SOCIETY MEMBERS
(73% LOCAL)

9 LOCALLY-LED
HUMANITARIAN HUBS



LOCALLY-LED ACTION

Shifting power and decision-making to local and national organisations, at the forefront of crises



EARLY AND RAPID FINANCING

Ensuring timely and reliable funding for crises, through our key financing mechanisms



CULTURE OF INNOVATION

Advancing humanitarian practice by designing, testing and scaling new approaches and tools

WHAT IS START READY?

Start Ready is a multi-donor fund that creates a risk pool based on a portfolio of different risks, enabling us to stretch funds

FUNDING UNDER START READY IS PREDICTABLE/GUARANTEED

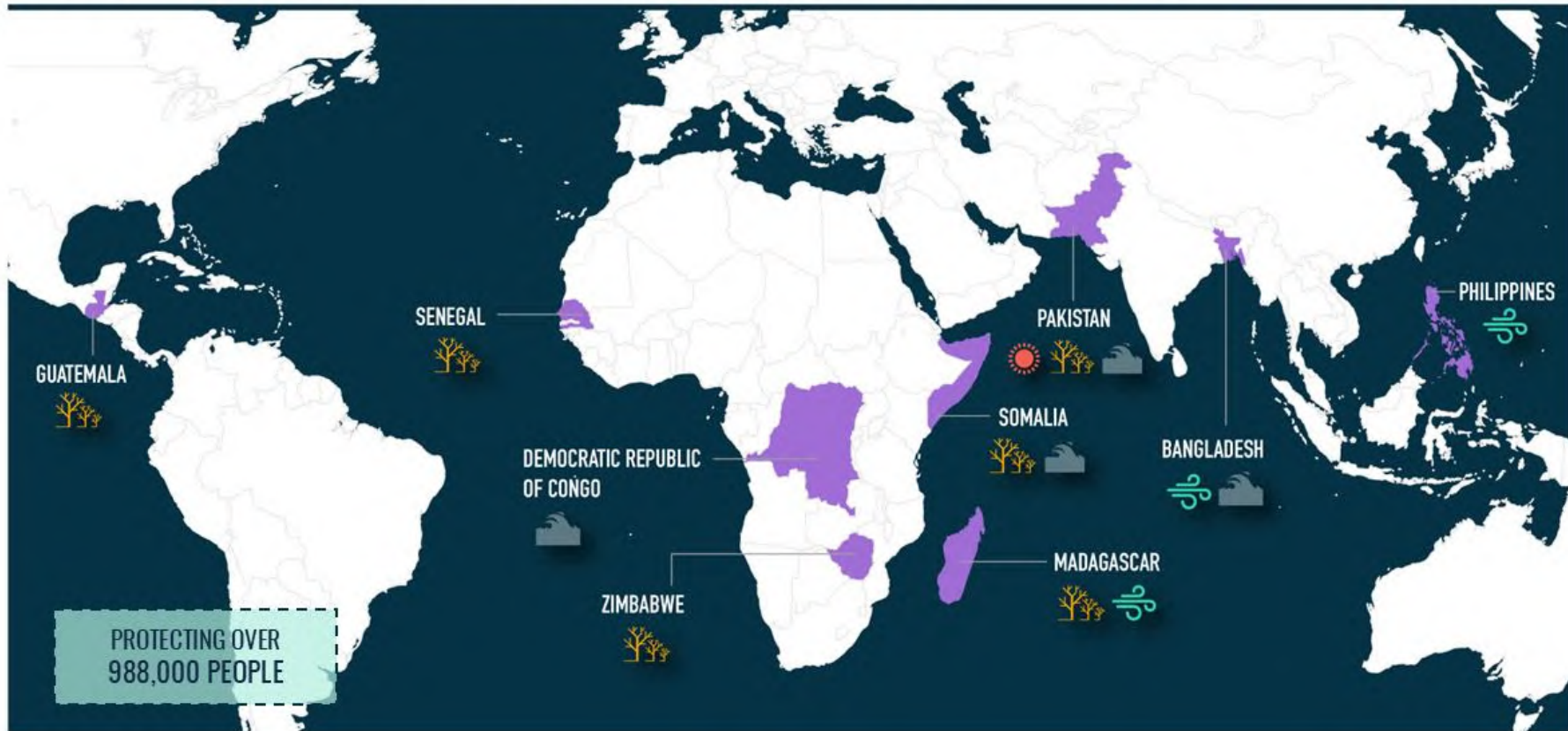
Members in-country collectively decide in advance what severity of crisis would release funding, for what actions, where and by whom

BASED ON THREE COMPONENTS



START READY RISK POOL 4

● HEATWAVES ● DROUGHT ● CYCLONES ● FLOODS





WHAT MAKES START READY INNOVATIVE AND UNIQUE?

Start Ready's core value as a catalyst for **cultural and institutional change, through civil society**, not just financing.



Bringing local NGOs into AA practice through direct funding and decentralized, local governance

Start Ready operates across the **full continuum of risk-informed early action**, from operational readiness and preparedness to anticipatory action and early response.

Underpinning Start Ready is a bespoke **reinsurance** product that protects the fund from insolvency and enables greater stretch

Risk pooling and stretching funds have demonstrably increased how the number of at-risk protected per \$ invested.

Stretching increases efficiency and reduces risk of funds sitting on standby unspent



76% spent with stretch

36% spent without stretch

Averaged over 3 years of Start Ready's operation

LAYERING WITH INNOVATIVE MECHANISMS

Severe
1 in 5

MACRO INSURANCE



Provides additional coverage for *large scale* disasters that exceed national capacities

Layering different financial mechanisms enables us to scale protection across multiple levels of risk

Moderate
1 in 4

START READY

Pre-arranged and pre-planned AA and early action interventions to reduce negative coping mechanisms and impacts of a *medium to large scale* crisis before it strikes

Mild
1 in 3

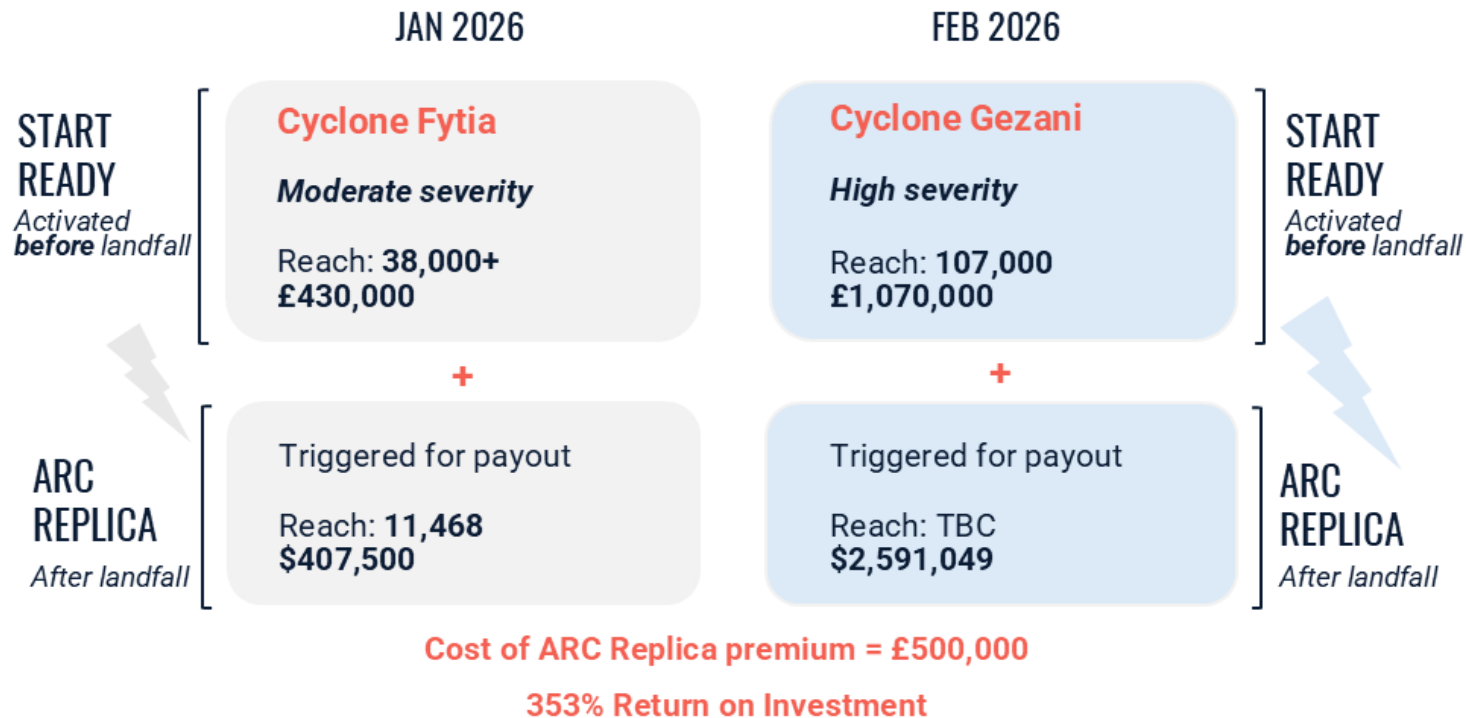


Protecting our initial investment to mitigate crisis impacts for at-risk communities


MADAGASCAR CYCLONES




The Start Ready cyclone system protects 168,125 people country-wide in Madagascar. This year, the country was hit by **back-to-back cyclones**, worsening an already fragile humanitarian context. Our **layering** of Start Ready and ARC Replica allowed us to **adapt quickly** to the different severity of cyclones.



OUR ASKS



Significant investment is needed to scale the impact of AA and realise a humanitarian system that moves beyond recurring cycles of response towards innovative approaches which anticipate and mitigate risks for communities most in need.



1. **Scale-up pre-arranged financing to 20%** of humanitarian budgets to facilitate anticipatory action and early response.
2. Increase **flexibility** through existing and/or new funding portfolios to allow innovative approaches – including insurance, risk layering and pooled funds – to managing diverse risks.
3. Support innovative financing approaches which are as **locally-led** as possible across the full spectrum of AA, from system build, through to preparedness and implementation of anticipatory activities.