

CERF Anticipatory Action Update

As of 15 November 2025

CERF Advisory Group Meeting | 8-9 December 2025



This background paper provides an overview of CERF's support for anticipatory action in the humanitarian sector. The document is an updated version of a similar paper prepared for the CERF Advisory Group meeting on [10-11 December 2024](#).

1. BACKGROUND

Building on a gradual expansion of anticipatory action pilot initiatives since 2019, OCHA is now systematically mainstreaming and scaling up anticipatory action (AA). In its [2023-2026 Strategic Plan](#), OCHA commits to "support and facilitate a systemic shift to coherent and embedded anticipatory approaches, including anticipatory action. OCHA will use its own financing tools to facilitate, generate evidence for and scale up collective anticipatory action." OCHA implements this strategy, inter alia, by continuing to facilitate and expand [coordinated, collective anticipatory action frameworks supported by CERF](#). Taking proactive action aims to help vulnerable communities get ahead of predictable disasters by preventing and mitigating the impact of shocks through fast and dignified anticipatory humanitarian action. Providing predictability and speed to ensure financing is used in a timely and cost-effective way ahead of predicted disasters also helps to protect development gains.¹

Against this backdrop, CERF has been leading the way in advancing financing for AA in the humanitarian system since 2019 and continues to be the biggest financier of anticipatory action. Starting with its support to the first OCHA-facilitated, coordinated framework in Somalia in 2019 for an initial \$15 million², CERF's level of commitment to AA has consistently grown over the past six years. **As of 15 November 2025, CERF's level of commitment to AA reached \$124.7 million in support of 25 AA frameworks³ covering an estimated 5.6 million people across 20 countries.** In 2024, CERF provided about 50 per cent of global pre-arranged funding for anticipatory action.⁴

Anticipatory Action Frameworks

Collective and coordinated AA is facilitated by OCHA through the development of country-level, multi-partner frameworks. Each AA framework consists of four core components that enable predictable and rapid action ahead of crises:

- (1) **Trigger:** a robust forecasting mechanism linked to a clear decision-making process
- (2) **Action Plan:** pre-agreed activities to mitigate the humanitarian impact
- (3) **Financing:** pre-arranged funds (CERF and other) that can be released to immediately initiate time-critical activities
- (4) **Learning:** dedicated learning⁵ activities to systematically capture evidence from these efforts

AA frameworks are designed for out-of-the-ordinary shocks with a severity that occurs roughly every three to five years (i.e., have a 1-in-3 to 1-in-5 return period), and are not meant to address regular seasonal needs. **OCHA's support to develop coordinated AA frameworks is requested by the Resident and Humanitarian Coordinator, including requests for pre-arranged CERF financing. Thus, CERF's support to AA is field and demand driven.** CERF support for AA frameworks is endorsed by the Emergency Relief Coordinator (ERC),

¹ For instance, according to FAO, every dollar invested in anticipatory action results in up to sevenfold returns through avoided disaster impacts and improved local food production.

² The framework was endorsed in 2019 but activated in 2020.

³ Includes overall pre-committed funding amounts endorsed by the ERC for active frameworks and those under development as well as planning figures for frameworks under revision.

⁴ Anticipatory Action in 2024 (Anticipation Hub, 2025): <https://www.anticipation-hub.org/advocate/anticipatory-action-overview-report/overview-report-2024>. This refers to commitments for pre-arranged financing, not to disbursements.

⁵ All evidence generated from OCHA-facilitated AA frameworks (as well as all frameworks) can be found at [Anticipatory action | OCHA \(unocha.org\)](https://www.anticipation-hub.org/advocate/anticipatory-action-overview-report/overview-report-2024).

typically for an initial two years to limit CERF’s financial exposure over time, but usually with the possibility of extension and a vision to integrate AA into the Humanitarian Programme Cycle (HPC) or other national disaster management protocols and to attract increasing co-financing over time to ensure sustainability.

To help ensure a systematic and prioritized investment of resources, OCHA has developed a set of principles and considerations to guide the selection of countries for the development of CERF-supported collective AA. These considerations include:

- Exposure and vulnerability to the risk; the anticipated level of humanitarian needs
- Feasibility of a predictive analytical model (trigger)
- Availability of CERF funding vis-à-vis the overall AA portfolio
- Past CERF allocations for country and hazard in question to ensure alignment with CERF mandate and criteria
- Likelihood for crowding-in or mobilization of additional and complementary pre-arranged financing
- Field commitment and capacity to lead the development and implementation of AA
- Commitment to maximize learning
- Integration of the framework into the country-level emergency planning/HPC

2. CERF’S ANTICIPATORY ACTION PORTFOLIO

OCHA-facilitated AA frameworks since 2019 are shown in the map below, including those funded by CERF and/or OCHA-managed Country and Regional Funds. CERF currently supports AA in 20 countries – see list further below.



CERF’s current anticipatory action framework commitments

As of mid-November 2025, the ERC has committed \$124.7 million in pre-arranged funding from CERF for 25 OCHA-facilitated AA frameworks, covering an estimated 5.6 million people across 20 countries. This represents the total funding amount endorsed by the ERC for active AA frameworks, planning figures for frameworks that are being revised for extension after expiration or activation, and those under development for which pre-approval from the ERC has been obtained. **Of this overall commitment, \$68.65 million remains pre-arranged for active frameworks and those under development.** The table below provides an overview of these frameworks and CERF's financial commitment.

Framework Count	Region	Country Count	Country	Hazard	Status	CERF Overall Commitment	Remaining Funds pre-arranged*	
1	Eastern and Southern Africa	1	Ethiopia	Drought	Under development	\$10,000,000	\$10,000,000	
2				Floods	Under development	\$5,000,000	\$5,000,000	
3		2	Kenya	Drought	Under development	\$5,000,000	\$5,000,000	
4		3	Madagascar	Tropical Cyclones	Active	\$3,000,000	\$3,000,000	
5		4	Mozambique	Tropical Cyclones	Under revision	\$4,500,000	\$0	
6				Cholera	Under development	\$1,500,000	\$1,500,000	
7	West and Central Africa	5	Burkina Faso	Drought	Active	\$8,000,000	\$0	
8		6	Chad	Drought	Active	\$8,000,000	\$8,000,000	
9				Floods	Active	\$4,000,000	\$4,000,000	
10		7	DRC	Cholera	Active	\$3,000,000	\$750,000	
11		8	Niger	Drought	Active	\$8,000,000	\$8,000,000	
12				Floods	Active	\$5,000,000	\$5,000,000	
13		9	Nigeria	Floods	Under revision	\$5,000,000	\$0	
14		Asia and the Pacific	10	Afghanistan	Drought	Active	\$10,000,000	\$3,400,000
15			11	Bangladesh	Floods	Active	\$6,000,000	\$6,000,000
16	Tropical Cyclones				Active	\$4,000,000	\$4,000,000	
17	12		Fiji	Tropical Cyclones	Under revision	\$2,400,000	\$0	
18	13		Myanmar	Tropical Cyclones	Under development	\$5,000,000	\$5,000,000	
19	14		Nepal	Floods	Active	\$2,800,000	\$0	
20	15		Philippines	Tropical Cyclones	Active	\$6,000,000	\$0	
21	Latin America and the Caribbean		16	Cuba	Tropical Cyclones	Active	\$4,000,000	\$0
22		17	El Salvador	Drought	Under revision	\$2,500,000	\$0	
23		18	Guatemala	Drought	Under revision	\$4,000,000	\$0	
24		19	Honduras	Drought	Under revision	\$4,000,000	\$0	
25		20	Haiti	Tropical Cyclones	Active	\$4,000,000	\$0	
2025 HNRP countries in bold						\$124,700,000	\$68,650,000	

*Funds remaining pre-arranged as of 15 November 2025 for active frameworks.

In addition to existing commitments, active field consultations and preparatory analysis work is underway for potential future AA frameworks with CERF support in additional countries.

Anticipatory action framework activations and disbursements to date

Since 2020, CERF has disbursed **\$147 million** in support of coordinated AA in **15 countries**, after the respective pre-agreed trigger thresholds were met (see table below), **reaching 6.1 million⁶ people**. This does not include anticipatory allocations made over the years outside of formal AA frameworks.

Country	Year	Shock	CERF Amount disbursed
Afghanistan	2025	Drought	\$6.75M
Bangladesh	2020	Floods	\$5.2M
	2024		\$6.2M
Chad	2024	Floods	\$5.0M
Cuba	2025	Tropical Cyclones	\$4.0M
DRC	2022/2023/2025 (5x)	Cholera	\$3.75M
Ethiopia	2020	Drought	\$20.0M
Guatemala	2025	Drought	\$4.0M
Haiti	2025	Tropical Cyclones	\$4.0M
Mozambique	2025	Tropical Cyclones	\$6.0M
Nepal	2022	Floods	\$3.2M
	2024		\$3.4M
Niger	2024	Floods	\$5.0M
	2022	Drought	\$9.5M
Nigeria	2025	Floods	\$5.0M
Philippines	2025	Tropical Cyclones	\$6.0M
Somalia	2020	Drought	\$15.0M
	2021		\$20.0M
South Sudan*	2022	Floods	\$15.0M
Total disbursed			\$147.0M

Anticipatory allocation to South Sudan for flooding in 2022 that was based on forecasts with a semi-formal AA framework arrangement in place.

As of 15 November, **eight frameworks were activated in 2025** for tropical cyclones in Afghanistan, Cuba, Democratic Republic of Congo, Guatemala, Haiti, Mozambique, Nigeria, and Philippines. In total, CERF has so far disbursed **\$37.95 million for AA framework activations in 2025**.

In addition, it is important to highlight that CERF-funded AA frameworks have served as a **catalyst for mobilizing additional resources**. Fourteen of all the frameworks supported by CERF across 11 countries have **historically crowded in at least \$49.8 million in complementary AA funding from other sources, significantly expanding the reach and coverage for people at risk of severe climate shocks**. Of this amount, \$14 million comes from OCHA-managed Country and Regional Funds, while \$34.8 million was contributed by other partners, including UN agencies, NGOs, and Red Cross/Red Crescent Societies.

Section 3 provides further information on co-funding as a key approach to strengthening sustainability of collective AA beyond CERF financing.

⁶ Number of people reached include planned figures for ongoing projects. Final numbers may change.

Summary of 2025 anticipatory action framework activations

Afghanistan – Drought [May]: The AA framework for drought in Afghanistan was activated on 1 April, releasing \$6.7 million for UNICEF, FAO, UNFPA, WFP, UN Women, and their local and international NGO partners to provide about 200,000 people with cash support, livestock protection packages, water, sanitation, and hygiene (WASH) services, protection, and health activities. This allocation focused on the provinces of Faryab, Sar-e-Pul, Takhar and Badakhshan and was complemented by a \$7.5 million allocation from the Afghanistan Humanitarian Fund. This was **the first time CERF and a Country Fund coordinated in pre-arranging funding under a unified, jointly developed framework**, ensuring a faster and more coordinated response and leveraging the comparative advantages of both funds.

Cuba – Hurricane Melissa [October]: On 24 October, the AA framework for tropical cyclones in Cuba was activated within four minutes of reaching the trigger thresholds, releasing \$4 million from CERF to support mitigation efforts days ahead of Hurricane Melissa expected landfall. This funding allowed UNICEF, FAO, UNDP, WFP, and WHO, along with their partners, to provide food assistance, kitchen sets, tents, mobile storage units, collapsible water tanks, agricultural support and early warning outreach, WASH support, educational materials and protective learning centers, medical supplies and equipment targeting 170,000 people at high risk. On 29 October Hurricane Melissa made landfall in Cuba as a major Category 3 hurricane bringing life-threatening winds, torrential rainfall and storm surge to Santiago de Cuba, Granma, Guantánamo, Holguín and Las Tunas.

Democratic Republic of Congo – Cholera [March, May, July]: In 2025, the cholera AA framework triggered three times: in North Kivu in March, in Maniema and Tshopo in May, and in Kinshasa in July. The first activation occurred in an endemic province, while the latter two took place in non-endemic provinces, reflecting both the persistence of cholera in long-affected areas and the growing risk of spreading into new areas. CERF allocated \$750,000 for each activation, totaling \$2,250,000 and reaching over 400,000 people. UNICEF and WHO implemented life-saving health, water, sanitation, and hygiene interventions. WHO focused on strengthening case management in cholera treatment centers, deploying rapid response teams, and conducting household disinfection and water chlorination to curb transmission. UNICEF applied its Case Area Targeted Intervention approach to rapidly detect and respond to suspected cases, provide clean water, and promote hygiene practices at the community level. In Kinshasa for instance, CERF funding enabled the swift setup of chlorination points and large-scale hygiene promotion in high-density neighborhoods, demonstrating how early, coordinated action can help contain outbreaks.

Guatemala – Drought [July]: The AA framework for drought in Guatemala was activated on 24 July after trigger thresholds were met in Chiquimula Department, indicating a severe rainfall deficit expected during the September–November 2025 season. CERF allocated \$4 million to UNICEF, FAO, WFP, WHO, and their partners to assist more than 51,000 people through multi-purpose cash, livestock protection, WASH, food assistance, and health interventions ahead of the predicted drought. The trigger thresholds are based on official national forecasts and historical data from the Government’s Institute for Seismology, Volcanology, Meteorology, and Hydrology, reflecting the strong collaboration with national authorities to support communities before the shock occurred.

Haiti – Hurricane Melissa [October]: The AA framework for tropical cyclones in Haiti was activated on 21 October, days before Hurricane Melissa began rapidly intensifying and as forecasts predicted the storm would bring "catastrophic flooding" and "life-threatening conditions" to Haiti. CERF released \$4 million, enabling life-saving early warnings, anticipatory cash assistance, evacuation support, WASH and dignity kits, and emergency shelter management for over 100,000 people in the country’s most vulnerable southern region, where the storm impact later led to disastrous flooding. Forecast-based triggers of the framework are informed by the National Oceanic and Atmospheric Administration & National Hurricane Center’s official track forecast, confirmed by

Haiti's Hydro-Meteorological Unit, and UC Santa Barbara's Climate Hazards Center InfraRed Precipitation with Station NCEP Global Ensemble Forecast System.

Mozambique – Tropical Cyclone Jude [March]: The anticipatory action framework for tropical cyclones in Mozambique was activated on 8 March after pre-agreed triggers were met, ahead of a storm forecast to make landfall as a severe tropical cyclone in parts of Nampula Province. This activation led to the disbursement of \$6 million from CERF, enabling UN agencies and their partners to reach more than 290,000 people with early warning messages ahead of landfall, the distribution of shelter and dignity kits, hygiene and water-treatment supplies, and access to urgent health care, gender-based violence prevention, child protection, and WASH services. Facilitated by OCHA, in collaboration with the national Anticipatory Action Technical Working Group led by the Government of Mozambique, the CERF-supported framework aims to assist vulnerable communities before, during, and immediately after a cyclone across six coastal provinces: Cabo Delgado, Nampula, Zambezia, Sofala, Inhambane, and Gaza.

Nigeria – Floods [September]: The AA framework for riverine flooding was activated in Nigeria on 7 September, in line with the forecast thresholds for the Benue River being crossed as issued by the Global Flood Awareness System. CERF released \$5 million, complemented by an additional \$2 million from the Nigeria Humanitarian Fund, for UNICEF, FAO, IOM, WFP, WHO, and local NGOs to assist about 350,000 people with multi-purpose cash, food assistance, WASH, health and shelter services ahead of predicted severe floods. Developed in partnership with the Government of Nigeria, the collective framework was launched in 2025 as part of an ongoing effort to mitigate the impact of floods in Central and Western Africa.

Philippines – Super Typhoon Fung-Wong [November]: The AA framework for tropical cyclones was activated on 6 November, following forecasts for the rapid intensification of Super Typhoon Fung-Wong (local name Uwan). This activation followed an already intense typhoon season in 2025, during which around 20 tropical cyclones have hit the Philippines. This \$5.95M CERF framework activation enabled UNICEF, FAO, UNFPA, IOM, and WFP, the Philippine government, and NGO partners to deliver life-saving assistance to more than 400,000 vulnerable people at high risk of being severely affected by the tropical cyclone. Activities focused on multi-purpose cash, food security, WASH, protection, health, shelter, and camp coordination and camp management, helping communities better withstand and recover from the devastating impacts of the tropical cyclone. This framework was unique in that it established separate activation triggers for three vulnerable regions, allowing anticipatory humanitarian action to be launched independently based on the specific cyclone path and projected impact.

Other CERF allocations in 2025 benefitting from investments in anticipatory action framework

South Sudan – Anticipation of Flooding [May]: In May, CERF allocated anticipatory funding ahead of the July–September peak rainy season, following forecasts from OCHA's Center for Humanitarian Data (CHD) predicting the heaviest flooding on record since 2000 in areas previously inundated. These forecasts were aligned with early warning from FCDO, WFP and others. This early funding enabled humanitarian partners to pre-position supplies and implement anticipatory and early actions before severe flooding struck communities already in critical need. This allocation allowed partners to save costs before roads were flooded compared to moving supplies during the rainy season and ensured life-saving assistance was available to affected communities when it was needed most.

Jamaica – Rapid Response to Hurricane Melissa [October]: As part of the monitoring of the AA frameworks for tropical cyclones in Cuba and Haiti, OCHA's CHD flagged as early as 23 October that Hurricane Melissa would become a historic storm for Jamaica, qualifying it as the strongest storm since 2000 based on historic analyses. This early warning for the projected impact and high severity of Hurricane Melissa for Jamaica allowed CERF to have Jamaica on the radar early and put it on its Rapid Response Watchlist. On 28 October, five days after the

initial early warning analysis, Hurricane Melissa made landfall in Jamaica as a Category 5 storm, the strongest ever recorded on the island. In response to the hurricane's devastating impacts, CERF fast-tracked a \$4 million rapid response allocation to support UN agencies and partners in rapidly scaling up humanitarian operations in the country, to deliver life-saving assistance to address the most urgent needs, utilizing multi-purpose cash where possible. Thanks to the active monitoring, this allocation happened several days earlier than would otherwise have possibly been the case.

3. LOOKING AHEAD: SUSTAINING CONTINUED CERF ANTICIPATORY ACTION SCALE-UP

Maintaining the current trajectory of growth of the AA support may require certain changes to ensure that CERF can adequately manage the growing financial exposure and the associated risk.

Anticipatory financing is unique in that it is pre-committed for disbursement against the risk of a possible disaster taking place over an agreed period of time. This creates a financial commitment for CERF that is different from CERF's traditional funding modalities that are reactive and largely discretionary. By pre-arranging more funding for more AA frameworks over time, CERF's financial exposure has continuously increased since 2019. This financial support to AA is being managed through dynamic cashflow management and by carefully considering AA exposure versus cash availability during the year, supported by analysis of seasonal activation probabilities and related financial commitments in each AA framework.

However, to support the scale-up that OCHA has committed to in the coming years⁷, concrete measures to ensure sustainability and risk management of the AA portfolio for CERF will continue to be a priority. This includes continuously pursuing the following possible avenues and strategies:

I. Growing CERF's funding level

CERF's AA portfolio has grown from around \$48 million pre-arranged in 2020 to some \$125 million by the end of 2025. In the same period, CERF's annual income has decreased from \$624 million to \$559 million in 2023 to 576 million in 2024 and is currently (as of 15 November 2025) projected to be around \$410 million in 2025 – the lowest expected annual income in a decade. **It is paramount to reverse this trend and for Member States to increase their investment in CERF (towards reaching the \$1 billion funding set by the General Assembly) to allow for a continued scale up of CERF's support to humanitarian action, including to collective AA.**

In addition to pursuing an increase in 'regular' contributions to CERF from humanitarian donor budgets, this can also happen through innovation, for instance through additional dedicated climate-related contributions to the CERF Climate Action Account, which, among other, will help CERF increase investments in AA for climate-related disasters.

II. Increasing co-financing for anticipatory action frameworks

For individual AA frameworks, OCHA has been increasingly seeking to **crowd-in other funding and encourage donors, agencies and other partners to commit funds to the frameworks**. This reduces the reliance on CERF as the only funding source and is a pathway to a gradual reduction in CERF's financial commitment to each framework. This would allow CERF's financing to be used in catalytic ways by attracting alternative funding and freeing up CERF resources for other AA investments. It would also serve as a force multiplier, expanding existing frameworks through additional financing without requiring increased CERF contributions. **Out of the 25 frameworks currently supported by CERF, 14 frameworks in 11 countries have historically crowded in \$49.8**

⁷ For example, at COP28, OCHA committed to continuing scale up of CERF's AA support to climate-related emergencies (<https://www.cop28.com/en/OCHA-package-of-solutions>)

million⁸ in complementary funding for coordinated anticipatory actions from other sources. This represents a **significant increase in co-funding, when compared to last year's \$17.5 million (approx. 185 per cent increase)** across 5 frameworks. The table below provides more details on co-funding across the various frameworks.

Country	Hazard	Total Funding	CERF	Country/Regional Funds	Other Co-Funding
Afghanistan	Drought	\$21.5M	\$10.0M	\$10.0M	\$1.5M
Bangladesh	Floods	\$10.0M	\$6.0M		\$4.0M
Bangladesh	Tropical Cyclones	\$10.0M	\$4.0M		\$6.0M
Burkina Faso	Drought	\$10.0M	\$8.0M		\$2.0M
Chad	Floods	\$7.3M	\$4.0M	\$2.0M	\$1.3M
Chad	Drought	\$11.6M	\$8.0M		\$3.6M
Cuba	Tropical Cyclones	\$8.5M	\$4.0M		\$4.5M
Fiji	Tropical Cyclones	\$3.9M	\$2.4M		\$1.5M
Haiti	Tropical Cyclones	\$6.5M	\$4.0M		\$2.5M
Nepal	Floods	\$3.2M	\$2.8M		\$0.4M
Niger	Floods	\$5.7M	\$5.0M		\$0.7M
Niger	Drought	\$10.5M	\$8.0M		\$2.5M
Nigeria	Floods	\$7.4M	\$5.0M	\$2.0M	\$0.4M
Philippines	Tropical Cyclones	\$10.0M	\$6.0M		\$4.0M

However, this is likely not fully reflective of all current co-funding for CERF-supported AA frameworks, as such co-funding is not always identified or reported and, in some cases, may materialize later following an activation. In addition to mobilizing co-funding for the implementation of anticipatory humanitarian action (often referred to as "fuel money"), partners are also investing resources into the preparatory phases of an AA framework to ensure operational preparedness ("build money").

OCHA-managed Country and Regional Funds represent an important source of co-financing for AA, as they increasingly rely on forecasting and early warning mechanisms to inform funding decisions. Since 2024, all newly developed CERF-funded AA frameworks have been designed with co-funding from OCHA Country Funds where such funds exist. This approach enables RC/HCs to strategically support complementary and mutually reinforcing anticipatory activities implemented by UN agencies, as well as local and national organizations.

For instance, in April 2025, the first collective AA framework funded by both CERF and an OCHA Country Fund, the Afghanistan Humanitarian Fund, was activated, releasing a combined \$14.2 million to mitigate the impacts of drought in Afghanistan. Similarly, in Nigeria, a total of \$7 million from CERF (\$5 million) and the Nigeria Humanitarian Fund (\$2 million) was allocated to help communities prepare for severe flooding. A similar collaborative approach is now being explored in Myanmar for the tropical cyclones AA framework. So far, the OCHA Country and Regional Funds provide \$14 million in complementary funding, which represents 30 per cent of the total co-funding mobilized.

Other pooled funds, such as the IFRC's Disaster Response Emergency Fund and the START Fund, have also provided complementary support to CERF-funded frameworks in Bangladesh, Fiji, and the Philippines. Furthermore, collaboration is expanding with additional partners and financing mechanisms—including

⁸ Not all co-funds are pre-arranged in advance. In some countries, additional AA funds are raised after an activation of the framework.

Education Cannot Wait, the World Bank, and private sector entities—to explore new opportunities for joint and complementary anticipatory action financing.

IV. Transferring financial risk for the anticipatory action portfolio

In addition to pursuing increased core CERF financing to fuel AA scale up, the predictive and infrequent nature of the AA portfolio also lends itself to risk transfer opportunities. **As each framework supported by CERF roughly carries a 1-in-3 to 1-in-5 probability of being triggered in any given year, CERF can - in a normal (average) year - support a large AA portfolio without having the cash at hand to fund the total commitment.** However, as AA funds are pre-committed, CERF needs to be able to manage unlikely outlier years where most or many frameworks trigger, maybe due to a global climate phenomenon. If such extraordinary situations are to be handled through cash-flow management alone, it will set a natural ceiling for the cumulative AA portfolio that can practically be managed without impacting CERF's overall operation.

To that end, OCHA is currently exploring the potential benefits and feasibility of **a risk transfer/insurance solution for the most extreme (and unlikely) situations, where the risk that is beyond what CERF can manage is taken on by a third party for a premium.** This could enable CERF to further optimize the value and impact of available resources and significantly increase its ability to pre-arrange AA funding for predictable crises without having a comparable increase in income levels. So far, an insurance broker has been engaged by OCHA to support the development of a risk management and risk transfer solution to protect CERF's financial exposure and enable CERF to expand its AA portfolio.
