

## Terms of Reference

### National Reserve Case Study

#### Introduction

Start Network is a global humanitarian network of over 130 organizations, hosted in the Philippines by CARE Philippines. We work to transform humanitarian action through innovative disaster risk financing (DRF) that enables earlier, faster, and more locally led responses.

Our *Start Ready* programme provides pre-positioned, pooled funding for forecastable hazards. It combines:

- **Scientific modelling** to set pre-agreed triggers for releasing funds.
- **Contingency planning** to coordinate activities ahead of crises.
- **Pre-positioned financing** to ensure rapid action before peak impact.

By enabling national stakeholders to act in anticipation of predictable crises, we aim to reduce humanitarian costs, protect lives and livelihoods, and support more dignified, cost-effective responses. In May 2025, *Risk Pool 4* was launched, and it aims to protect over 810,000 people in nine countries (Philippines, Pakistan, Bangladesh, Madagascar, Senegal, Somalia, Zimbabwe, DRC, and Guatemala) from climate risks such as heatwaves, droughts, floods, and cyclones.

#### Start Network in the Philippines

The Philippines is one of the world's most cyclone-prone countries, averaging 20 tropical cyclones each year, 8–9 of which make landfall. To prepare and protect communities, Start Network has developed a DRF system that uses the Netherlands Red Cross's 510 model to forecast cyclone impacts. When agreed thresholds are met, the Start Ready Cyclone system activates, releasing funds for anticipatory and/or early response actions.

The system covers Cagayan, Eastern Samar, and Surigao del Norte, each with its activation matrix. It has been activated twice in Cagayan: for Typhoon Doksuri (July 2023, reaching 28,000 people) and Typhoon Trami (October 2024, reaching 37,000 people).

#### National Reserves

National Reserves are country-specific allocations made from the Start Ready pooled fund, separate from the main global risk pool. They are designed to support members' seasonal preparedness <sup>1</sup>and operational readiness <sup>2</sup> to implement anticipatory actions, in recognition of the short lead times involved in Start Ready's forecast-based system. Time sensitivity and rapid implementation are key challenges

---

<sup>1</sup> Having systems in place way before the typhoon hits (i.e. planning, training people, coordination with local government partners and community leaders/members, or preposition of supplies)

<sup>2</sup> Community members and other relevant stakeholders are ready to act now, and according to plan, when the system activates.

for anticipatory action in fast-onset hazards (e.g. cyclone and flood), and the National Reserves help ensure that members are equipped with the necessary inputs to act quickly once triggers are activated.

This funding mechanism promotes preparedness among pre-selected members by supporting activities that enhance their capacity to anticipate, manage, and respond to forecasted crises. These may include pre-signing agreements with suppliers, partners, or local authorities; training staff on response plans; and stockpiling or pre-positioning essential items such as sandbags or hygiene kits.

In the Philippines, National Reserves have been allocated, on average, GBP 150,000 annually since 2022 to implementing consortia (1 in Cagayan, 2 in Eastern Samar, and 1 in Surigao del Norte) to support early activities such as capacity building, beneficiary selection, and partnership mapping with community groups, financial service providers, and suppliers. These preparatory actions are meant to begin before the peak of the tropical cyclone season (July to December) to enable timely delivery of interventions based on contingency plans, such as multipurpose cash, WASH, protection, and shelter interventions. National Reserve activities implemented in this risk pool are intended to prepare the community for the following season. However, in practice, completing activities for the current season before its peak is often challenging due to operational or contextual constraints.

### **Scope of Work**

The overall aim of this consultancy is to assess to what extent the National Reserves effectively support members in the Philippines in strengthening their operational readiness and capacity to implement anticipatory activities on time. (These anticipatory activities are ideally completed before a crisis reaches its peak, once the DRF system is activated.) Where gaps are identified, the consultancy will also explore how Start Network can enhance the timeliness, effectiveness, and relevance of this preparedness fund, including recommending specific preparedness activities that could address operational challenges encountered in past NRF implementations.

#### **Specific Objectives**

- Understand the extent to which National Reserve activities contribute to anticipatory action during an activation, including the link between preparedness measures and actual implementation
- Specifically, assessing the effectiveness and timeliness of National Reserves activities in supporting:
  - Consortium-level preparedness ahead of hazard seasons
  - Community-level readiness to apply anticipatory action and/or execute the contingency plans
- Identify the factors that influence the effectiveness of these activities in enabling anticipatory action.
- Identify opportunities to improve the design and delivery of National Reserves to better serve Start Network members and at-risk communities in the Philippines.
- Compare how different consortia in the Philippines allocate NRF funds between member preparedness and community preparedness, understand the reasons for these allocation decisions, and analyze how these choices affect preparedness outcomes.

#### **Key Evaluation Questions**

Informed by desk-based research and interviews with external stakeholders, the consultant will aim to answer the following overarching questions:

#### Utilisation of the National Reserves

- What types of activities are currently being funded by National Reserves in the Philippines?
- How does NRF allocation differ across consortia? I.e. are there varying proportions in each consortium's funds allocated to member preparedness versus community preparedness? If yes, what are the reasons for these allocation decisions? How do they relate to perceived priorities, operational constraints, or the adequacy of NRF budgets? How do these differences influence outcomes for preparedness and activation?
- How timely were the interventions, and how does timeliness impact the effectiveness of NR? If there were delays, what process improvements could make the fund more fit-for-purpose?
- What other resources, beyond the National Reserves, were leveraged to support member preparedness and community preparedness? For example, were there contributions from LGUs, community volunteers, other donor-funded initiatives, or internal preparedness budgets from implementing members? How did these complementary resources influence the scope, timeliness, or quality of the preparedness activities?
- To what extent do National Reserve activities apply an inclusive lens? Are the different needs of multiple groups (in terms of gender, disability, age, culture/indigenous groups, etc.) considered in the design and implementation? Were they consulted in the process?

#### Contribution to Member and Community Preparedness

- How suitable were the funded activities in terms of their intended impact? To what extent have National Reserves contributed to strengthening the preparedness capacity of members, local partners, and at-risk communities ahead of hazard seasons or activations?
- Were there any unintended outcomes—positive or negative—arising from the implementation of National Reserve activities?
- What are some factors that influence the effectiveness of NR activities, and what are the key challenges that need to be addressed to ensure that the National Reserves achieve their intended purpose in supporting anticipatory action?
- How were the preparedness activities perceived by communities? To what extent were communities and vulnerable groups consulted and involved in the design and delivery of these activities? Were there existing community preparedness practices that were enhanced or operationalized through National Reserve funding?
- Are National Reserve-supported preparedness activities being integrated into local plans or systems? Is there potential for continuity through other funding sources?
- Where National Reserves have been implemented ahead of an anticipatory activation (i.e., Cagayan), how did the outcomes for the community differ compared to contexts where no National Reserve support was provided prior to activation? What added value—if any—did the preparedness activities bring in terms of timeliness, coordination, and impact?
- What adjustments or improvements have been made following an activation? In the case of those who are yet to activate (i.e., Eastern Samar and Surigao del Norte), what have been the outcomes of implementing NRF annually in preparation for activation? Were activities designed to (1) build on the previous year's work, (2) expand to other communities, or (3) repeat certain activities to retain skills and knowledge?

Note: The final scope of the evaluation and framing of the questions above will be refined through a participatory design process involving Start Network, the implementing consortia, and the selected consultant.

#### **Intended users**

The primary users of this case study research are Start Network, its member organisations, and implementing organisations. The findings will be used to improve future preparedness funding design and implementation. The case study will also help demonstrate to key stakeholders and donors why this type of fund is important in ensuring the timely delivery of anticipatory actions.

This research will also be shared with other Start Ready country teams to encourage cross-learning on anticipatory action. As well as to the wider Anticipatory Action and humanitarian sectors to strengthen advocacy on preparedness and anticipatory action, and influence the approach, mindsets, and practices of various stakeholders.

### **Activities and Deliverables**

The following activities and deliverables are expected as minimum requirements from the consultant:

#### **1. Kick-off Meeting and Discovery Phase**

The consultant will begin by reviewing existing National Reserve reports from past Risk Pools, as well as documentation from previous activations and simulation exercises. This will help map out the types of activities being implemented using National Reserves and understand how these contribute to operational readiness during an activation.

#### **2. Refinement of the Research Scope and Methodology**

Based on initial findings, the consultant will refine the research scope and methodology. This will be validated through consultations with key stakeholders to ensure alignment and relevance.

#### **3. Data Collection**

The consultant will conduct qualitative and quantitative data collection through key informant interviews with Start Network staff, consortium members, and relevant external stakeholders. Community-level perspectives will be gathered through interviews, focus group discussions, and/or short surveys in areas where National Reserve activities have been implemented. The consultant is expected to outline how they will engage with communities through their native languages in the 3 project areas.

#### **4. Analysis and Draft Report**

Following data collection and analysis, the consultant will submit a first draft of the report that presents initial findings, emerging themes, and early recommendations. A representative from each consortium will be engaged as a reviewer to fact-check and validate the implementing details, but not the outcome of the report.

#### **5. Sensemaking Workshop**

The consultant will facilitate a sensemaking workshop to present the draft report and evaluation findings to relevant stakeholders, including but not limited to consortium members, LGU partners, and/or community representatives. The session will serve as a platform to validate the findings and co-develop recommendations for improving the use of National Reserves.

#### **6. Final Evaluation Report**

The final report should be written in English and should not exceed 30 pages, including annexes. It should highlight lessons learned, good practices, and actionable

recommendations. Annexes may be submitted in the local working language relevant to the country or program.

### Timelines

The consultancy will run for five months, from September 2025 to January 2026.

| Activity   | Month 1 | Month 2 | Month 3 | Month 4 | Month 5 |
|--|---------|---------|---------|---------|---------|
| Onboarding   |         |         |         |         |         |
| Kick-off Meeting and Discovery Phase<br>- Summary of NRF activities by theme |         |         |         |         |         |
| Inception report (Refinement of the Research Scope and Methodology)          |         |         |         |         |         |
| Data collection and analysis   |         |         |         |         |         |
| First draft  |         |         |         |         |         |
| Sensemaking workshop   |         |         |         |         |         |
| Final Report   |         |         |         |         |         |

### Qualifications

- Relevant experience in disaster risk reduction, humanitarian, development studies or other related discipline
- At least five (5) years of experience in monitoring and evaluation methods and approaches (including quantitative, qualitative and participatory); planning, design and implementation of M&E systems; research; and report writing.
- Excellent communications skills and experience of workshop facilitation
- Fluent in English, both written and spoken
- Ability to manage the available time and resources and to work to tight deadlines
- Experience engaging communities in the areas of work of Start Network

### Budget

Please note that the budget proposed covers all costs (e.g., salary, travel, remuneration of community respondents, etc.) related to this study.

### Submission

We ask interested parties to submit a proposal no longer than 8 pages (excluding appendices), with the following sections:

1. A statement describing why you are interested in and how you are well-placed to support this work, including a summary of particular areas of expertise as well as areas where you may need support.
  - Please provide examples of work that shows your interest and relevant experience.
2. Approach to the evaluation, including the principles guiding your work. Please note any policies and practices related to diversity, equity, and inclusion.
3. Proposed methodology
4. Project Plan and budget
  - The price and rates quoted shall include all costs (taxes, services, travel and expenses, reimbursement of interview participants, together with all general risks, liabilities and obligations, set out or implied).
  - Other costs: If there are any further costs or expenses that you propose charging, please detail them in your proposal. Start Network will not be liable for any additional costs that are not set out in the Bidder's proposal.
  - Assumptions: Please set out any assumptions you have made in determining your proposed cost.
5. Risk matrix, including mitigation strategies, and
6. 1-page CV

If working in a team, please also submit a short description of the team, including expected roles and responsibilities, and attach 1-page CVs for each team member in the appendix

We ask that all interested applicants submit your proposals to

Kristina Angeli Lopez – CARF MEAL Officer  
[kristinaangeli.lopez@care.org](mailto:kristinaangeli.lopez@care.org)

cc: Lia Anne Gonzalo – CARF Officer  
[Lia.gonzalo@care.org](mailto:Lia.gonzalo@care.org)

Deadline of Submission: **September 12, 2025, 11:59 PM Philippine Time**. Applications will be reviewed on a rolling basis, and short-listed candidates will be contacted for an interview.