



Marga und Walter
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VOLKSWAGEN
AKTIENGESELLSCHAFT



Hanoi

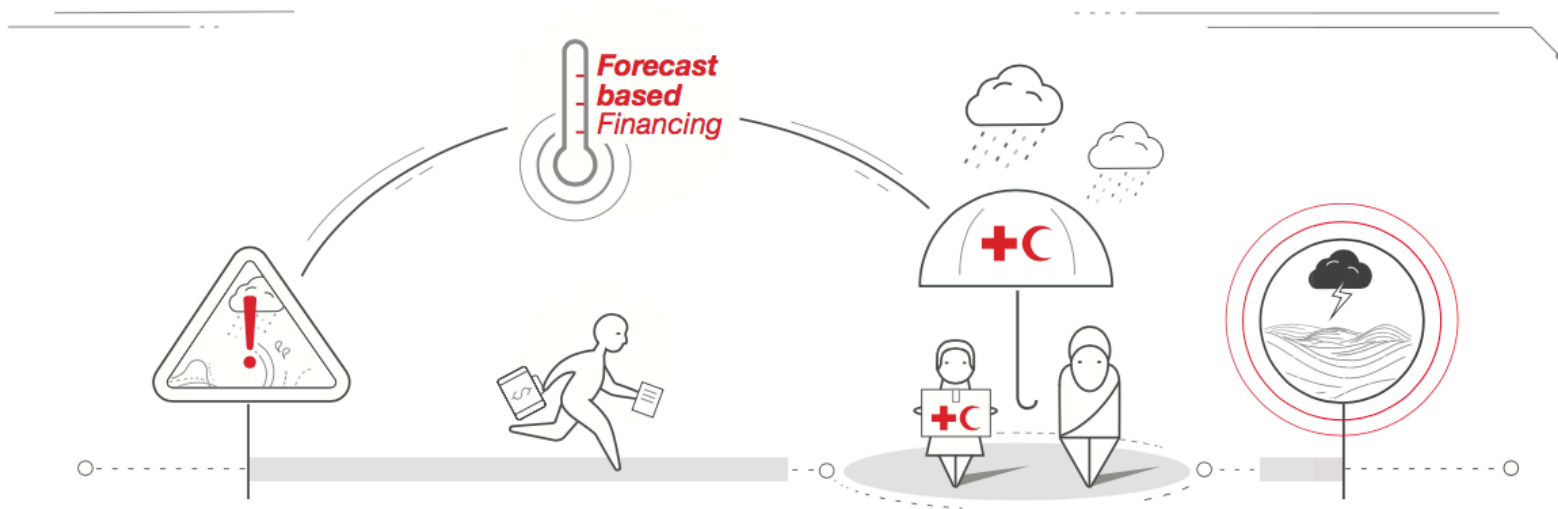


20% increase in hospitalisation and 45.9% for respiratory diseases



15% increase in hospitalisation for people with mental disorders

Our Approach: Forecast-based Financing aims to anticipate disasters and reduce human suffering and losses



Monitored forecasts instantly trigger a danger level warning when a set threshold is exceeded, and releases funds for regions under threat – *before* the disaster even happens.



Risk
assessments

1

HAZARD: Number of hot days & duration of heatwaves increased.

VULNERABILITY, CAPACITY & EXPOSURE:

- 55-78% experience symptoms of heat exhaustion.
- 67% DON'T know symptoms of heat stroke.
- Healthcare expenses = 1.5 to 2.5 daily income.
- Income reduced by 25% - 50%.
- 76% CANNOT recognize the signs of heat-related illnesses.
- Only 7% = stay in an air-conditioned place.



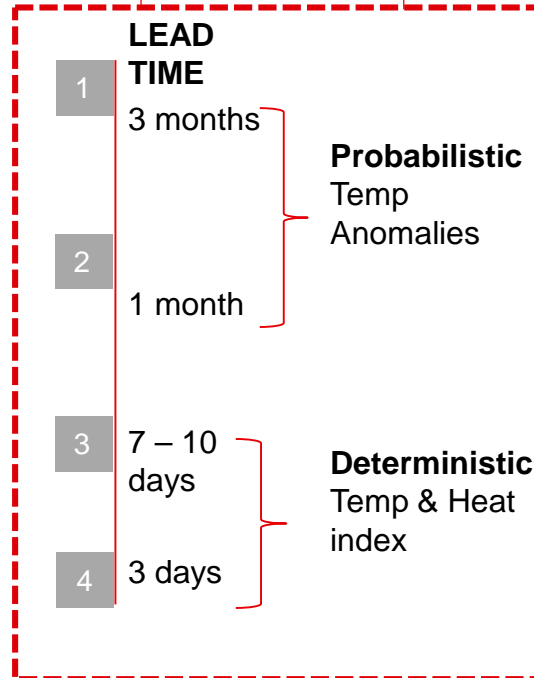
Identification
of Forecasts

2



Definition of
Impact Levels

3

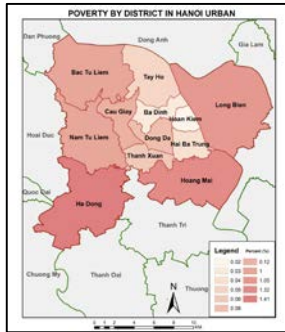




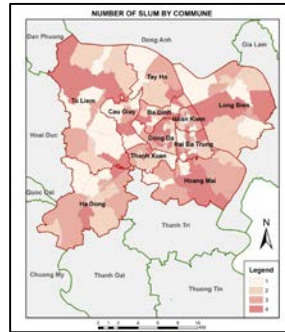
Selecting early actions

4

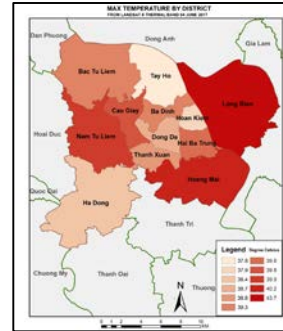
Vulnerability



Exposure



Hazard



Areas Selected



TARGETING BENEFICIARIES THROUGH IMPACT BASED FORECASTING



1

2

3

4

5

6

7

VULNERABILITY & EXPOSURE:

- Lack of knowledge of heat stroke symptoms
- Healthcare expenses
- Reduced Income
- Lack of knowledge of signs of heat-related illnesses
- Lack of access to air-conditioned place

LEAD TIME	
1	3 months
2	1 month
3	7 – 10 days
4	3 days

TARGETED BENEFICIARIES

Theory of Change

WELL - ADAPTED EARLY ACTIONS

- No Regret Early Actions for longer lead time (awareness campaign)
- More Specific Early Actions for shorter lead time (setup of cooled shelter/ air-conditioning unit, CASH support, etc.)

If the **danger level IS exceeded**, early actions are implemented. 

If the danger level IS NOT exceeded, monitoring continues. 



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German
Red
Cross



THANK
YOU



www.forecast-based-financing.org
<https://tinyurl.com/fbfready>