



PRCS staff and volunteers conducting beneficiary verification for multi-purpose cash assistance under simplified Early Action Protocol in district Charsadda, Khyber Pakhtunkhwa province. Photo Source: PRCS Media & Communication Department.

EAP2023PK01	Operation No: MDRPK024	EAP approved: 24/07/2023
EAP timeframe: 24/07/2023 - 31/10/2025	EAP triggered: Not Triggered	Period covered by this report: 24/07/2023 to 31/10/2025

Number of people reached: 7,400
EAP Budget: 200,000 CHF

SUMMARY OF THE EARLY ACTION PROTOCOL

In July 2023, the IFRC Disaster Response Emergency Fund (DREF) allocated CHF 200,000 for the Pakistan Red Crescent Society (PRCS) to implement early actions to reduce and mitigate the impact of Riverine Flood in Pakistan. The early actions to be conducted were pre-agreed with the National Society and are described in the Early Action Protocol [[Link to the EAP summary](#)].

By 31 October 2025, the pre-agreed threshold was not met, and the simplified Early Action Protocol (sEAP) was not activated during its lifespan. However, the pre-agreed readiness and prepositioning activities necessary for Early action activation were completed. The summary of the implemented Readiness and Prepositioning activities are as follows:



Multi-Purpose Cash

All key readiness arrangements for multi-purpose cash grant (MPCG) were completed. Framework and service agreements were signed with selected Financial Service Providers (Telenor Easypaisa and HBL Konnect). Data collection and verification were completed using BISP datasets, disaggregated by sex, age, and disability, supported by a signed data-sharing agreement to ensure annual access. Mobile wallets of verified households were reviewed and reactivated or opened as required. Service orders, debit instructions, and beneficiary lists were prepared and pre-approved. Staff and volunteers received training and refresher sessions on beneficiary targeting, registration, cash delivery processes, and quality standards, including PGI, CEA, and Code of Conduct. Annual Rapid Market Assessments and Minimum Expenditure Basket reviews were completed in the target districts. In addition, PRCS prepositioned the Cash from its own resources with the financial service provider as part of cash readiness for the potential activation of Cash early actions, however, the cash was not disbursed as the set threshold or trigger for activation did not reach. The pre-positioned Cash with FSPs was returned/reversed after the end of monsoon and SEAP.

Risk Reduction, Climate Adaptation, and Recovery

Early warning dissemination arrangements were strengthened through close coordination with Provincial Disaster Management Authorities (PDMAs), District Disaster Management Authorities (DDMAs), Pakistan Meteorological Department (PMD), and district authorities. Trigger-based early warning messages were developed and pre-agreed with relevant authorities. Community-level Early Warning Dissemination Teams were established through coordination with Union Councils, followed by capacity-building activities. Simulation exercises on early warning and cash disbursement were conducted to test systems and coordination. IEC materials on early warning mechanisms were developed, printed, and disseminated, alongside community awareness sessions addressing the rationale for early action, false alarms, and missed activations. Megaphones were procured and pre-positioned to support dissemination activities.

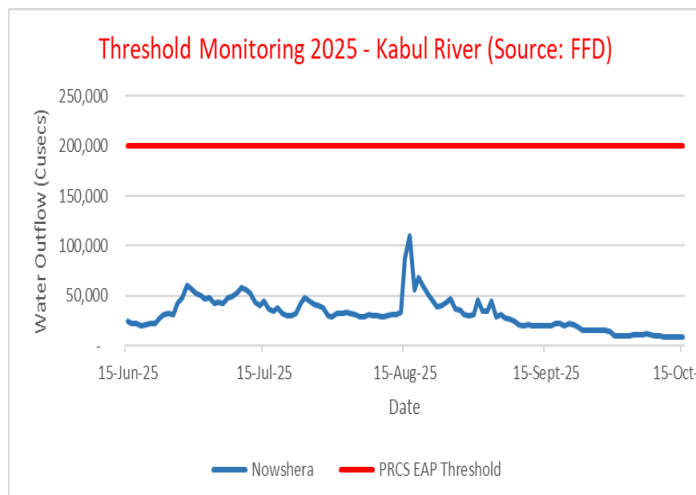
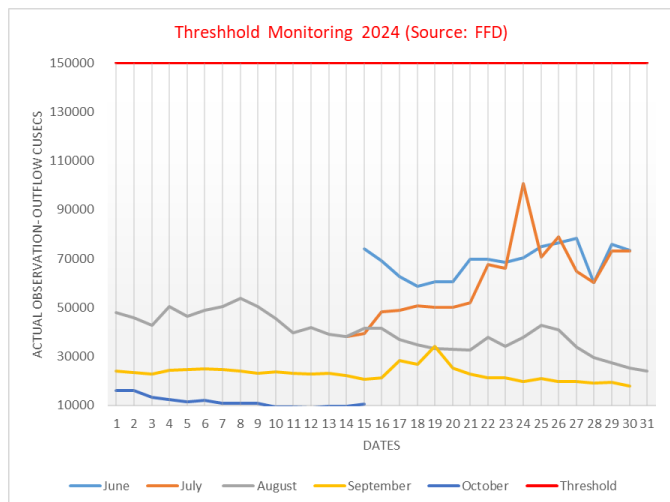
Community Engagement and Accountability (CEA)

Feedback and Complaints Mechanism was made ready through the procurement of mobile handsets, and all arrangements were completed for the establishment of FCM desks at distribution points. Beneficiary selection criteria were validated through direct engagement with communities, strengthening transparency and accountability.

Other:


Close coordination was maintained with essential relevant stakeholders for operationalization and potential activation of the sEAP. The team regularly conducted meetings with stakeholders and exchanged the information.

In addition, Pre-monsoon meetings held as part of readiness and threshold for kabul river for closely monitored for early actions activation.



Charts: Threshold monitoring of river discharge levels during the 2024 and 2025 monsoon seasons

SUMMARY OF ANNUAL PROGRESS BY PLANNED OPERATION

 <p>Multi-purpose Cash</p>	Budget	CHF 151,538
	Actual	CHF 16,337

Narrative description of plan vs achievements

Readiness Activities:

Multi-Purpose Cash Assistance (MPCA) was a core early action under the sEAP, for which several key readiness activities were planned and successfully completed during the reporting period. PRCS maintained active framework agreements with the Financial Service Providers (FSPs), covering both readiness and disbursement modalities. These agreements were reviewed and updated during the reporting period to ensure operational efficiency.

The beneficiary data received from Benazir Income Support Programme (BISP) was verified through trained PRCS volunteers deployed across all targeted communities. Additional eligible households meeting the sEAP criteria were also registered. A total of 2,470 households (1,638 men headed and 832 women headed) were registered using the Red Rose data collection tool across the high-risk districts of Charsadda, Nowshera, and Peshawar.

In parallel, 3,000 beneficiaries (1,999 men and 1,001 women) were identified and registered for a World Food Program (WFP)-funded top-up cash transfer, designed to complement the MPCA and enhance household preparedness for anticipated riverine flooding.

The verified beneficiary data was then shared with the FSPs to assess the mobile wallet status of registered beneficiaries, reactivate or open new wallets as needed, and ensure full readiness for disbursement upon activation of the sEAP trigger.

PRCS prepared pre-approved service orders and issued debit instructions, together with verified beneficiary lists, to FSPs for immediate cash disbursement once the trigger is reached. As mentioned earlier, the PRCS

prepositioned Cash from its own resources with the FSPs during the 2024 and 2025 monsoon seasons, reinforcing financial readiness and demonstrating PRCS's commitment to timely activation of anticipatory actions. The cash was reversed to PRCS since the trigger was not met, and the sEAP timeframe ended.

Capacity building of staff and volunteers remained a priority. PRCS conducted a two-day training in Khyber Pakhtunkhwa (KP) on cash distribution processes, attended by 28 participants (19 male, 9 female), covering beneficiary targeting, registration, and key quality standards including Protection Gender and Inclusion (PGI), Code of Conduct, and Community Engagement and Accountability (CEA). A refresher training was held in 2025 for 34 participants (28 male, 6 female), focusing on cash disbursement procedures and pre-registration/validation for MPCA.

In addition, the Rapid Market Assessment was conducted and the Minimum Expenditures Basket was reviewed for Cash component. Nevertheless, the relate financial expenses were not charged to this sEAP, but covered by another programme.



**Risk Reduction,
climate
adaptation and
Recovery**

Budget	CHF 11,927
Actual	CHF 2,324

Narrative description of plan vs achievements

Readiness Activities:

PRCS, in coordination with PMD, Provincial Disaster Management Authority (PDMA) KP, and the District Disaster Management Authorities (DDMAs) of Charsadda and Nowshera, conducted its annual review of early warning dissemination systems for the Kabul River Basin, confirming that the communication pathways, thresholds, and roles remain accurate, timely, and aligned with anticipatory action standards.

PRCS, in coordination with PMD, adopted and contextualized standardized early warning message templates based on PMD's official hydrometeorological forecasts, technical advisories and alerts, supplemented by risk information from PDMA KP. These messages were carefully rephrased to ensure clarity and relevance for local communities, while maintaining full alignment with predefined triggers and the authoritative information issued by PMD. The templates were subsequently reviewed and endorsed through a multi-stakeholder process involving PMD, PDMA KP, and the DDMAs of Charsadda and Nowshera, resulting in a set of pre-agreed messages that support timely, harmonized, and actionable early warning dissemination under the sEAP for the Kabul River Basin.

Community-level Early Warning dissemination teams were established under the supervision of Union Council (UC) Secretaries and local community leaders to strengthen the last-mile communication. Developed in consultation with the PDMA KP and district authorities, this mechanism standardizes community-level coordination and ensures timely delivery of early warning messages once triggers are reached. A total of 17 teams—comprising of 201 men across vulnerable villages—were formed and oriented on their roles.

All community dissemination teams received capacity-building sessions covering early warning mechanisms, message dissemination procedures, use of multiple communication channels, and understanding of PRCS sEAP thresholds. This ensures that community committees are fully equipped to deliver accurate and timely warnings once activation criteria is met.



PRCS staff during capacity building workshop in Khyber Pakhtunkhwa (Photo Source: PRCS KP Media & Communication Department)

PRCS initiated formal agreements with major cellular service providers—including Telenor, Ufone, Zong, and Jazz—to facilitate the rapid SMS-based dissemination of PMD-issued flood alerts, warnings, and advisories to at-risk populations along the Kabul River Basin. This system complements the community-level teams by significantly strengthening the reliability and responsiveness of the early warning mechanism under the sEAP.

A three-day sEAP simulation exercise was conducted in Peshawar to test early action readiness, bringing together PRCS National Headquarter (NHQ), PMD, FFD Lahore, PDMA, International Federation for Red Cross and Red Crescent Societies (IFRC), German Red Cross (GRC), WFP, and district authorities. The exercise combined tabletop and community components to test activation triggers, early warning dissemination, beneficiary registration, and multipurpose cash processes. It demonstrated operational preparedness and reinforced the importance of community engagement in anticipatory flood response.



A Letter of Agreement signed between Pakistan Red Crescent Society and the Pakistan Meteorological Department (Photo Source: PRCS Media & Communication Department)


During the reporting period, PRCS signed a formal Letter of Agreement with PMD and maintained close coordination with PDMA KP and district authorities to maintain clarity in roles and responsibilities related to early warning dissemination and early actions.

Under the Forecast-Based Financing (FbF) initiative, PRCS developed and distributed IEC materials in high-risk communities to enhance their understanding of early warning mechanisms, program objectives and eligibility criteria. These materials supported informed decision-making and strengthened community engagement in anticipatory action.

Prepositioning Activities:

Prepositioning for Early Warning dissemination- A total of 36 megaphones were procured and prepositioned to support the dissemination of flood warning messages in high-risk communities along the Kabul River.

The plan was that, once predefined thresholds were met—typically 2–3 days before expected flooding—early warnings would be delivered through local volunteers (megaphone announcement), mosque announcements, and SMS messages. However, these thresholds were not reached during the sEAP timeframe.

 <p>Community Engagement and Accountability</p>	Budget	CHF 9,813
	Actual	CHF -

Narrative description of plan vs achievements

Readiness Activities:

PRCS established a robust Community Engagement and Accountability (CEA) framework, which formed a key component of the Anticipatory Action approach. Feedback Collection Mechanism (FCM) and SOPs were already in place and were ready to be activated if the sEAP trigger thresholds had been met. The toll-free hotline number 1030, which is operational across all PRCS intervention areas, was designated as the primary channel for collecting and addressing feedback from target communities under the sEAP.


PRCS teams maintained strong linkages with community-based committees formed under the supervision of Village Council Secretaries and local community activists. These committees provided critical support during the Beneficiary Identification and Registration (BIR) process, facilitating the outreach and verification of households at high risk, particularly those situated along the Kabul River and other vulnerable areas within the Kabul River Basin. Trained PRCS volunteers and staff conducted door-to-door visits to ensure accurate identification of eligible beneficiaries, with continuous support and validation from community committees, thereby reinforcing transparency and community trust.

To enhance awareness and preparedness, PRCS developed and disseminated Information, Education, and Communication (IEC) materials. These materials informed at risk communities about the objectives, eligibility criteria, and processes of the anticipatory action interventions, enabling households to understand and engage with the programme proactively.

Prepositioning Activities:

Two mobile phones were procured to strengthen the FCM specifically for the sEAP.

Enabling approaches

 Secretariat Services	Budget	CHF 8,064
	Actual	CHF 2,650

Narrative description of plan vs achievements

Readiness Activities:

Ahead of the 2024 monsoon season, IFRC provided technical and financial support for the deployment of RedRose, a digital data collection and management platform. This initiative enabled PRCS to streamline beneficiary registration and targeting through a structured, efficient, and digitally managed process. The RedRose application was used by PRCS staff and volunteers, facilitating real-time data collection, digital registration of beneficiaries, secure storage, and seamless data synchronization. The platform significantly reduced manual errors and enhanced decision-making for early action interventions, thereby improving operational efficiency, data accuracy, and overall preparedness for anticipatory humanitarian actions.

In 2025, PRCS revalidated the beneficiary data by engaging trained staff and volunteers to ensure that all records remained updated and accurate. This process strengthened targeting, accountability, and readiness for timely early action interventions.

With technical and financial support from IFRC, PRCS successfully planned, implemented, and reported on the annual readiness activities. This process included reviewing the plan of action, enhancing coordination, strengthening early warning mechanisms, and documenting lessons learnt. All interventions were aligned with organizational standards, contributing to improved anticipatory action preparedness at both national, provincial and community levels.

The project maintained regular coordination with the in-country Movement partners, including GRC, International Committee of the Red Cross (ICRC), Turkish Red Crescent (TRC), and the Norwegian Red Cross (NorCross), to standardize capacity-building initiatives on Anticipatory Actions. This collaboration enabled joint planning, resource sharing, and technical alignment, thereby enhancing the readiness and response capacities of all stakeholders. The harmonized approach ensured that interventions were consistent with Movement priorities, particularly in anticipatory action programming.

 National Society Strengthening	Budget	CHF 18,657
	Actual	CHF 298

Narrative description of plan vs achievements

Readiness Activities:

During the reporting period, PRCS conducted 08 formal meetings with GRC and IFRC, for the implementation of sEAP activation. PRCS also developed Standard Operating Procedures (SoPs) to ensure the effective implementation of sEAP with clear roles and responsibilities of all stakeholders.

PRCS conducted annual pre-monsoon coordination meetings for the simplified EAP with key partners/stakeholders on the EAP intervention to be ready for activation. Integrated advanced tools for cash readiness, including an Application Program Interface (API), to support timely cash transfers with minimum transfer time was ensured with the support of GRC.

Activation of the Emergency Operations Center (EOC) and 24/7 monitoring of triggers and thresholds was ensured during the reporting period, in close coordination with the PMD.

CHALLENGES, LESSONS LEARNED, AND ADJUSTMENTS

Challenges

- **Threshold not reached:** the selected flood threshold was not reached during the sEAP implementation period, limiting opportunities to test early actions under real operational conditions and generating evidence from an actual activation.
- **Political instability and security concerns:** political instability, potential protests in intervention areas, and related security concerns resulted in delays and postponement of planned activities.
- **Missing Swat River threshold in sEAP design:** the flood threshold for the Swat River at Munda Headworks was not included in the initial sEAP design, limiting comprehensive flood risk monitoring for district Charsadda.
- **Coordination and logistical constraints:** Implementation of readiness and prepositioning activities required sustained coordination with multiple partners, repeated orientations, and significant logistical efforts at community and district levels.
- **BIR and mobile wallet readiness issues:** Beneficiary identification and registration (BIR) and mobile wallet readiness required substantial human resources and repeated field visits due to issues related to mobile wallet account opening and reactivation.

Lessons Learned

- **Simulations when thresholds are not reached:** When activation thresholds are not reached, readiness activities should be complemented with simulations or drills to test early actions and document operational learning.
- **Integrating political and security risk analysis:** Political and security risks should be systematically assessed and integrated into implementation planning to minimize disruptions to activities.
- **Inclusion of critical river gauges at design stage:** All critical river gauges and thresholds should be included at the design stage to ensure comprehensive flood monitoring.
- **SOPs, refresher trainings, and communication needs:** Clear SOPs, regular refresher trainings, and strong communication mechanisms are essential to manage coordination and logistical challenges.
- **Use of BISP data and CNIC-based modalities:** Using existing BISP data and established cash transfer mechanisms, along with CNIC-based transfer modalities, is a more feasible and reliable approach for MPC and supports timely and inclusive cash disbursement in case of activation.

Adjustments

- The sEAP was approved in July 2023 and was initially valid until July 2025. As the development and approval of the Full Early Action Protocol (EAP) for the same hazard were ongoing, it was agreed to extend the validity of the sEAP to ensure continuity. Accordingly, the sEAP remained effective until October 2025, when the new EAP was approved.

FINANCIAL REPORT

The total sEAP budget amounted to CHF 200,000, allocated across readiness (CHF 45,857), prepositioning (CHF 1,978), and early action implementation (CHF 152,165). Since the sEAP was not triggered, only the budget for readiness and prepositioning (CHF 47,835) could be utilized.

By the end of the sEAP timeframe (31 October 2025), total expenditure of CHF 21,610 was recorded, amounting to 45 per cent of the total readiness and prepositioning budget. The low level of budget utilization is primarily due to the non-activation of the sEAP during the reporting period, as well as foreign exchange gains. As a result, the value of the allocated budget in local currency increased, leading to lower actual expenditure in these areas. The unspent balance of CHF 178,390 will be returned to the DREF pot in accordance with IFRC financial procedures.

Further details on expenditure are provided in the **Final Financial Report**, included at the end of this report.

There is no major variance considering the sEAP was not triggered. Moreover, the WFP also provided a top up to the sEAP and extended support for readiness activities and MPC. Therefore, both funding sources are being utilized, resulting in lower utilization of the IFRC budget than originally planned.

Note: This report may be reissued following the P12 first PSSR run to reflect updated financial information.

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Reference



Click here for:

- [EAP summary](#)
- [Operations update](#)
- Annual reports from previous years ([2023](#), [2024](#))

DREF Operation

Selected Parameters			
Reporting Timeframe	2023/7-2025/12	Operation	MDRPK024
Budget Timeframe	2023/7-2025/10	Budget	APPROVED

FINAL FINANCIAL REPORT

Prepared on 29/Jan/2026

All figures are in Swiss Francs (CHF)

MDRPK024 - Pakistan - Riverine Flood EAP

Operating Timeframe: 24 Jul 2023 to 31 Oct 2025

I. Summary

Opening Balance	0
Funds & Other Income	200,000
DREF Anticipatory Pillar	200,000
Expenditure	-21,610
Closing Balance	178,390

II. Expenditure by planned operations / enabling approaches

Description	Budget	Expenditure	Variance
PO01 - Shelter and Basic Household Items			0
PO02 - Livelihoods			0
PO03 - Multi-purpose Cash	154,581	16,337	138,244
PO04 - Health			0
PO05 - Water, Sanitation & Hygiene			0
PO06 - Protection, Gender and Inclusion			0
PO07 - Education			0
PO08 - Migration			0
PO09 - Risk Reduction, Climate Adaptation and Recovery	11,927	2,324	9,603
PO10 - Community Engagement and Accountability	1,521		1,521
PO11 - Environmental Sustainability			0
Planned Operations Total	168,030	18,661	149,368
EA01 - Coordination and Partnerships			0
EA02 - Secretariat Services	8,064	2,650	5,413
EA03 - National Society Strengthening	23,907	298	23,608
Enabling Approaches Total	31,970	2,948	29,022
Grand Total	200,000	21,610	178,390

DREF Operation

Selected Parameters			
Reporting Timeframe	2023/7-2025/12	Operation	MDRPK024
Budget Timeframe	2023/7-2025/10	Budget	APPROVED

FINAL FINANCIAL REPORT

Prepared on 29/Jan/2026

All figures are in Swiss Francs (CHF)

MDRPK024 - Pakistan - Riverine Flood EAP

Operating Timeframe: 24 Jul 2023 to 31 Oct 2025

III. Expenditure by budget category & group

Description	Budget	Expenditure	Variance
Relief items, Construction, Supplies	133,645		133,645
Cash Disbursement	133,645		133,645
Logistics, Transport & Storage	2,500	51	2,449
Transport & Vehicles Costs	2,500	51	2,449
Personnel	16,500		16,500
National Staff	2,571		2,571
National Society Staff	13,929		13,929
Consultants & Professional Fees	1,895		1,895
Professional Fees	1,895		1,895
Workshops & Training	19,769	647	19,121
Workshops & Training	19,769	647	19,121
General Expenditure	13,485	3,830	9,656
Travel	9,643	2,577	7,066
Information & Public Relations	2,843	34	2,809
Office Costs	1,000	1,268	-268
Financial Charges		-49	49
Contributions & Transfers		15,815	-15,815
National Society Expenditure		15,815	-15,815
Indirect Costs	12,207	1,266	10,940
Programme & Services Support Recover	12,207	1,266	10,940
Grand Total	200,000	21,610	178,390