



Flood-affected area in Jablanica, October 2024

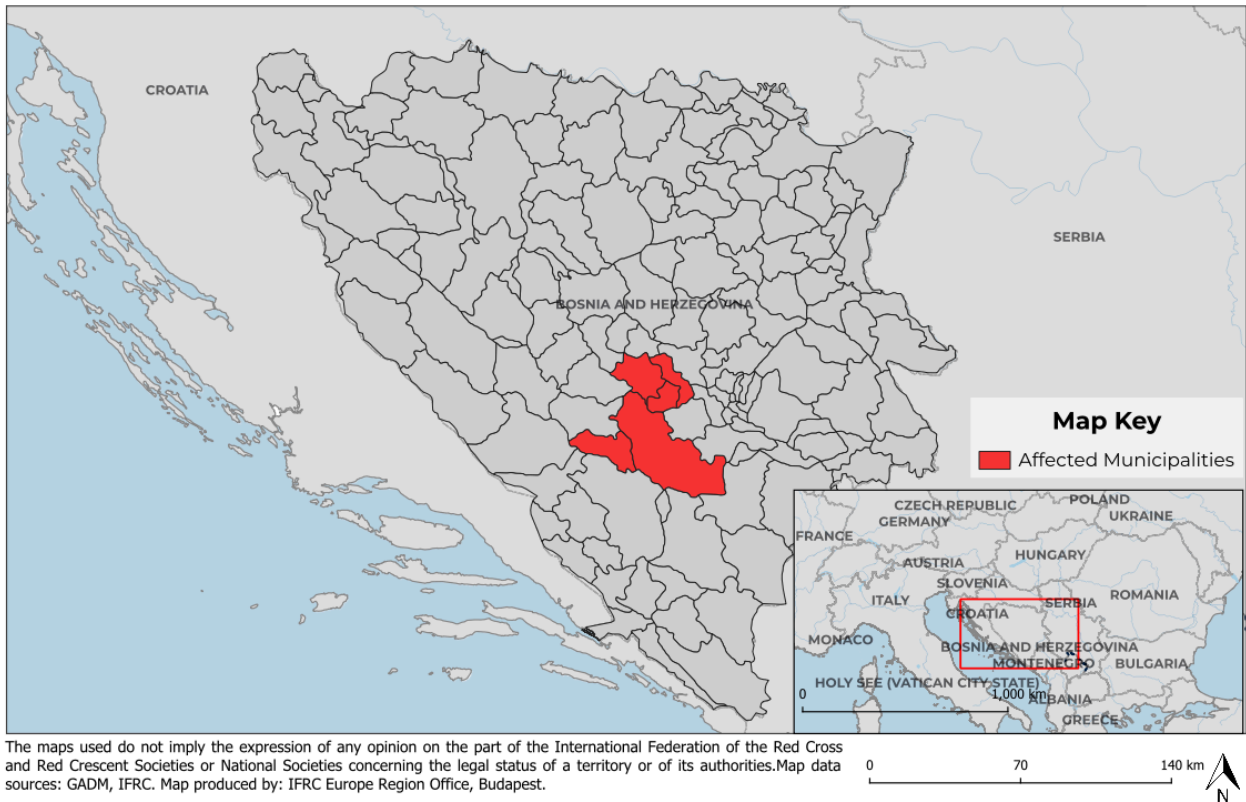
Appeal: MDRBA017	Total DREF Allocation: CHF 253,291	Crisis Category: Yellow	Hazard: Pluvial/Flash Flood
Glide Number: FL-2024-000188-BIH	People Affected: 5,000 people	People Targeted: 2,350 people	People Assisted: 900 people
Event Onset: Sudden	Operation Start Date: 18-10-2024	Operational End Date: 30-04-2025	Total Operating Timeframe: 6 months
Targeted Regions: Federacija Bosne i Hercegovine			

The major donors and partners of the IFRC DREF include the Red Cross Societies and governments of Australia, Austria, Belgium, Britain, China, Czech Republic, Canada, Denmark, Germany, Ireland, Italy, Japan, Luxembourg, Liechtenstein, Malta, Norway, Spain, Sweden, Switzerland, Thailand, and the Netherlands, as well as DG ECHO, Mondelez Foundation, and other corporate and private donors. The IFRC, on behalf of the National Society, would like to extend to all for their generous contributions.

Description of the Event

Bosnia and Herzegovina - Floods

14 October 2024



Map of the affected municipalities in Bosnia and Herzegovina. October, 2024

Date of event

04-10-2024

What happened, where and when?

On the night of 3 October and the early morning of 4 October 2024, regions of Bosnia and Herzegovina were struck by intense rainfall, severely impacting the municipalities of Jablanica, Konjic, Fojnica, Kiseljak, Mostar and Kreševo. The extreme weather triggered flash floods that surged with such force that they led to devastating landslides. In several locations, the landslides moved boulders weighing over ten tons, crushing homes and damaging property.

The municipalities of Jablanica and Konjic experienced the most severe impact from the flash floods and landslides, while Kreševo, Fojnica and Konjic suffered substantial damage from the flash floods. Many communities in these municipalities were cut off and isolated due to the destruction of road networks and communication infrastructure, further complicating emergency response efforts. The most extensive damage was reported in Donja Jablanica and Zlate, both located within the municipality of Jablanica and in Buturović Polje in the Municipality of Konjic. At the same time, in the municipalities of Kreševo, Fojnica and Kiseljak, entire villages and communities were submerged by flooding water.

The needs assessment conducted by the Red Cross Society of Bosnia and Herzegovina (RCSBIH) identified that the village of Drežnica, located within the city of Mostar, was also affected (this information was not available at the time of submitting the application). Accordingly, a total of six, and not five, local communities were affected.

As of 17 October 2024, a total of 27 fatalities had been confirmed, with no individuals reported missing. The floods had a significant impact on households across the affected municipalities, with approximately 1,660 households suffering damage. Among the hardest-hit areas were Konjic (594 households), Kiseljak (284), Kreševo (244), Fojnica (218), Jablanica (252) and Mostar (68), reflecting the widespread consequences of the disaster on local communities.





Distribution of humanitarian aid in Jablanica, October 2024.
Photo: RCSBiH



Volunteers in the affected households in Kiseljak, October 2024.
Photo: RCSBiH

Scope and Scale

The flash floods and landslides have caused extensive damage to the municipalities and vital infrastructure in the affected areas. Even ten days after the disaster, several parts of the affected municipalities remain difficult to access, complicating response efforts and leaving some communities isolated. The destruction of roads is severe, with full repairs likely to take years. Although some infrastructure, such as phone and electric lines, as well as water supply, has been partially restored, it is still operating below optimal capacity, hampering the daily functioning of local communities.

The communities hardest hit by this disaster include Donja Jablanica, Zlate, Buturović Polje and Mirke, where tens of residential structures have been completely destroyed. In total, an estimated 1,660 households across six municipalities (Jablanica, Konjic, Kreševo, Kiseljak, Mostar and Fojnica) have been affected, with many families losing essential property and assets. In 88 households, floods and landslides completely destroyed homes, crops, farms, and small businesses, creating significant challenges for affected families to restore their lives and livelihoods. The severity of the damage was evidenced by the demographic structure of the 4,154 affected people, which includes 201 people with disabilities, 415 socially vulnerable people and 633 people over the age of 65.

Source Information

Source Name	Source Link
1. Federal Civil Protection	https://www.fucz.gov.ba/category/izvjestaji/

National Society Actions

Have the National Society conducted any intervention additionally to those part of this DREF Operation?	Yes
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Please provide a brief description of those additional activities

Expanding Cross-Pillar Early Warning and Early Action (EWEA) for Climate-Related Hazards in Bosnia and Herzegovina – supported by Irish Aid

This project aimed to strengthen the preparedness and response capacities of the RCSBiH for EWEA in the face of climate-related hazards. Key achievements included the development of a climate risk exposure assessment, the implementation of training sessions to enhance community vulnerability and capacity assessments, and the contextualization of Public Awareness and Public Education (PAPE) messages in collaboration with relevant actors from the protection and rescue sector. Furthermore, the Preparedness for Effective Response (PER) self-assessment process was successfully carried out.

Support for Flood Response – Supported by the Swiss Red Cross

An Operational Coordination Body for Disaster Preparedness and Response was established and actively engaged in the implementation of the DREF operation. Throughout the response, it convened regular coordination meetings to support planning, information sharing and alignment of activities. The operation also strengthened cooperation with civil protection structures and delivered cash and voucher assistance to affected populations, supporting the timely coverage of immediate needs.

The X-STOCK platform for effective stock management was maintained in a state of preparedness and was fully ready for use. However, based on needs identified on the ground, there was no requirement to activate the platform during the reporting period.

Humanitarian Appeal, private sector partners and other donors

Support from these partners enabled the procurement of IT equipment, the provision of CVA and MHPSS (Mental Health and Psychosocial Support) the distribution of hygiene packages, the procurement of vehicles for affected communities and the coverage of operational costs.

IFRC Network Actions Related To The Current Event

Secretariat

The IFRC has been actively involved in supporting the RCSBiH through the IFRC Country Cluster Delegation for Central and South-Eastern Europe (CCD CSEE). The CCD CSEE provided vital support in the implementation and preparation of the DREF operation. From the early stages of the disaster response, the IFRC played an active role in supporting assessment activities. Their involvement ensured the collection of relevant and timely data, which helped guide and shape the humanitarian response. As a result, the intervention was well-targeted and aligned with the specific needs of the affected population.

The IFRC has also played a vital role in coordinating with Partner National Societies (PNSs) and other Movement partners engaged in the response. This coordination ensures a unified approach to addressing the needs in Bosnia and Herzegovina, promoting efficiency and enhancing the impact of humanitarian efforts. The IFRC has provided Secretariat services, including technical assistance in key areas.

Participating National Societies

Coordination with National Societies from the region was established from the earliest days of the disaster, including regular information exchange on the evolving situation, identified needs, and the planned response of the RCSBH as the lead humanitarian actor.

Swiss Red Cross

The Swiss Red Cross provided direct support on the ground, which was accepted by the RCSBH. The Swiss Red Cross supported the affected local population through cash voucher assistance, enabling households to meet their most urgent needs in a flexible and dignified manner.

Turkish Red Crescent

The Turkish Red Crescent offered significant logistical support, which played a key role in



sustaining field operations. This support included the provision and delivery of essential relief items, as well as drinking water, ensuring timely distribution to local Red Cross branches and affected communities. The logistical assistance of the Turkish Red Crescent was crucial for maintaining continuity of the humanitarian response during the emergency phase.

German Red Cross, British Red Cross, Austrian Red Cross and Italian Red Cross
 These Partner National Societies engaged remotely, contributing through coordinated planning, technical exchange and alignment with the Movement response. Their involvement strengthened overall coordination and ensured coherence of activities implemented by the RCSBH.

Croatian Red Cross and Red Cross of Serbia
 Additional support was provided by the Croatian Red Cross and the Red Cross of Serbia, as well as by other National Societies from the region, including support channeled through the NLB Group, further reinforcing the collective Movement response.

ICRC Actions Related To The Current Event

The International Committee of the Red Cross (ICRC) Delegation in Bosnia and Herzegovina actively supported the emergency response in line with its humanitarian mandate. As part of its collaboration with the RCSBiH, ICRC representatives, together with the Restoring Family Links (RFL) Coordination team from the RCSBiH, conducted a field assessment to determine the needs in the RFL area.

This assessment served as a guideline for further support to RFL activities within the RCSBiH in response to flash floods and landslides. The aim was to strengthen efforts related to searching for missing persons and to complement the activities of other stakeholders involved in rescue and recovery operations.

Through this targeted engagement, the ICRC ensured that the RCSBiH could effectively address RFL needs during the emergency.

Other Actors Actions Related To The Current Event

Government has requested international assistance	Yes
National authorities	<p>The RCSBiH actively participated in the Coordination Body of the Ministry of Security of Bosnia and Herzegovina. In response to the flash floods and landslides, Bosnia and Herzegovina formally requested international assistance in accordance with established mechanisms for requesting and receiving international aid. The primary focus of the requested assistance was on deploying specialized search and rescue teams and equipment, as well as meeting specific humanitarian needs related to shelter.</p> <p>As part of this international support, the RCSBiH, acting on behalf of the state, received humanitarian goods focused on shelter. These donations were provided by the Republic of Albania and the Republic of Romania, contributing to the relief efforts and addressing the urgent shelter needs of the affected population.</p> <p>Based on the conclusions of this Coordination Body, the RCSBiH facilitated the reception of humanitarian aid sent to Bosnia and Herzegovina (donations from Poland, Albania and Romania). The aid included items such as tents, beds, pumps, heaters, pillows and blankets, which were distributed to the field as needed.</p>
UN or other actors	<p>In response to the disaster, the United Nations (UN) agencies and other international organizations present in Bosnia and Herzegovina became actively involved as part of the Coordination Body established by the Ministry of Security of Bosnia and Herzegovina, following the conclusions of the Council of Ministers.</p> <p>These actors participated in regular coordination meetings and contributed to planning</p>



and realizing response to the flash floods and landslides, ensuring that efforts were aligned to address the immediate needs of the affected population effectively.

With the support of the "Neighbors Help First" Network, fundraising campaigns have been initiated on 8 October 2024 in Slovenia, Croatia, Serbia, Montenegro and Bulgaria.

It is also important to highlight the strong cooperation and support provided by partners, including UNICEF through CVA, IOM through technical support and embassies, including the Embassy of the Republic of Poland in Bosnia and Herzegovina, through in-kind assistance and CVA.

Are there major coordination mechanism in place?

The primary coordination mechanism for the disaster response is the Coordination Body established by the Ministry of Security of Bosnia and Herzegovina, following the conclusions of the Council of Ministers of Bosnia and Herzegovina. This Body operates at the national level, bringing together key stakeholders, including Civil Protection, the RCSBiH, UN agencies and international organizations.

The RCSBH has been identified as the primary organization responsible for coordinating the collection and distribution of humanitarian aid. While the coordination mechanisms have facilitated comprehensive collaboration among stakeholders, no significant gaps or overlaps in sectoral coordination have been identified to date.

The RCSBH played a vital role in this coordination structure, actively engaging in decision-making processes and collaborating closely with UN agencies and other international partners and coordination was carried out at all levels of organizational structure:

- The RCSBH coordinated with the Ministry of Security of Bosnia and Herzegovina, components of the International Red Cross and Red Crescent Movement, and international organizations/institutions.
- The Red Cross of the Federation of Bosnia and Herzegovina coordinated with the Federal Civil Protection Administration and relevant entity-level institutions/organizations.
- Local Red Cross organizations coordinated through the establishment of local commissions (Red Cross, Centers for Social Work, and Civil Protection), which guided the entire humanitarian response on the ground and coordinated all actors involved in direct humanitarian assistance in the affected communities.

Needs (Gaps) Identified



Shelter Housing And Settlements

The severe damage to residential buildings caused by the flash floods and landslides had created an urgent need to address the impact on family homes. Many households were left without safe and livable conditions, which highlighted the immediate necessity to carry out emergency repairs to meet the minimum standards required for daily life.

Providing support for urgent repairs had been essential to allow affected families to remain in their homes and avoid further displacement. This included the rehabilitation of damaged infrastructure within residential properties to ensure safe and dignified living conditions. Addressing these shelter needs in a timely manner was crucial not only for the physical safety and well-being of the population, but also to secure the minimum resilience of affected households ahead of the harsh winter conditions.



Multi purpose cash grants

Due to the complete or partial destruction of numerous residential buildings and significant damage to essential household assets, the affected population faced increased vulnerability to threats impacting their life, health and dignity.

One of the most urgent concerns was the onset of winter, which required immediate efforts to ensure that families had access to heating. In addition to this, households were in need of other critical items to restore safe and livable conditions, such as food, clothing and basic household supplies. Addressing these needs was vital to protect the well-being of those affected during the severe winter period.

Following the October 2024 floods, the National Society relied on a coordinated inter-agency rapid assessment, the 'light' Multi-Cluster Initial Rapid Assessment (MIRA), conducted with UN partners and national authorities to inform response design. The assessment provided an overview of urgent needs across affected municipalities and confirmed that cash and voucher assistance was appropriate to support immediate household needs and early recovery. The continued functionality of local markets, including access to established



retail outlets in affected areas, provided the necessary conditions for implementing cash assistance without the need for a separate market assessment.

Multi-purpose cash assistance proved to be a key intervention, allowing households to cover a variety of priority needs. This flexible support enabled families to manage immediate winter-related expenses, including heating, while maintaining autonomy in how they responded to their unique situations. It also ensured a more dignified approach, empowering people to take control of their recovery during a difficult time.

Health

The severe losses experienced by the affected communities, such as the destruction of property, loss of lives, disruption of social and support networks and the overall sense of insecurity, highlighted the urgent need to integrate MHPSS, including Psychological First Aid (PFA) and caring for staff and volunteers into the disaster response.

MHPSS interventions were focused on helping individuals and communities cope with emotional distress and trauma resulting from the disaster. These services played a critical role in supporting psychological recovery and promoting resilience.

Support was extended not only to the affected population but also to responders on the ground, who had been working in extremely challenging conditions and were equally exposed to stress, fatigue and secondary trauma.

Water, Sanitation And Hygiene

The flash floods and landslides caused severe damage to infrastructure, leading to the disruption of clean water supply and contamination of residential areas with large amounts of unclean material. This contamination posed a significant threat to the lives and health of the affected population, creating an environment conducive to infections and the spread of diseases.

A critical gap in the response was the urgent need for disinfection of residential buildings affected by floodwaters and landslides. Without timely intervention, these premises would have remained unsafe for daily living, exposing individuals and families to additional risks. Ensuring proper disinfection of homes was essential for safer living conditions and to protect the health and well-being of those affected by this disaster.

The rapid implementation of water, sanitation, and hygiene (WASH) interventions was crucial to mitigate the risks of infections and disease outbreaks. Addressing these gaps was vital to enable the affected communities to meet their daily needs for a safe living environment.

Risk Reduction, Climate Adaptation And Recovery

Given the emergency scope and timeframe, the operation focused on immediate life-saving and recovery actions, while these areas were recognized as critical priorities requiring longer-term engagement. No dedicated activities or investments in ecosystem restoration or early warning systems were implemented as part of this operation.

These elements will be considered as strategic priorities for future programming. Addressing them will require sustained investment, technical expertise and coordination with civil protection authorities, local governments and Movement partners. This operation provided a basis for identifying these needs and will inform the development of longer-term disaster risk reduction and climate adaptation initiatives beyond the scope of emergency funding (new projects with German and British Red Cross and IOM).

Coordination with Civil Protection was continuous throughout the operation and focused on information sharing, joint assessments and field-level coordination. Civil Protection provided available early warning information through established institutional channels, which was considered timely within the national context. The RCSBiH relied on this information to support its own operational decisions and to align field activities with the evolving situation on the ground. While the early warning systems in place remain limited in scope, the information received allowed for basic preparedness measures and initial mobilization of teams.

The coordination process included joint field visits to affected areas, regular coordination meetings and shared assessments of exposure and vulnerability. These joint activities enabled a common understanding of priority needs and risks, supported timely targeting of assistance and reduced duplication of efforts. Information was further disseminated by the RCSBiH through its local branches, staff and volunteers during field presence and community engagement, ensuring that affected populations received consistent messages. This close

coordination strengthened operational efficiency, although the operation also confirmed the need for more structured and systematic early warning dissemination mechanisms in the future.



Community Engagement And Accountability

Maintaining engagement with affected communities was an integral part of the operation and was implemented through several concrete mechanisms. The RCSBiH operated a dedicated call centre/hotline, which served as a direct channel for receiving feedback from the affected population. Through this channel, community members reported unmet needs, provided information on changing conditions in the field, and raised concerns related to assistance delivery.

In parallel, staff and volunteers from local Red Cross branches conducted intensive field visits in the affected areas. These visits included direct conversations with affected households, local authorities, health and social welfare institutions, and other humanitarian actors present on the ground. This continuous presence enabled the collection of first-hand information on priority needs, gaps in assistance, and potential overlaps with other service providers.

The information gathered through the hotline and field engagement was regularly analysed and used to adjust ongoing activities, redirect assistance where necessary, and ensure that support remained relevant and timely. Based on these exchanges with the population, the RCSBiH also identified priorities for follow-up activities and used them as a basis for planning subsequent projects and engaging with partners for additional support.

This structured feedback and engagement process strengthened accountability and transparency, reduced the risk of duplication, and ensured that the humanitarian response addressed the most urgent needs of affected communities while laying the groundwork for longer-term recovery interventions.

Operational Strategy

Overall objective of the operation

The overall objective of the DREF operation was to support the flood-affected population during the first six months by addressing urgent humanitarian needs and strengthening response capacity. The operation focused on three complementary areas of support.

Institutional and operational support was provided through strengthening the human resource capacities of the RCSBiH for emergency response, including improved field coordination, logistics and staff deployment. This was further supported by the rental of multi-purpose vehicles to enhance mobility and ensure timely delivery of assistance in affected areas.

Household-level assistance was delivered through cash and voucher assistance to 300 households, enabling affected families to address their priority needs in a flexible and dignified manner. In addition, 300 household repair kits were distributed to support the restoration of basic living conditions in damaged homes. These repair kits were procured using internally raised funds and contributions from Partner National Societies and other donors.

Complementary support focused on mental health, psychosocial well-being and physical health. A range of activities was implemented to support affected communities, including workshops, distribution of educational materials, emergency support kits for particularly vulnerable households, and support sessions for staff and volunteers. These activities aimed to mitigate the psychosocial impact of the floods and promote overall well-being during the response period.

Operation strategy rationale

The DREF operation aimed to address critical operational gaps by securing funding for cash assistance to 300 households, key human resources in operational capacities, and logistical support to ensure that the RCSBiH could continue its effective and timely humanitarian intervention during the crucial period. Without additional human and logistical resources, the RCSBiH risked operational delays that could have worsened the humanitarian impact.

The upcoming clean-up and recovery activities required time, and the amount of goods arriving in the country necessitated a prolonged response. The RCSBiH also engaged in early recovery efforts to help families recover while simultaneously preparing for the winter season. A targeted approach was developed to distribute household repair kits to families whose homes had sustained severe damage, enabling them to carry out essential repairs and meet daily needs during the recovery period.



As part of this proposal, financial support was sought for:

- Providing CVA with CHF 300 (BAM 600) to 300 households to meet their urgent shelter needs.
- Covering the costs of temporary key human resources in operational capacities for up to six months.
- Renting three multi-purpose vehicles to improve mobility in field operations.
- Distributing 300 household repair kits, procured through fundraising campaigns and other donations to the RCSBH, to assist families in rebuilding their homes.

This support constituted a key part of the overall operational plan, with greater impact than what individual donations could achieve.

Withing the first three months, activities focused on:

- Continuing the relief operation, detailed assessments, cash-based interventions (CVA), and shelter interventions through wall repair kits for affected households.
- Health activities, including the prevention of waterborne diseases.
- Coordination with other organizations and institutions.
- MHPSS support for the affected population as well as for Red Cross staff and volunteers.

Withing the last three months, activities focused on:

- A second round of CVA intervention.
- MHPSS and health support as required.
- Winterization support based on identified needs.

Following the operation's implementation, the RCSBH conducted projects focused on community-based disaster risk management approaches, as well as vulnerability and capacity assessments (VCA).

Targeting Strategy

Who was targeted by this operation?

The operation primarily focuses on households that have suffered significant losses due to the devastation caused by the flash floods and landslides. Particular attention was given to those whose homes had been damaged or destroyed, as they lacked safe living conditions and were among the most vulnerable.

These households were prioritized as their need for shelter and essential resources became increasingly urgent with the approach of the winter season. The severe losses they had endured had drastically reduced their ability to cope, leaving them highly exposed to risks that threatened their lives, health, and dignity. Without adequate support, these families faced additional hardships, including unsafe living environments, health risks, and further erosion of their well-being.

Through this operation, the RCSBiH aimed to address the most pressing needs of these vulnerable households, ensuring that they received timely and appropriate assistance.

Explain the selection criteria for the targeted population

The selection of target groups was based on a combination of assessments for damage scale, number of severely affected population, vulnerability criteria, and the operational mandate of the RCSBH during the emergency phase of the response. Priority was given to households whose primary residences were destroyed or rendered uninhabitable, as these families faced immediate protection, health, and shelter risks.

Targeting was further informed by vulnerability factors identified through field assessments conducted by local Red Cross branches and mobile teams, including households with elderly members, persons with disabilities, single-parent families, and families with limited income or no alternative accommodation options. These groups were identified as having reduced coping capacity and limited access to recovery mechanisms without external support.

Geographical prioritization was applied in areas most severely affected by flash floods and landslides, where access to basic services was disrupted and where the scale of damage exceeded the response capacity of local authorities. The approaching winter conditions were an additional determining factor, as they increased the urgency of assistance for households exposed to unsafe living conditions.

The logic of the intervention was therefore to concentrate available resources on those households facing the highest immediate risks to life, health, and dignity, while ensuring that assistance complemented existing support provided by authorities and Movement partners and avoided duplication.



Total Assisted Population

Assisted Women	445	Rural	60%
Assisted Girls (under 18)	55	Urban	40%
Assisted Men	350	People with disabilities (estimated)	2%
Assisted Boys (under 18)	50		
Total Assisted Population	900		
Total Targeted Population	2,350		

Risk and Security Considerations (including "management")

Does your National Society have anti-fraud and corruption policy?	Yes
Does your National Society have prevention of sexual exploitation and abuse policy?	Yes
Does your National Society have child protection/child safeguarding policy?	Yes
Does your National Society have whistleblower protection policy?	Yes
Does your National Society have anti-sexual harassment policy?	Yes

Please analyse and indicate potential risks for this operation, its root causes and mitigation actions.

Risk	Mitigation action
Realization of activities	A particular challenge was the exceptionally extensive general response carried out in the affected local communities, which caused enormous strain and pressure on staff at the local level—both within the RCSBiH and more broadly, including municipal employees, social welfare centers, civil protection services and others. As a result, the implementation of the DREF operation was significantly hindered and delayed.
Procurement and Logistical Challenges	To mitigate procurement delays, procurement began as early as possible. The operation also benefited from the expertise of hired professionals, with additional support from the IFRC CCD CSEE to ensure optimal and timely logistical operations.
Damaged Road Infrastructure	The severe damage to roads in the affected regions presented significant challenges for delivering aid. To address this, it was essential to equip local Red Cross branches with vehicles capable of navigating difficult terrains. Close coordination and collaboration with Civil Protection units and other field stakeholders ensured the effective implementation of operations despite these logistical obstacles.



Risk of Waterborne Diseases	To avoid further waterborne infections, it was necessary to provide additional quantities of clean water and hygiene packages, as well as to create informational leaflets on how to protect human health.
Continued Heavy Rainfall and Secondary Disasters	<p>Heavy rainfall during the response, occurring several days after the landslides, caused the implementation of activities to proceed more slowly. It further complicated response efforts and posed risks to rescue teams. The RCSBiH closely monitored weather forecasts and remained flexible and ready to adjust its operations in the event of hazardous conditions.</p> <p>Additional information on mitigation measures was presented under the Risk Reduction, Climate Adaptation and Recovery component.</p>
Coordination with Stakeholders	Effective coordination with all actors involved in the response was crucial to prevent duplication and to ensure that no humanitarian needs were overlooked. Regular meetings were held with relevant stakeholders to clarify roles, responsibilities, and mandates, fostering a coordinated and comprehensive response.
Staff workload and supply constraints	During the DREF flood operation, the main challenge had been the high workload of staff and limited availability of essential supplies, which affected the timely delivery of assistance. To address this, RCSBH in future will organize field teams combining permanent staff and volunteers, with clear roles and task distribution.
<p>Please indicate any security and safety concerns for this operation:</p> <p>Several security and safety challenges were identified for this operation, which required careful planning and mitigation measures.</p> <p>Volunteer Insurance and Safety: All volunteers engaged in the operation were insured to ensure their protection. This measure provided security and support in case of injury or illness while working in the field.</p> <p>Health Risks in the Field: Volunteers and responders were exposed to potential health risks, including waterborne diseases due to contaminated sources. Preventative measures included the provision of clean water, hygiene packages and access to medical support. PFA was also provided to both responders and affected populations to mitigate the emotional impact of the disaster.</p> <p>Secondary Floods or Landslides: The risk of a second wave of flash floods or landslides remained a significant threat due to continued rainfall. The operation closely monitored weather forecasts and maintained coordination with Civil Protection to ensure timely warnings and adapt activities as needed.</p> <p>Challenging Winter Conditions: The approaching winter posed major challenges for accessing affected populations. Low temperatures, rain, or snow hindered operations, making it essential to plan safe access routes and pre-position necessary supplies wherever possible.</p> <p>Slow Recovery of Road Infrastructure: Damage to road infrastructure limited access to many affected communities, especially in remote areas. The slow reconstruction further delayed aid delivery. The operation relied on alternative transportation options and close coordination with local authorities to overcome these logistical challenges.</p>	
Has the child safeguarding risk analysis assessment been completed?	No



Implementation



Shelter Housing And Settlements

Budget: CHF 12,970

Targeted Persons: 900

Assisted Persons: 900

Targeted Male: -

Targeted Female: -

Indicators

Title	Target	Actual
Number of vehicles used for the distribution of kits	3	3
Number of staff engaged in the operation	15	15
Number of emergency kits distributed	300	300

Narrative description of achievements

The distribution of emergency kits to affected households was carried out, ensuring the establishment of minimum living conditions in the impacted buildings and contributing to the protection of the lives, health, and human dignity of the affected families.

Lessons Learnt

It would have been extremely useful to have a framework agreement or reserves of emergency kits in place, so that they could be distributed as soon as possible after the onset of the disaster triggered by natural hazard, as well as a dedicated fund to guarantee resources for insuring volunteers directly involved in fieldwork (through insurance payments, purchasing necessary uniforms and equipment, etc.).

Challenges

One of the main challenges encountered was the lack of uniforms for staff and volunteers. Due to the heavy workload of the staff involved in implementing the activities, the procurement of this equipment could not be completed as planned.



Multi Purpose Cash

Budget: CHF 95,576

Targeted Persons: 900

Assisted Persons: 900

Targeted Male: -

Targeted Female: -

Indicators

Title	Target	Actual
Number of households supported with cash grants	300	300



Narrative description of achievements

Within the framework of the DREF project, CVA was distributed based on the percentage of municipality impact to 300 households, allocated as follows:

Jablanica – 85 households (28.33%)

Konjic – 85 households (28.33%)

Fojnica – 50 households (16.67%)

Kreševo – 40 households (13.33%)

Kiseljak – 40 households (13.33%)

Beneficiary selection and verification were carried out through locally established committees comprising representatives of the Red Cross, Civil Protection, and Social Welfare services, ensuring coordination with local authorities and community-level oversight. Households were identified based on agreed vulnerability and damage criteria, with data collected through standardized digital tools and consolidated into a unified database to support transparency and avoid duplication.

The cash delivery mechanism was selected based on legal feasibility, beneficiary accessibility, and operational coverage. Home delivery of cash was identified as the most appropriate option to ensure inclusive access, particularly for vulnerable households with limited mobility, no access to banking services, or low digital literacy.

A Framework Agreement was signed with JP BH POŠTA for the delivery of cash assistance. The procurement process was conducted in accordance with IFRC procurement procedures and implemented with IFRC approval for an exception to competitive tendering, based on the provider's legal exclusivity. The provider's nationwide coverage, cost-effectiveness, and proven capacity, combined with established verification and monitoring mechanisms, ensured a timely, accountable, and compliant implementation of cash assistance.

Following the floods, RCSBiH, as Secretariat of the Bosnia and Herzegovina Cash Working Group (BiH CWG), coordinated with partners to define cash transfer values using a locally adapted Minimum Expenditure Basket (MEB). This approach ensured that transfers were sufficient to cover essential needs, including food, water, hygiene, and basic household recovery items. Coordination among CWG members helped align interventions, avoid duplication, and support a unified understanding of household needs.

To ensure transparency and responsiveness, RCSBiH established a feedback mechanism that allowed beneficiaries to share questions, concerns and feedback through a dedicated call center and email address. Feedback received during the implementation indicated a high level of satisfaction with the flexibility of cash assistance in meeting essential needs, while also pointing to some confusion regarding eligibility criteria. All concerns raised were addressed in a timely manner and used to improve communication and service delivery during the response.

In addition to this feedback mechanism, post-distribution monitoring and beneficiary satisfaction surveys were planned as part of the operation to assess the efficiency and quality of the response. These tools were intended to capture beneficiary perspectives on the adequacy of assistance, protection-related concerns, the quality of services provided by financial service providers and the accessibility of local markets. The findings were to be used to inform adjustments to future cash interventions and strengthen accountability to affected populations.

During the completed flood response, cash assistance under the DREF operation was delivered in a single installment to provide immediate support to affected households. While only one instalment was implemented under this response, cash and voucher assistance in flood operations is generally delivered in multiple phases to support coordination among donors and to allow adjustments based on monitoring, needs assessments and beneficiary feedback. A phased approach enables timely assistance while retaining the flexibility to refine targeting and transfer values as required.

Lessons Learnt

During the lessons learned process, a very challenging official verification of beneficiary lists was identified. Therefore, it would be highly beneficial to work with relevant actors in local communities (social welfare centers and civil protection) to establish a system that would ensure timely verification of beneficiary data and guarantee a more transparent and timelier implementation of activities.

Challenges

Challenges in the verification process mainly involved data validation and reconciling information from multiple sources. These were addressed through committee-based verification and coordination mechanisms, enabling confirmation of eligible households prior to final disbursement, while ensuring transparency, community trust, and alignment with local authorities.



Budget: CHF 42,467

Targeted Persons: 1,000

Assisted Persons: 1,000

Targeted Male: -

Targeted Female: -

Indicators

Title	Target	Actual
Number of workshops held on Health in Emergencies	1	1
Number of educational materials on health risks distributed	5,000	5,000
Number of crisis kits distributed	300	0
Number of PSS sessions held for responders	5	0
Number of PFA trainings for volunteers conducted	1	0
Number of PSP kits distributed	100	0

Narrative description of achievements

A workshop on health in emergency situations was conducted for staff and volunteers, and educational materials were distributed.

Explanation for non-implemented activities:

The planned procurement of PSS materials was not completed due to the exceptionally high needs generated by the floods and the limited human and operational capacities available at the time. During the emergency response phase, the absolute priority was saving lives and preserving human dignity, which required that all available staff and logistical resources be fully directed towards life-saving activities, emergency assistance, distribution of relief items, and ensuring the safety of affected communities.

In parallel, procurement processes related to PSS materials were initiated; however, they could not be finalized within the project timeframe due to repeated procurement procedures resulting from an insufficient number of available service providers and suppliers in the local market.

Despite these constraints, psychosocial support remained a key component of the response. The Red Cross Society of Bosnia and Herzegovina provided PSS services through its support telephone hotline, offering direct psychological assistance to beneficiaries through multiple and often multi-day conversations, tailored to individual needs during the acute phase of the emergency.

Given the nature of the intervention as an emergency response, this project primarily addressed immediate and urgent needs, while more structured individual and group-based PSS activities were planned for subsequent phases of the response. These activities were later implemented through the development of a PSS manual, training of volunteer groups for PSS delivery, and dissemination of information to the population to increase awareness and understanding of psychosocial support, with support from partners including IOM and external donors, such as the German Red Cross.

Lessons Learnt

It was identified that a broader engagement of staff and volunteers was necessary to prevent the already overstretched personnel from lacking the capacity to implement all planned activities during the extensive and intense humanitarian response.

- The public procurement process should be planned earlier, allowing sufficient time for possible repetitions or failed tenders.

It is necessary to have predefined and approved alternative procurement options available (e.g., direct contracts, framework agreements, local suppliers).

Activities that depend on specific materials should be linked to clear processes for verifying availability and delivery timelines before committing to implementation.

During emergency situations (floods, earthquakes, etc.), plans should be adapted more flexibly, as priorities quickly shift according to the needs of the affected population.

Strengthening coordination between sectors (e.g., PSS and logistics) can help minimize the risks of unsuccessful procurement or delays in conducting workshops.

Use of cross-border support: The National Society has recognized the importance of mobilizing human resources from the region in case of disasters and emergencies, when possible. This approach contributes to a more effective response and support to affected populations, while also strengthening the overall capacity of the National Society.

Challenges

Due to staff overload and the unavailability of the requested goods on the market, only the workshop and the procurement of educational materials were implemented, while the remaining planned activities were not carried out.

During the implementation of the operation, planned MHPSS activities were not carried out. Psychological First Aid trainings, psychosocial support sessions for responders, and the distribution of MHPSS support materials had been foreseen but were not implemented due to operational constraints and competing priorities during the response. This highlighted the challenge of integrating MHPSS components into a fast-paced emergency operation, particularly in the absence of readily available trained personnel and simplified delivery modalities.

The operation demonstrated the need to adopt more flexible and light MHPSS approaches that can be applied during high-pressure responses. As climate-related disasters are becoming more frequent and emotionally demanding, future operations would benefit from simplified interventions such as brief PFA refreshers, peer support check-ins, or structured group debriefings. These approaches should target both affected communities and internal teams, including staff and volunteers. In addition, the experience underscored the importance of establishing a small pool of MHPSS-trained volunteers or surge staff who can be activated at an early stage of the response.

Another challenge identified during the operation was the absence of community feedback mechanisms. While CEA activities were planned, they were not implemented, which limited the ability to understand community perceptions and emotional needs. This experience emphasized the importance of integrating MHPSS considerations into community feedback tools in future responses, such as including simple questions related to emotional distress through call centers, volunteer visits, or other feedback channels, to better inform response planning and adjustment.

The operation also revealed gaps related to preparedness, particularly the lack of pre-positioned MHPSS materials and supplies. MHPSS support materials and related materials were not distributed, partly due to their unavailability at the time of the response. This highlighted the need to strengthen preparedness measures, including the establishment of framework agreements with suppliers and the pre-positioning of basic PFA and MHPSS support materials as part of emergency preparedness planning.

Finally, the operation provided an opportunity to reflect on existing standard operating procedures. SOPs for emergency response for common hazards such as floods or fires, will be developed. Particular attention will be given to improving procedures related to procurement, framework agreements, including MHPSS components and staff and volunteer care systems, ensuring that lessons learned from this DREF operation are systematically incorporated into future preparedness and response frameworks.



Water, Sanitation And Hygiene

Budget: CHF 35,304

Targeted Persons: 900

Assisted Persons: 900

Targeted Male: 400

Targeted Female: 500

Indicators

Title	Target	Actual
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Number of disinfection sets distributed	300	300
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Narrative description of achievements

In response to the severe contamination of residential buildings caused by flash floods and landslides, the RCSBiH procured and distributed 300 disinfection sets intended for households whose homes were affected by mud, debris, and unclean materials. The activity directly addressed the urgent need to disinfect living spaces and reduce health risks linked to polluted environments.

Each disinfection sets contained disinfection liquid and a backpack spray pump, enabling beneficiaries to carry out thorough disinfection of both the interior and exterior parts of their homes. The inclusion of spray pumps ensured the safe and effective application of disinfectants, particularly in hard-to-reach or heavily contaminated areas.

The distribution was conducted based on verified beneficiary lists, targeting households whose homes were damaged but structurally safe to remain in. Distribution lists were signed by recipients, confirming receipt of the packages and ensuring transparency and accountability in the process.

Through the use of these packages, households were able to clean and disinfect their living spaces, which significantly reduced the risk of infections and disease outbreaks. This intervention supported families in restoring minimum hygiene standards and safe living conditions, allowing them to remain in their homes and begin early recovery.

In selecting the disinfection products, the RCSBiH took into account their effectiveness and environmental impact, procuring products that were necessary for disinfection while minimizing potential harm to the environment.

Lessons Learnt

There was an identified need for the existence of a specific framework agreement or pre-positioned stock of items in the relevant sector, with the aim of improving the timeliness of activity implementation and thereby enhancing early action.

Challenges

The greatest challenge was the difficult access to affected households, due to the extensive destruction caused by the natural disaster.



Risk Reduction, Climate Adaptation And Recovery

Budget: CHF 0

Targeted Persons: 1,000

Assisted Persons: 1,660

Targeted Male: -

Targeted Female: -

Indicators

Title	Target	Actual
Number of DRR leaflets distributed	1,000	1,660

Narrative description of achievements

Climate considerations were integrated into the operational strategy through structured discussions and field-based analysis conducted during the response. The operation recognized that the floods and landslides were not isolated events but part of a broader pattern of increasingly frequent and intense climate-related hazards affecting vulnerable communities. Internal coordination meetings and exchanges with local authorities and civil protection focused on understanding how climate variability, environmental degradation and changing precipitation patterns were contributing to recurrent risks, and how these factors should inform both immediate response decisions and longer-term priorities.



Emphasis was placed on strengthening community preparedness, promoting self-protection measures, to protect life, health and human dignity in the affected communities until the humanitarian response by external actors begins.

While the scope of the operation remained focused on immediate humanitarian needs, the integration of climate considerations helped ensure that activities were designed with an awareness of longer-term risks and informed the identification of priorities for future disaster risk reduction and climate adaptation programming beyond the DREF operation.

Lessons Learnt

This gap also highlighted a clear opportunity for institutional development and longer-term planning. Addressing the needs imposed by climate change will require the gradual integration of climate risk considerations into existing emergency response procedures, preparedness plans and vulnerability assessment methodologies. The lessons learned process indicated the need to review and adapt current practices so that they reflect evolving risk patterns, particularly the increasing frequency and intensity of floods, landslides and other climate-related hazards affecting vulnerable communities.

To enable this, targeted technical support and dedicated resources are required, including support for developing climate-informed standard operating procedures, strengthening staff and volunteer capacities through specialized training, and even more improving coordination with civil protection authorities and technical institutions (already started in 2025). Long-term programmatic support will also be introduced to link emergency response with disaster risk reduction and climate adaptation initiatives, ensuring that future operations are guided by defined procedures that better respond to climate-related vulnerabilities rather than addressing impacts on an ad hoc basis.

Challenges

The greatest challenge was finding actors willing to commit to sustained and dedicated engagement in this area, as well as reaching a shared understanding on priorities among multiple stakeholders. Climate-related risks require long-term planning, technical expertise and institutional ownership, while most available mechanisms and funding streams remain oriented toward short-term emergency response. This resulted in limited capacity to move beyond immediate humanitarian action toward structured prevention, preparedness and adaptation measures during the operation.

To address this challenge, a more deliberate and coordinated approach is required from RCSBH that will need to position itself as a convening actor by initiating structured dialogue with civil protection authorities, local governments and Movement partners to jointly define priorities and responsibilities. Establishing a clear strategic framework for climate-related disaster risk reduction, supported by evidence from recent operations and lessons learned, would help align stakeholders around common objectives. Dedicated technical support, predictable funding and formalized coordination mechanisms will also be essential to ensure sustained engagement and enable the transition from ad hoc responses to longer-term, climate-informed programming.



Community Engagement And Accountability

Budget: CHF 2,558

Targeted Persons: 1,000

Assisted Persons: 0

Targeted Male: -

Targeted Female: -

Indicators

Title	Target	Actual
Number of households included in humanitarian mapping	1,133	0

Narrative description of achievements

The call center received feedback from the field, while intensive visits and discussions with all stakeholders and local communities (beneficiaries, institutions, other aid providers) were carried out by staff and volunteers of local Red Cross branches.

- The unused funds for this component were returned to IFRC.



Lessons Learnt

There was a need for a more systematic mechanism to engage all local community actors in the feedback process and in analyzing the implementation of activities.

Challenges

Due to the significant workload of the staff engaged in the humanitarian response, these activities could not be carried out within the planned timeframe. An additional challenge was the inability to reallocate available funds to cover staff engagement costs, which resulted in the funds being returned.



Coordination And Partnerships

Budget: CHF 2,558

Targeted Persons: 0

Assisted Persons: 0

Targeted Male: -

Targeted Female: -

Indicators

Title	Target	Actual
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Narrative description of achievements

The RCSBiH plays a vital role in this coordination structure, actively engaging in decision-making processes and collaborating closely with UN agencies and other international partners and coordination was carried out at all levels of organizational structure:

-The Red Cross Society of Bosnia and Herzegovina coordinated with the Ministry of Security of Bosnia and Herzegovina, components of the International Red Cross and Red Crescent Movement, and international organizations/institutions.

-The Red Cross of the Federation of Bosnia and Herzegovina coordinated with the Federal Civil Protection Administration and relevant entity-level institutions/organizations.

-Local Red Cross organizations coordinated through the establishment of local commissions (Red Cross, Centers for Social Work, and Civil Protection), which guided the entire humanitarian response on the ground and coordinated all actors involved in direct humanitarian assistance in the affected communities.

Lessons Learnt

There was a need for a more systematic mechanism to coordinate all actors involved in the implementation of the natural disaster response.

Challenges

Challenges were quite significant when involving other actors in coordination, with a focus on difficulties in information sharing. The very low response to coordination was caused by the fact that no funds were spent on this component.



National Society Strengthening

Budget: CHF 50,090

Targeted Persons: 50

Assisted Persons: 0

Targeted Male: -

Targeted Female: -



Indicators

Title	Target	Actual
Lessons learned workshop conducted	1	1

Narrative description of achievements

With DREF support, RCSBiH engaged essential personnel covering logistics, disaster management coordination, field coordination, finance, health/MHPSS, and public communication functions. Specifically, two logisticians supported procurement processes and the delivery of relief items; one Disaster Management Coordinator ensured overall coordination and alignment with operational objectives; and a Field Coordinator oversaw implementation at field level in close cooperation with local branches. Field teams conducted needs assessments and distributions in affected communities. Financial management was supported through two finance officers responsible for payments and financial tracking, while health and psychosocial aspects were coordinated through a Health/MHPSS Coordinator. Public communication and transparency were supported through the engagement of a PR officer, alongside basic monitoring and administrative support.

The engagement of this staff enabled a coordinated approach to the response, supported timely delivery of assistance, ensured financial oversight, and maintained transparency towards stakeholders and the public. However, despite these reinforcements, the scale of the disaster and the intensity of the response placed a significant burden on both existing RCSBiH staff and additionally engaged personnel at local level. Staff were required to cover multiple functions simultaneously, which affected the pace and scope of implementation in certain areas.

Lessons Learnt

Within the lessons learned, it was established that there is a need to emphasize the clear definition of roles and responsibilities for personnel involved in the implementation of humanitarian response. Although individual staff duties and organizational structure were generally defined through job descriptions, it was noted that for each activity carried out, it would be necessary to specify the roles and responsibilities of the involved personnel through a specific Terms of Reference (ToR).

Key messages from both days of the workshop:

It is essential to have a clear, pre-established response system with well-defined roles, communication channels, and operational plans.

Leadership should maintain a field presence and make decisions based on actual local needs and capacities.

Volunteers require a systematic approach: registration, training, protection, logistical support, and recognition for their work.

A standardized needs assessment methodology and a centralized database at the DCK BiH level are necessary.

Regional warehouses should be established, access to transport ensured, and a digital platform developed for tracking goods.

Visibility should be an integral part of the response, with clearly defined communication tasks, responsible persons, and tools.

The type of support should be aligned with real needs, ensuring assistance reaches targeted beneficiaries promptly.

Main joint recommendations:

Establish an operational response plan with clearly defined roles.

Strengthen local capacities and promote autonomy.

Establish systems for communication, database management, logistics, and volunteer management.

Enhance partnerships with the Civil Protection and local authorities through formalized cooperation.

Develop digital tools and platforms for stock management and reporting.

Conclusions from the two-day lessons-learned workshop:

The workshop highlighted the importance of preparedness, coordinated response, and systematic management of resources, volunteers, and information to ensure effective and timely assistance to affected communities.



Challenges

Taking into account the scale of the natural disaster and the extensive humanitarian response, it is important to highlight that there was a noticeable heavy workload on the staff. The existing personnel of the RCSBiH and its structures were burdened, as well as the additionally engaged staff working in local communities, who were also extremely overburdened.



Financial Report

Please explain variances (if any)

A portion of the planned activities could not be fully implemented due to the significant operational burden placed on staff during the emergency response, as well as differences between the initially allocated budget and the actual expenditures incurred. Following the natural disaster of 4 October, RCSBiH staff were fully engaged in life-saving activities, emergency assistance delivery, and coordination of the humanitarian response. As a result of this workload, the financial report has not yet been finalized; however, the Society will complete and submit it as soon as operational conditions allow.

In the financial report, the budget for PSSR is reflected under a single budget line (PO09), while related expenditures are distributed across several budget lines. This reporting structure has resulted in inflated variances in Section II, for example where the budget for PO03 is reflected as CHF 89,000 instead of CHF 95,000, consequently increasing the apparent variance.

From a financial perspective, the final figures indicate the following:

Paid by IFRC: CHF 226,782.00

Reported expenditure: CHF 153,701.57

Returned amount: CHF 73,080.43



DREF Operation

Selected Parameters			
Reporting Timeframe	2024/10-2025/09	Operation	MDRBA017
Budget Timeframe	2024/10-2025/09	Budget	APPROVED

Final FINANCIAL REPORT

Prepared on 26/Sep/2025
All figures are in Swiss Francs (CHF)

MDRBA017 - Bosnia and Herzegovina - Flash Flood

Operating Timeframe: 18 Oct 2024 to 30 Apr 2025

I. Summary

Opening Balance	0
Funds & Other Income	253,291
DREF Response Pillar	253,291
Expenditure	-163,692
Closing Balance	89,599

II. Expenditure by planned operations / enabling approaches

Description	Budget	Expenditure	Variance
PO01 - Shelter and Basic Household Items	12,178	1,464	10,714
PO02 - Livelihoods			0
PO03 - Multi-purpose Cash	89,743	97,427	-7,685
PO04 - Health	39,875	6,567	33,308
PO05 - Water, Sanitation & Hygiene	33,149	15,198	17,951
PO06 - Protection, Gender and Inclusion			0
PO07 - Education			0
PO08 - Migration			0
PO09 - Risk Reduction, Climate Adaptation and Recovery	15,459		15,459
PO10 - Community Engagement and Accountability	2,402		2,402
PO11 - Environmental Sustainability			0
Planned Operations Total	192,806	120,657	72,149
EA01 - Coordination and Partnerships	2,402	418	1,984
EA02 - Secretariat Services	11,050		11,050
EA03 - National Society Strengthening	47,033	42,617	4,416
Enabling Approaches Total	60,484	43,035	17,449
Grand Total	253,291	163,692	89,599

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