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# Pre-emptive crowdfunding to enable immediate disaster relief

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Hackathon for Good 2018

### **Author Note**

A draft about the problem involved at world vision, the goal it must achieve and the proposed solution. This draft is still in progress and need many more changes before the process can be implemented in the right way.

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#### **Problem**

When looking at predicting financial data for humanitarian aid the problem is not the availability of data but the connection between those data sources. Money is put into funds after a disaster strikes and funding mainly motivated by political reasons. Because the money is put in at different weeks and even months after the disaster happens it is not easy to determine which financial flow relates to which allocated resources that are used as humanitarian aid. Because of this funding slack, resources and help is offered to late and when political pressure is high enough.

#### Goal

The best would be to already have funding available when needed. In this way fund management organizations can immediately allocate the money and in this way help people in a more efficient way.

### Needed change

To reach the goal a new way of thinking needs to be implemented. It must become normal to already fund a certain predicted disaster to create instant availability of financial resources when needed. When we look at where funds coming from, governments play a big role. When changing the way of governmental thinking this must start by society itself.

### **Opportunity**

To chance this mentioned way of thinking we came up with a new idea. We came up with a platform where it is possible to already give consent to funding aid when the disaster strikes. When the fund managing organization decides the probability of a possible disaster has reached a certain threshold a campaign is started on the platform and donors can consent to giving money when needed. When the disaster eventually strikes the money is credited from the accounts and immediate available

#### Allocation

The money itself is allocated by a managing organization. This organization creates a kind of insurance that the money is used for the right causes. NGO's can request funding at this organization. The organization will decide how the money is allocated based on experience and inhouse consultancies. By using an overviewing organization, NGO's with low efficiency and bad habits can be granted less money. This will eventually result in a more efficient supply chain of providing humanitarian aid. NGO's get the drive to perform because in this way they can request higher funding.

### **Transparency**

The fund managing organization requires feedback of the NGO's on how they spend their money. Also, surveys are taking out to see what the influence of the help of the NGO is. All the donors involved get updated on where the money is spent on. We think this can build trust at the donors and is a reason to improve the efficiency of humanitarian aid distribution.

## Pressure on politicians

Huge amounts of funds are coming from the government. In the platform we show which countries are already consenting to funding the specific disaster when it occurs. Also, the money raised by donors are shown. This comparison increases pressure on politicians to act on behalf of society and also consent to paying if necessary.

### **Further Implementations**

- Possible to implement more personal options like, what do I want to fund (food, shelter)
- Use generated data (reaction levels on certain disasters, feedback loop) to improve predictive model.

## Difference with already existing applications

DEC in UK run appeals to the biggest charities to collect money and then distribute this to Humanitarian aid organizations. We would like to do this at crowd funding way and then connect this with humanitarian aid and NGO level. We do this by setting up a platform where individual donors, NGO's (and Humanitarian aid Organizations), volunteers and beneficiaries are involved to consent to paying before a disaster strikes. This enables the organization to immediately, when needed, have enough financial resources to help. This approach will increase public involvement in humanitarian actions and will apply pressure to governments by constantly getting feedback on their actions.

## **First Process model**

Below you can find our first process proposal.

