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Why These Matter



COP31 / FROM PROMISE TO PROTECTION

Stop calling survival a funding ambition.

Follow the money until it becomes protection people can actually use.

Source: WTM analysis I Paris Agreement, Article 9

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Why These Matter

COP31 / CLIMATE FINANCE

11 NOVEMBER 2026

02 / 06



FOLLOW THE DELIVERY CHAIN

A pledge is only the first step.

Commitment › payment › working protection
Track the stage, the date and who is responsible.

Source: WTM delivery test I Paris Agreement, Article 9

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READ THE FINANCIAL TERMS

Who pays after the announcement?

Grants, loans and guarantees carry different obligations. Ask who repays and who bears risk.

Source: OECD I Climate finance, 2024 data

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LOCAL KNOWLEDGE BELONGS IN THE PLAN

Whose protection? Whose decision?

People facing the risk need a say in the design, access and upkeep of the protection they use.

Source: Paris Agreement, Article 9.9 I WTM analysis

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SAVE THIS DELIVERY TEST

Choose one promise. Ask six questions.

Payer / Terms / Additionality
Access / Delivery / Protection

Source: WTM | Six proposed tests for climate finance

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THE RESULT SHOULD REACH ORDINARY LIFE

Judge the promise by the protection.

What is funded, for whom, by when,
and on whose financial terms?

Source: WTM analysis I COP31 editorial, 11 November 2026

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Six questions for one promise.

WTM proposes these tests for climate-finance announcements. They are a reader's framework, not decisions already adopted by COP31.

01

Payer + next payment

Who is paying, from which budget, and when is the next payment due?

02

Financial terms

Is this a grant, loan, equity investment or guarantee? Who repays and carries risk?

03

Additionality

What is genuinely new? What was already budgeted, relabelled or counted elsewhere?

04

Access + local voice

Who is eligible, how do they apply, and how can affected people shape decisions?

05

Delivery record

What has been approved, paid and completed? Who owns the next unfinished step?

06

Useful protection

What service or safety outcome improves, for whom, and how will it be checked?

Missing information is a reason to ask, not automatic proof of misconduct.

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Keep the promise in view.

Choose a commitment by a government, development bank, employer or local authority. Open its primary announcement and budget or project document.

Promise / institution

Primary announcement + date

Budget or project document

Next payment + responsible institution

Record each test as:

EVIDENCED / NOT DISCLOSED / NEEDS VERIFICATION

Save the source, reporting date and next check. A pledge, approval, payment and operational service are different stages. Do not count one as another.

Ask: What funded protection will this deliver, for whom, by when, and on whose financial terms?

Evidence you can open.

Prepared 11 November 2026. Early-conference analysis, not a report of COP31 outcomes. UNFCCC lists COP31 for 9-20 November in Antalya, Türkiye, with the Leaders Summit on 11-12 November.

UNFCCC: COP31 + Leaders Summit

Conference and summit dates.

Paris Agreement: Article 9

Finance responsibilities, public and grant-based adaptation resources, efficient access.

COP29: Decision 1/CMA.6, paragraphs 7-8

The $300bn goal and broader $1.3tn call are not additive grant pots or disbursements.

COP30: Decision, paragraph 53

Calls for efforts to at least triple adaptation finance by 2035; the paragraph gives no dollar baseline.

UNEP: Adaptation Gap Report 2026

Needs, international finance and projected scenarios use different definitions. Read assumptions.

OECD: Climate finance, 2013-2024

Financing instruments and recipient groups; climate finance is broader than adaptation.

The scenes depict fictional people and places as editorial illustrations. They do not document real projects, meetings or events. The six tests are WTM's editorial recommendations.