

Climate Resilience: The New Business Advantage

How Can Preparedness Become Competitiveness?

bcsdh

Magyarországi Üzleti Tanács a Fenntartható Fejlődésért

Business Council for Sustainable Development in Hungary

About BCSDH

The Business Council for Sustainable Development in Hungary (BCSDH) is the national partner organization of the World Business Council for Sustainable Development (WBCSD). The organization is a **community of forward-thinking business leaders of companies**. The BCSDH's aim is to mobilize the business sector to create an economically, socially, and environmentally sustainable future, for which we seek to identify constructive business solutions, and to encourage collaborative action.



152
member companies*



40%
of Hungarian GDP



Member of the **WBCSD**
Global Network

*based on 15 October 2026

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The Cost of Inaction Is Rising

EXECUTIVE SUMMARY ON CLIMATE RESILIENCE





Could the extreme weather events of 2026 mark a genuine turning point in how we assess the economic implications of climate change? Record-breaking heat, prolonged drought, historically low water levels and the resulting disruptions to energy, logistics and agriculture have directly affected business operations and financial performance. Some companies have encountered raw material shortages, restrictions on energy use or reductions in production. Will these experiences finally prompt us to **act to address the vulnerabilities of our systems**?

The destabilisation of natural systems is having increasingly serious consequences. **Corporate profitability is declining, the risk of damage to physical assets is rising, and disruptions to supply chains, infrastructure and the functioning of society are becoming more frequent.** The World Economic Forum now ranks physical climate risks among the major business risks shaping the global economy.

Europe is now the fastest-warming continent, heating up at twice the global average rate. According to the European Environment Agency, more than a quarter of the weather- and climate-related economic losses recorded in the European Union since 1980 occurred in the last four complete years alone. The Draghi report also warns that **Europe's future economic performance is closely linked to strengthening energy security, water security, critical infrastructure and climate resilience**.

Extreme heat alone has substantial economic consequences. Allianz Trade estimates that, at above 30 °C, each additional 1 °C can reduce labour productivity by an average of 3%. **In the most exposed European economies, cumulative GDP losses could reach 5–7% between 2026 and 2030.**

This calls for a new leadership approach. Investment in climate adaptation does more than prevent losses: it creates new economic value. International experience suggests that **every US dollar invested in resilience can generate savings of up to four dollars by avoiding health-related and productivity losses**.

Competitiveness, strategic autonomy, and resilience are not separate objectives; they reinforce one another. Companies that prepare for physical climate risks in good time do more than limit their losses. They build a lasting competitive advantage through more stable operations, more resilient supply chains, more favourable financing conditions and greater trust among investors, customers and employees.

As the cost of inaction continues to rise at an accelerating pace, investing in **resilience has become a key prerequisite for business continuity and competitiveness**. But how can we achieve this in practice? This publication, together with our Climate Resilience programme (to be launched on the BCSDH Academy platform at the end of 2026), explores the **tools, methodologies, and business solutions needed to make it happen**.

Attila Chikán Jr.
President, BCSDH

Irén Márta
Managing Director, BCSDH

Time to Transform 2030 – It is time to act

The goal of the BCSDH Time to Transform 2030 program is to achieve systemic transformation within the limited timeframe that is available. ***We believe that with the leading role of companies, this can be done!***



Members of the Hungarian Business Council for Sustainable Development as of 15 October, 2026.

Action 2020 — 2020 — ***Time to Transform 2030*** — 2030 — ***Vision 2050*** — 2050

VISION 2050

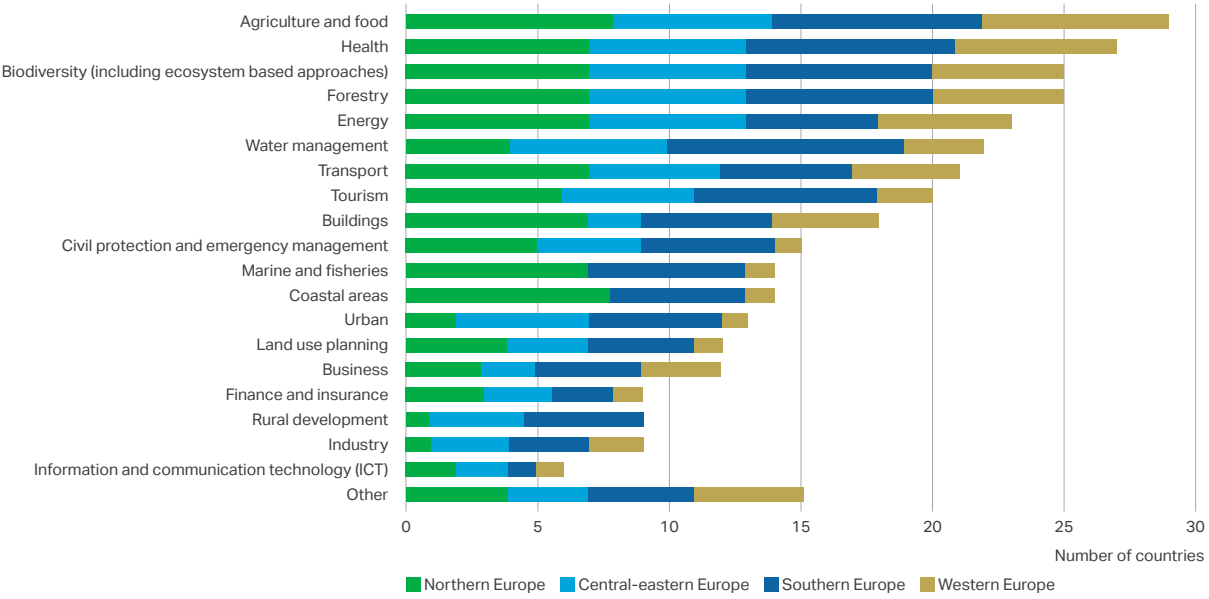
2019 Water | **2021** Climate-Neutral Economy | **2023** Biodiversity | **2024** Human Value | **2025** Climate Adaptation

Learn more about the ***Time to Transform 2030*** program.

Europe – Faster Warming, Less Time to Build Resilience

Europe is the fastest-warming continent, with temperatures rising nearly twice the global average rate. Scientific evidence shows that several climate risks have already reached critical levels, making emissions reductions alone insufficient. Accelerated warming leaves less time to adapt than in many other parts of the world. The key to the long-term competitiveness of businesses and institutions is to embed climate resilience systematically into strategic decision-making, infrastructure development and day-to-day operations.

Key affected sectors by geographical zone



Source: EEA, European Climate Risk Assessment, 2024

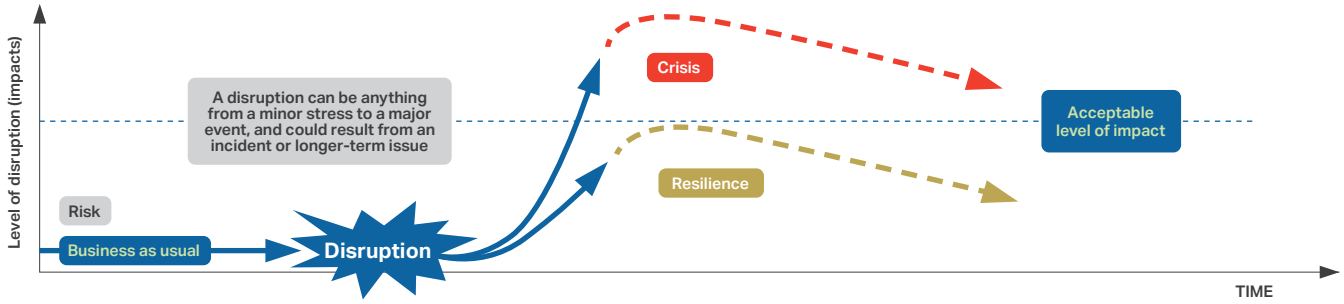


*The **effects of climate change** have become a part of our everyday lives; they **directly affect everyone at the individual and corporate level, regardless of industry**. The meaningful action of the business sector and cooperation with those involved is more urgent than ever.*

Péter Szauer,
Chair of the Board of Directors, HVG Kiadó Zrt.

Resilient Companies Emerge Stronger from the Impacts of Climate Change

Without **science-based resilience strategies**, climate risks could **reduce average corporate profits by 6.6–7.3% annually by 2035.** (WEF, 2024)



Source: PwC

RESILIENCE IS THE CAPACITY OF SOCIOECONOMIC AND ECOLOGICAL SYSTEMS TO:

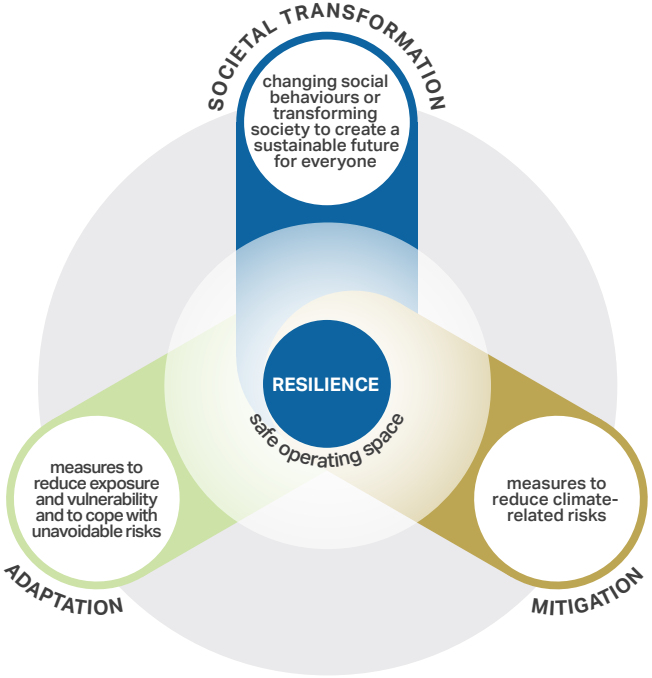
- **prepare for** and **cope with** disruptions and adverse impacts;
- **respond** or **reorganise** while maintaining their essential functions, identity and structure;
- **retain** their capacity to adapt, learn and transform; and
- **emerge** stronger in response to the impacts of climate change.

RESILIENT ORGANISATIONS

Characteristics	***DIVERSITY*** Expands the range of adaptation options	***MODULARITY*** Reduces the risk of failure of individual components	***CONNECTIVITY*** Strengthens collaboration and knowledge flows	***REDUNDANCY*** Ensures continuity of operations even in exceptional circumstances
Practical approaches	***Strengthening nature-based and community-led solutions*** that enhance both ecological and social adaptive capacity.	***Integrating employee health, wellbeing and climate adaptation*** into corporate strategy	***Promoting organisational learning and awareness*** so that systems can ***anticipate and adapt***, rather than merely react	***Developing resilient infrastructure,*** particularly built systems designed to withstand heatwaves, extreme weather and energy supply risks

How Are Mitigation, Adaptation and Resilience Connected?

Building climate resilience requires effectively combining three approaches: mitigation, adaptation, and societal transformation.



Source: WBCSD



Organizations often make decisions based on short-term priorities without fully considering their long-term and indirect impacts. We need business models that eliminate the trade-off between short-term performance and long-term value creation – because ultimately, ***what serves people and society in the long run is what makes businesses truly sustainable****.*

Zoltán Dapsy,
Managing Director, Aumovio Kft.



Security of supply is becoming the main challenge for the energy sector. Strengthening the resilience of our systems requires significant investment: for example, [burying] overhead power lines underground can ***cost up to seven times more****. The key question is how we balance the need for greater resilience with* ***what society and the economy can realistically afford****.*

Zsolt Jamniczky,
Deputy CEO, E.ON Hungária Zrt.

Resilience is **not solely an environmental or technical issue**: it is also a matter **of business continuity, people and competitiveness**. The organisations and systems that remain **viable in the long term** will be those that apply the precautionary principle and strengthen their adaptive capacity at a structural level.

Work Processes Must Adapt to Climate Change

Climate change will have **profound effects on labour markets**, working conditions and job quality. Work processes will **need to adapt to a changing climate** that may compromise workplace safety and make upskilling, retraining or career changes necessary.

As in other regions of the world, **extreme temperature events**, particularly **heatwaves**, pose the **most significant health risk in the Carpathian Basin**. The human body can acclimatise to high temperatures in the short term, typically within 3–12 days, but **long-term adaptation** to unfamiliar heat conditions can **take years**.

The number of **heat-stress days could increase tenfold** by the end of the century, particularly in the **Great Hungarian Plain** and **Budapest**.

More frequent **"tropical nights"** (when temperatures do not fall below 20 °C and buildings have no time to cool) amplify heat's adverse effects, **preventing the body from recovering adequately**.

Extreme heat can cause **fatigue and dehydration and exacerbate chronic illnesses** (such as cardiovascular conditions, diabetes, mental health disorders and asthma).

In Central and Eastern Europe, **46.1%** of people say they cannot afford to **keep their homes adequately cool in summer**.





*"**Extreme heat** is no longer just a seasonal public health challenge; it **has become a structural economic shock**. Recent data shows that once temperatures cross 30°C, every additional degree cuts labour productivity by roughly 3%. As a healthcare company, we see firsthand how physiological burdens, like increased cardiovascular strain, translate directly into a multi-billion-euro drag on Europe's growth. **Protecting our workforce is the absolute foundation of our economic resilience.**"*

Dr Peter Ahnesorg,
Managing Director, Roche Magyarország Kft.

Climate Change Is Making Work More Physically and Psychologically Demanding

The risk of **workplace accidents increases by 5–7% at temperatures above 30 °C** and by as much **as 10–15% above 38 °C. At 33–34 °C, productivity** in physically demanding occupations **may fall by up to half**.

HOW DOES INCREASED HEAT STRESS AFFECT WORK?

- **Declines in concentration, work intensity** and, consequently, **productivity**.
- Employees need **additional breaks**, further **reducing productivity** and **causing economic losses**.
- Increase in **physical discomfort**.
- **Deterioration** in manual dexterity, cognitive performance, visual-motor skills, short-term memory and alertness.
- **Increases** in aggression and risk-taking behaviour.



Find out more!

Preventing and alleviating occupational heat stress requires dedicated Occupational Heat Action Programmes (OHAPs). In practice, the **greatest opportunities** lie in advancing employee wellbeing, education, and adaptive infrastructure in an integrated manner.



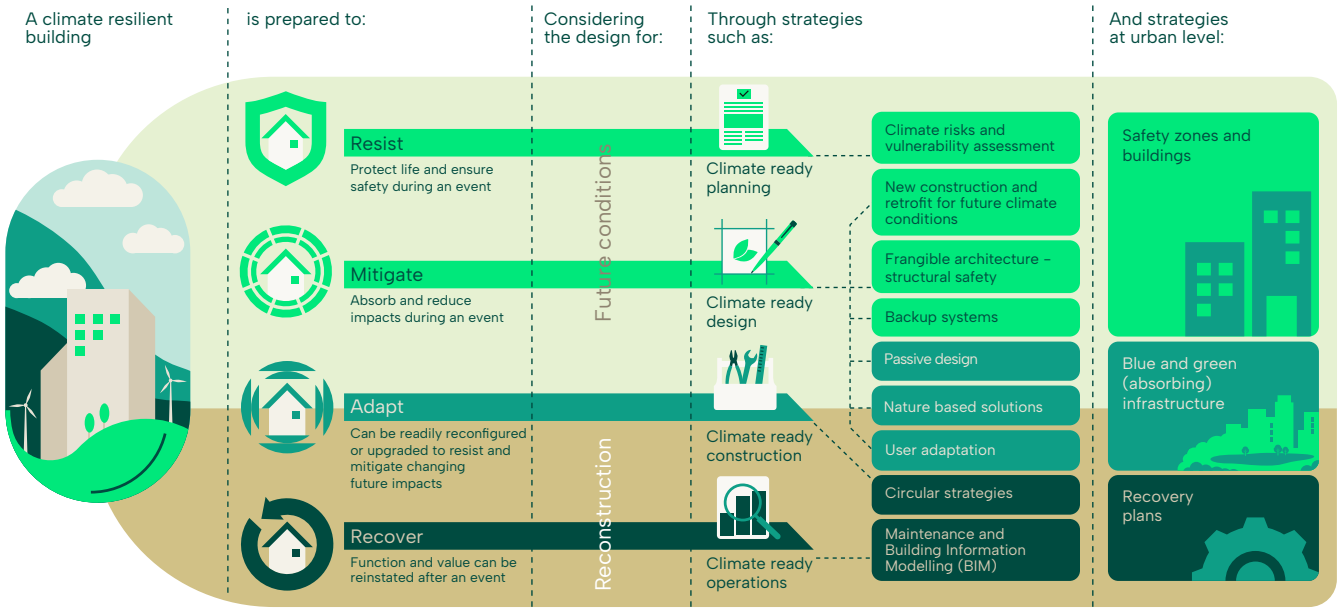
*A resilient organisation learns, experiments, empowers decentralised decision-making, and responds rapidly to feedback. These **leadership capabilities are particularly difficult to develop in our region – yet our survival, quite literally, may depend on them. That is why I believe we must cultivate them in ourselves and throughout our organisations**.*

Balázs Báthory,
Managing Director, Ziam Kft.

Climate Resilience in the Built Environment is Primarily a Business Issue

80% of the buildings standing today will still be in use in 2050.
Source: WEF, 2025

As climate change increasingly affects business operations directly, the role of the built environment is being fundamentally reassessed. **Buildings, factories, logistics centres and infrastructure are no longer simply places where businesses operate: they are strategic assets that determine an organisation's capacity to adapt.** Because buildings and industrial facilities are typically designed to last 50–100 years, today's investment decisions must prepare businesses to operate in a changing climate.



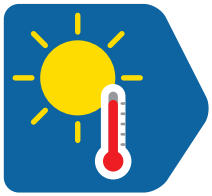
Source: WorldGBC, Resilience Strategy, 2025

Creating a climate-resilient built environment is primarily a business issue, not simply an architectural one. More frequent heatwaves, flash floods, water shortages and increasingly extreme weather events directly affect production continuity, employee health, energy consumption, water security and supply chain reliability. An inadequately prepared site may face higher operating costs, rising insurance premiums, more frequent business interruptions, and a long-term competitive disadvantage.

Climate Resilience Will Become a Key Factor in Investment Decisions

Heat stress, one of the most severe climate risks both in Europe and globally, clearly illustrates how adaptation is becoming a business necessity.

All of this also calls for a new approach from business leaders. When developing the built environment, compliance with current standards is no longer sufficient; it is also essential to consider whether a new investment will remain safe and economically viable twenty or thirty years from now. **Climate resilience is therefore becoming an increasingly decisive factor in determining return on investment, access to financing and insurability.**

CHALLENGE	SOLUTION	IMPACT
	• Adequate shading • Natural ventilation • Increasing green space • Reducing the urban heat-island effect • Energy-efficient building envelopes	• Improve working conditions • Reduce cooling energy demand • Improve operational reliability
	• On-site rainwater retention • Installing water-efficient systems • Nature-based solutions • Taking risks of flood and excess inland water into account	• Support business continuity



*One of the key areas of climate change adaptation and climate resilience is **the conscious and sustainable management of water**: instead of simply draining water away, we need to retain it, manage it, and use it right where it is needed.*

Bálint Horváth,
Managing Director, Pureco Kft.



*This year's energy situation clearly demonstrates that **sustainability** is no longer merely a corporate ambition, but one of the **fundamental prerequisites for our economic and social resilience**. Every global environmental challenge is ultimately the consequence of human decisions, which is why climate resilience cannot be the task of a single company either: at Green Cloud, we believe that sustainable business operations are built on **long-term partnerships, knowledge sharing, and, above all, real action**.*

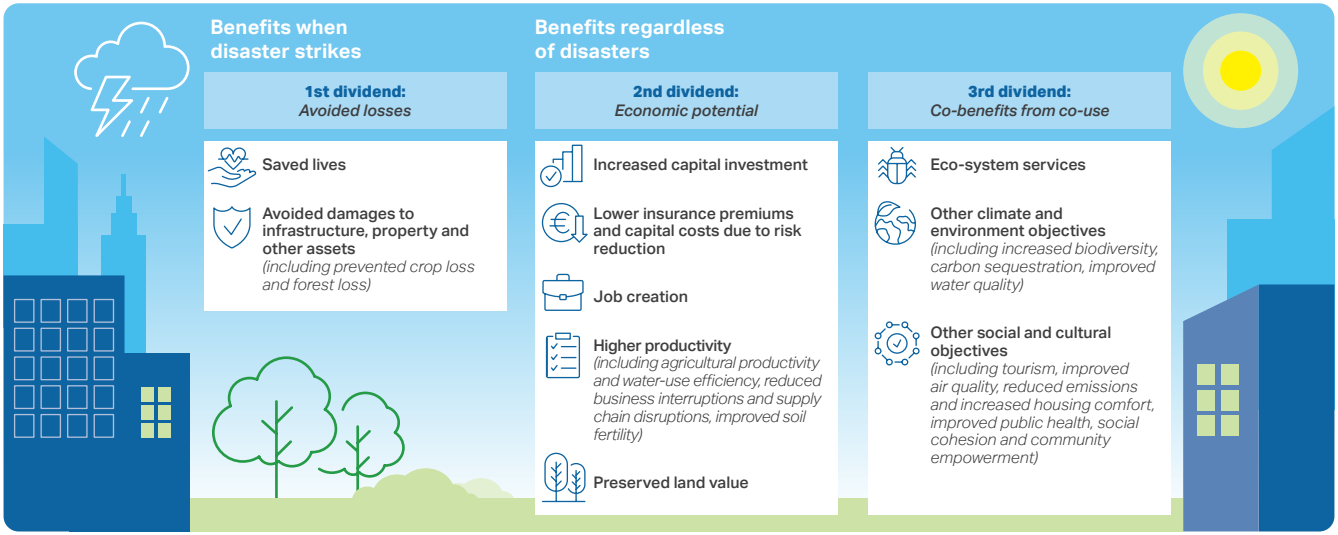
László Pokol,
CEO, Green Cloud Platform

Investing in Climate Resilience is Among the Best Investments One Can Make Today

Investing in climate adaptation does more than prevent losses: it also creates new economic value. **One of the best-known frameworks is the Triple Dividend of Resilience, also used by the European Environment Agency.** Under this model, well-designed resilience investments deliver three mutually reinforcing benefits:

THE THREE COMPLEMENTARY BENEFITS:

- **Reducing losses and damage** – adaptation measures mitigate direct economic losses caused by extreme weather events and reduce the risk of business interruption.
- **Generating economic and development-related benefits** – resilience-enhancing investments improve productivity, stimulate innovation, increase returns on investment and strengthen the competitiveness of companies and the wider economy.
- **Creating wider social and environmental benefits** – climate adaptation contributes to a healthier environment, ecosystem conservation, greater social wellbeing and stronger long-term community resilience.



Source: European Environment Agency, 2026

Climate resilience is therefore not simply a matter of insurance or risk management. It is a strategic investment that strengthens both operational stability and long-term competitiveness.



In pharmaceutical manufacturing, climate resilience is not just an environmental issue: it is a condition for the ***safe and continuous supply of medicines****. Adaptation is therefore part of the long-term business stability of manufacturing, energy and water supply.*

Roland Juhász,
Managing Director, EUROAPI Hungary Kft.



As a herb and spice processor, the impacts of ***climate change are not only an environmental concern but also a direct operational risk****. For us, adaptation and building climate resilience are not standalone focus areas – they are at the very heart of our* ***business strategy****.*

Annamária Bartók,
Managing Director, Silvestris & Szilas Kft.



100 business solutions and supporting tools are available across **20** sustainability topics and industry categories to identify those most relevant to your company.

DO YOU HAVE A BUSINESS SOLUTION YOU WOULD LIKE TO SHARE WITH OTHERS? WE WOULD LOVE TO HEAR FROM YOU!

Visit our website, get inspired and take action! → ***Business Solutions***

Business Leaders Guide to Climate Adaptation and Resilience

Practical, actionable guidance to help business leaders build climate-resilient operations



WHY IS THIS GUIDE USEFUL?

- It shows how to integrate climate adaptation and resilience into business operations.
- It covers the entire process, from identifying risks and planning to engaging stakeholders.
- It provides practical guidance for leaders of key business functions on where to focus and how to implement each stage.
- Real-world case studies support deeper understanding.

Use the guide, share it with your team and get started today!

Click to explore the details!



*We talk about climate resilience in business terms when **we interpret climate risks as financial risks**. Companies need to see and understand how these risks affect revenues, costs, the value of their assets and their **long-term operations**.*

***Ágnes Rakó,** CEO, KPMG Hungary*



***Climate resilience is no longer merely a sustainability objective; it has become a business imperative.** As an insurance company, we witness firsthand the growing impact of changing climate conditions on our daily lives, while also seeing how they are reshaping global trade, supply chains, and entire industries. The question is no longer whether these developments will cause disruptions, but rather how well prepared we are to anticipate and respond to them. **Resilience, therefore, is not a one-off project but a continuously developed organisational capability.** It requires a long-term perspective, sustained leadership commitment, and strategic investment, while simultaneously creating new opportunities for innovation, growth, and competitive advantage.*

***Gergely Bacsó,** CEO and Chair of the Board of Directors, Allianz Hungária Zrt.*

The BCSDH Academy Climate Resilience Module Is Here!

Following the record-breaking heat of summer 2024, 2026 brought further extremes: Hungary experienced its driest and second-hottest summer since records began. Many people felt the effects of the drought firsthand, while the Danube's exceptionally low water levels and increased pressure on the electricity system showed how climate and operational risks are interconnected.

How can a company prepare? The BCSDH Academy Climate Adaptation course helps participants recognise risks and initiate strategic responses. Building on this foundation, the new Climate Resilience module helps participants turn adaptation into lasting organisational capability.

Preparation cannot wait until next summer. Current forecasts suggest that 2027 could be the hottest year on record.

The time to prepare is now. Join the BCSDH Academy and get started today!

What does the course offer?

- A business-focused understanding of the different dimensions of climate resilience
- Practical case studies, business solutions, decision-support resources and references to relevant legislation
- Short thematic videos, interactive exercises and downloadable checklists
- A certificate of completion

WHO IS IT FOR?

- Business leaders
- ESG and sustainability managers
- Decision-makers who are seeking to proactively strengthen their company's resilience

OUR EXPERTS

Recognised experts from Hungary's business and scientific communities helped develop the learning materials and videos.

- **Dr Dóra Fazekas**, Environmental Economist, Research Lead, Cambridge Econometrics Hungary
- **Ida Kiss**, Architect and Strategic Sustainability Adviser, HOLD.org.hu
- **Irén Márta**, Managing Director, BCSDH
- **Dr Anna Páldy**, Chief Medical Officer and Senior Adviser, National Centre for Public Health and Pharmacy



We provide one leader from each member company with free access to the entire BCSDH Academy!

For further information and registration, visit the BCSDH Academy: ***https://akademia.bcsdh.hu/***

WE EXTEND OUR SINCERE THANKS TO THE FOLLOWING EXPERTS WHO PERSONALLY CONTRIBUTED TO THE BCSDH TIME TO TRANSFORM 2030 PROGRAMME IN 2026:

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Gergely Bacsó	Allianz Hungária Zrt.
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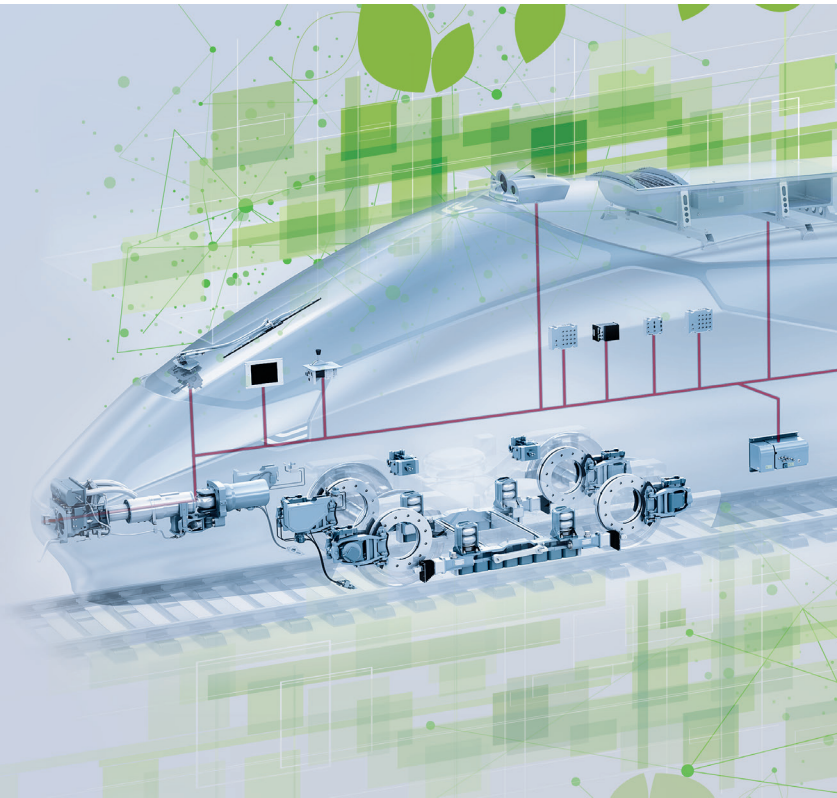
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A grid for tomorrow's energy

Today, the question is no longer whether we can generate more renewable energy, but whether our energy networks can keep pace with the energy transition and deliver clean energy where it is needed. This requires grids that can operate reliably even under increasing demand and the impacts of extreme weather. That is why grid development has been at the heart of E.ON's long-term strategy for years, and since 2022 we have invested approximately HUF 690 billion in energy network development. Through these investments, we continuously enhance the resilience of our networks and strengthen security of supply, ensuring that our customers can continue to rely on dependable energy services in a changing environment.

Nestlé Good food, Good life



At Nestlé, we are committed to developing products that benefit both our consumers and the planet. Our goal is to unlock the power of food to enhance the quality of life for or everyone, today and for generations to come while contributing to the renewal of food systems. We are taking steps across all areas of our business to achieve net zero greenhouse gas emissions globally by 2050 at the latest. From regenerative agricultural practices that protect soil health, enhance biodiversity, and safeguard water quality, to transitioning our factories to renewable electricity, and introducing packaging that contains less plastic and is easier to recycle and reuse, we are implementing numerous measures to support this goal.

Learn more about Nestlé's sustainability efforts!
www.nestle.hu/sustainability

Resilience is no longer optional.
It is a business imperative.

Peter Bakker
President, World Business Council for Sustainable Development (WBCSD)

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