

Creating Markets, Creating Opportunities

IFC'S TOOLS FOR GREEN, RESILIENT, AND SOCIALLY SUSTAINABLE AFFORDABLE HOUSING

WEBINAR 1 GREEN & RESILIENT TOOLS EDGE & BUILDING RESILIENCE INDEX

ABOUT THIS WEBINAR



Webinar Series:

June 22Green & Resilient Tools - TODAY!June 29Pillar – Supporting Sustainable Homes



Webinars are being recorded.



Presentation and recording shared on the landing site.



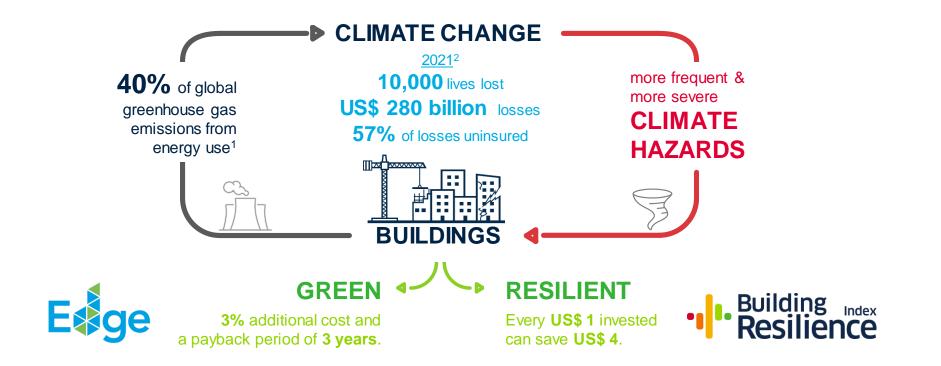
INTRODUCING IFC – INTERNATIONAL FINANCE CORPORATION



IBRD International Bank for Reconstruction and Development	IDA International Development Association	IFC International Finance Corporation	MIGA Multilateral Investment Guarantee Agency	ICSID International Centre for Settlement of Investment Disputes
Loans to middle-income and creditworthy low-income country governments	Interest-free loans and grants to governments of poorest countries	Solutions in private-sector development	Guarantees for foreign direct investment's non-commercial risks	Conciliation and arbitration of investment disputes
THE WORLD BANK BRD • IDA WORLD BANK GROUP	VORLD BANK GROUP	WORLD BANK GROUP	Multilateral Investment Guarantee Agency	INTERNATIONAL CENTRE FOR SETTLEMENT OF INVESTMENT DISPUTES



THE ROLE BUILDINGS PLAY IN CLIMATE CHANGE



IFC's track record on buildings started with **climate change mitigation** using EDGE. Building Resilience Index complements it by addressing **climate change adaptation**.



IFC'S APPROACH TO CREATING IMPACT







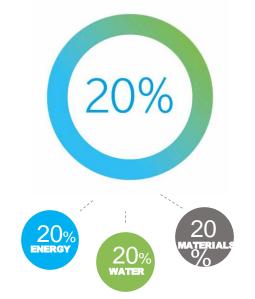


EDGE: EXCELLENCE IN DESIGN FOR GREATER EFFICIENCIES



Free Software

Further Resource: EDGE Software Demo 2. Locally Relevant Standard

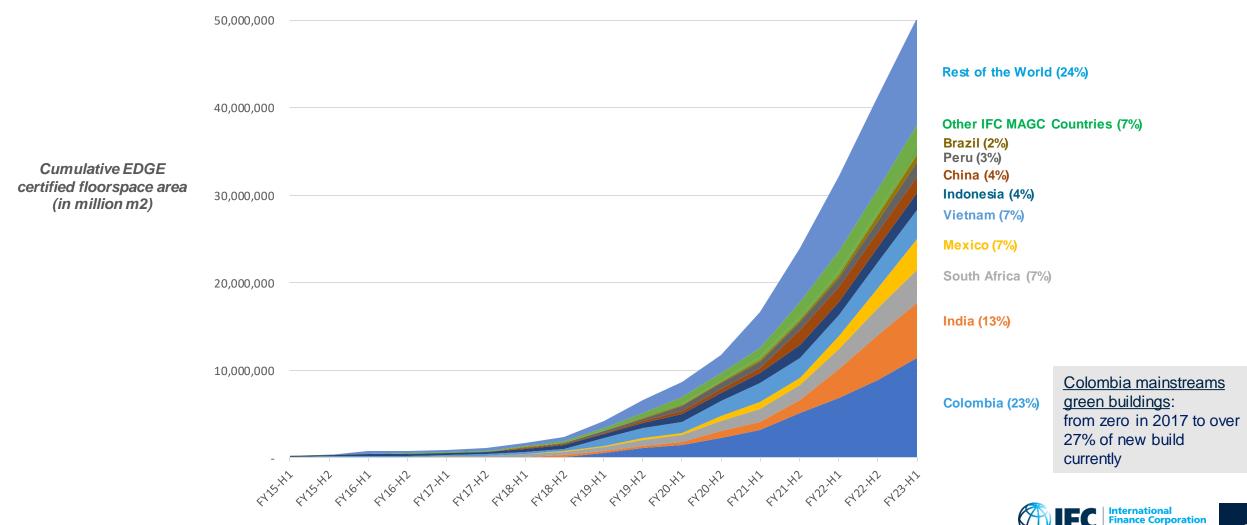


3. Verified Green Label





EDGE CERTIFICATION IS GROWING EXPONENTIALLY ACROSS SECTORS AND GEOGRAPHIES, WITH TOTAL CERTIFIED REAL ESTATE ASSETS OF OVER 50 BILLION USD IN VALUE.



SUCCESS OF EDGE: A RECORD OF EXPONENTIAL GROWTH AND GLOBAL IMPACT

EDGE is certification of choice in emerging markets & beyond



EDGE IS AVAILABLE WORLDWIDE FOR ALMOST ALL BUILDING TYPOLOGIES



EDGE IS GROWING FAST BECAUSE IT'S A TOOL TO TAP INTO GREEN FINANCE

EDGE aligns with all the major International Green Finance Standards for green buildings



Climate Bonds



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EU TECHNICAL EXPERT GROUP ON SUSTAINABLE FINANCE



- ICMA releases the <u>Green Bond Principles</u> as well as <u>guidelines for</u> <u>green buildings</u>.
- EDGE is listed as an accepted certification standard. (See Section E: Certification Standards).
- CBI releases standards for green bonds funding <u>residential</u> or <u>commercial</u> buildings.
- EDGE is included as a qualifying certification system.
- <u>EU Taxonomy</u> was launched by the European Commission to guide sustainable finance.
- EDGE definition of 20% quantified resource efficiency is aligned with EU Taxonomy Principles.
- Used by property developers and investors to obtain data on the performance of their investments.
- EDGE can be used completing the <u>Real</u> <u>Estate Assessment</u> or the <u>Developer</u> <u>Assessment</u>.
- Global disclosure system for <u>investors</u>, <u>companies</u>, <u>cities</u>, <u>states and</u> <u>regions</u> to manage environmental impacts.
- Protocol for reporting to CDP using EDGE is forthcoming, following joint webinar.



EDGE SIMPLIFIES THE GREEN BOND ISSUANCE PROCESS

Criteria	EDGE can be used to establish criteria for use of proceeds.
Second Opinion	EDGE has been accepted in second opinions as a robust eligibility criterion
Allocation Process	EDGE certification ensures an easy compliance process without adding an extra burden on the issuer.
Reporting	EDGE supports environmental impact reporting through the EDGE software.

The EDGE Team is also available for Green Bond Support, providing issuers with technical support.



EDGE IS ALIGNED WITH EU TAXONOMY

	EU Taxonomy	EDGE
Measurement Criterion	"Primary Energy Demand" measured in kWh/m²/yr	EDGE building assessments output is provided in the same units: kWh/m ² /yr
Construction of new buildings	10% savings on Primary Energy Demand based on EU member states' "Nearly Zero Energy Building" (NZEB) standards	EDGE requires minimum 20% savings over local EDGE baseline * (EDGE baselines are derived from current "Business-as- Usual' for new construction)
Building renovation	Meet local requirement as per the Energy Performance of Buildings Directive, or 30% savings over the performance of the same building before the renovation	20% savings over local EDGE baseline
Acquisition and ownership	Built on or after 2021– 10% savings over NZEB standards, or Built before 2021 – comparable performance to the top 15% of the national stock or it has an EPC class A	20% savings over local EDGE baseline



FINANCIAL INSTITUTIONS FIND EDGE GENERATES PIPELINE AND STREAMLINES GREEN REPORTING





EDGE: EXCELLENCE IN DESIGN FOR GREATER EFFICIENCIES



Level 1 - EDGE Certified

20% or more savings in ✓ energy, ✓ water, ✓ embodied energy in materials.



Level 2 - EDGE Advanced

- ✓ EDGE certified with
- ✓ 40% or more on-site energy savings.



Level 3 - Zero Carbon

- ✓ EDGE Advanced with
- ✓ 100% renewables or purchased carbon offsets.



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ê	Oesign Energy 50.54% Water 56.65%	⊘ Materials 26.48% Operations		HIDE RESULTS	
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P	No. of Floors Above Grade	No. of Floors Above Grade 5	Cost of Construction (Lakh INR/m ²)		
æ	No. of Floors Below Grade 2	No. of Floors Below Grade O	0.23 Estimated Sale Value (Lakh INR/m²)	Cost of Construction (Lakh INR/m ²)	_
⇔	Floor-to-Floor Height (m) 3.0	Floor-to-Floor Height (m)	0.32	Estimated Sale Value (Lakh INR/m²)	
Ø	Aggregate Roof Area (m²) 36	Aggregate Roof Area (m²) 200			



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\$ *	EEM02 Reflective Roof: Solar Reflectance Index 85 Base Case Value: 45 60 42.82	
ē	SRI 50 40	
⇔	EEM03 Reflective Exterior Walls: Solar Reflectance Index 85 Base Case Value: 45	
ଡ	SRI 20 16.74 2.3 10 11.04 8.28	
調	EEM04 External Shading Devices: Annual Average Shading Factor (AASF) 0.15 Base Case Value: No Shading AASF O Heating Heating Fans O Heating Pumps O Cooling Pumps O Refrigeration O Home Appliances	



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P	Choose energy efficiency measures to achieve savings of at least 20%.	Net Carbon Emissions: 46.8 tCO2e/Year	
, ,	EEM29 Efficient Refrigerators and Clothes Washing Machines	Base Improved Offsite Case Case Offset	
Ä	EEM30 Submeters for Heating and/or Cooling Systems	90 1.9	
<u>F</u>	EEM31 Smart Meters for Energy	70	
ē	EEM32 Power Factor Corrections	60 50 89.2 <u>1.9</u>	
⇔	EEM33 Onsite Renewable Energy: 25% of Annual Energy Use Base Case: No Onsite Renewable Energy	30	
ଡ	Annual Ele 25% Annual En 1,235	20 44.1	
33	EEM34 Other Energy Saving Measures	 Offsite Offset Refrigerant Fuel Oil Coal LPG Natural Gas Diesel Electricity CARBON EMISSIONS (tCO2e/Year) 	
	EEM35 Offsite Renewable Energy Procurement: 100% of Annual Operational CO ₂		



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≜ 2	✓ Bath Type Showerheads ✓ Flow Rate		9		Case		
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	Base Case Value: 8 L/min Faucet Type Faucets With Aerators Flow Rate		5 4 0.	96			
	Hot Water Yes	<u> </u>	2	22	2.16		
1	WEM04* Efficient Water Closets for All Bathrooms: 6 L/High volume flush and 3 L/Lo Base Case Value: Single Flush,6 L/flush Type Of W Dual Flush	:	10.	33 72	0.24 1.18		
	Type Of W Dual Flush High Volu Low Volum	<u> </u>	 Shower Cleaning Car Washing 	Wash Basin Flush Swimming Pool Irrig	-		aundry quipment
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		Base Case Material: Concrete Slab In-situ Reinforce Thickness : 100mm & Steel : 35kg/m²	d Conventional Slab		1800 ———	Case	Case		
	MEM01*	Type 1 Concrete Slab In-situ Reinforced Slab with	>20% DEA		1600 ———	132.67			
			U-Value (W/m²·K) Steel Rebar (I	✓ kg/m ²)	1400				
		100	0.54		1200	763.36	63.02		
	-				800		484.2		
		Intermediate Floor Construction Base Case Material: Concrete Slab In-situ Reinforce	d Conventional Slab	:	600	199.27			
		Thickness : 250mm & Steel : 35kg/m² Type 1			400	106	224.87 106		
	MEM02*	Concrete Slab In-situ Reinforced Slab with	n >30% PFA	~	200	279.17 103.43	180.26		
		Proportion % Thickness (mm)	Steel Rebar (kg/m²)	0 Bottom Fl	oor Intermediate Floors	Eloor Einich	Roof	
		100			Exterior V	Valls o Interior Walls	 Floor Finish Window Glazing 	KOOT Window Frames	5
		Floor Finish		:	Insulation	EMBODIED EN	NERGY (MJ/m²)		



THE FREE EDGE SOFTWARE SHOWS THE PAYBACK FOR EFFICIENCY MEASURES

Reduces Costs and Speeds up Design and Decision-making



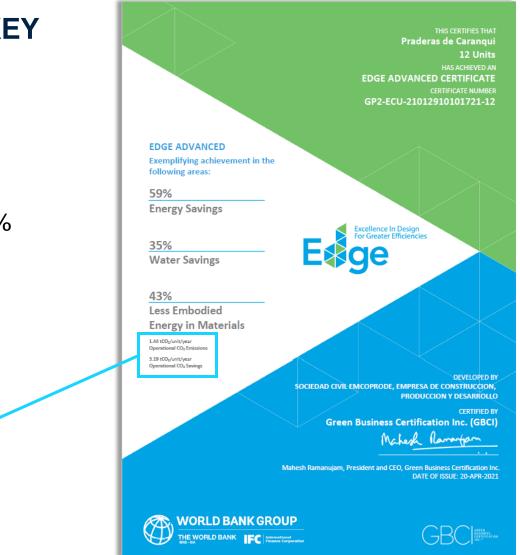
Real-Time Feedback on Green Options

⊘ Energy 36.52%	⊘ Water 32.77%	⊘ Materials 47.67%	Progress Toward Certification
Utility Cost Reduction 9,788.45 PAB/Month	Incremental Cost 49,753.26 PAB	Payback in Years 0.42 _{Yrs.}	Incremental Cost and Payback
Embodied Energy Savings 1,056.04 MJ/m ²	Energy Savings 506.90 MWh/Year	Water Savings 4,520.42 m ⁹ /Year	Energy, Water, & Materials Savings
Operational CO ₂ Savings 155.89 tCO ₂ /Year	Carbon Emissions 265.92 tCO2/Year		Carbon Tracking



THE EDGE CERTIFICATE DISPLAYS THE KEY INDICATORS FOR IMPACT REPORTING

- Operation Energy Savings %
- Operational Water Savings %
- Embodied Energy in Materials Reduction %
- GHG Footprint (tCO2e)
- GHG Savings (tCO2e)

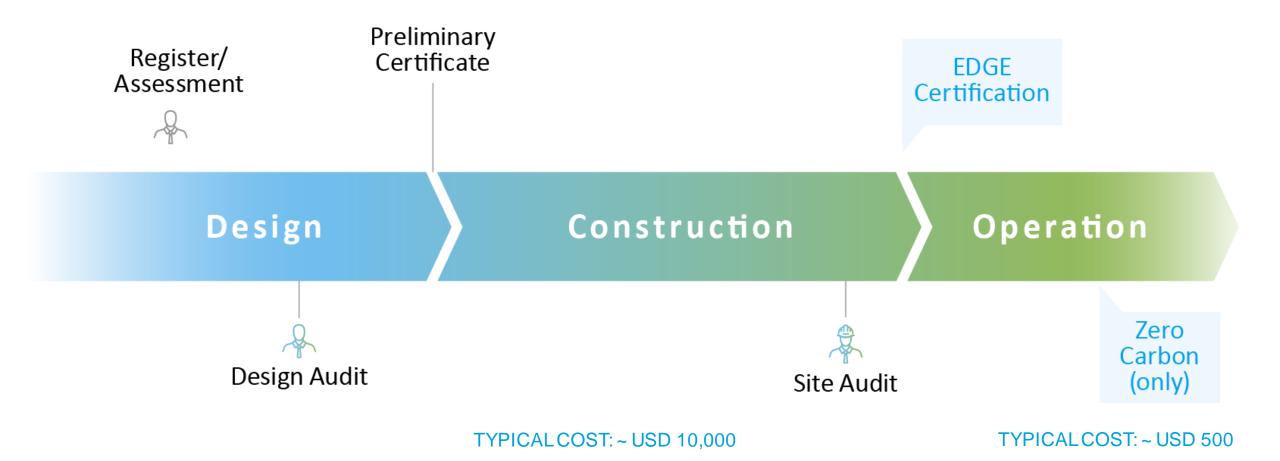




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1.44 tCO₂/housing unit/year **Operational CO₂ Emissions**

3.19 tCO₂/housing unit/year **Operational CO₂ Savings**





APPROVED CERTIFIERS PROVIDE EXCELLENCE IN SERVICE





The consortium of Sintali and SGS sets the global benchmark for quality and integrity.

- Flat fee for projects with one typology that includes both audit and certification
- Discounts available for hiring an EDGE Expert or portfolio certifications
- Pricing includes travel and incidentals

GBCI is the premier organization independently recognizing excellence in green business industry performance and practice globally through rating systems such as LEED, WELL, GRESB, SITES, PEER and EDGE.

- Sliding scale fee based on floor area (excluding parking), capped for projects larger than 50,000 m²
- Developers may select and negotiate a competitive audit services price with their own local EDGE Auditor
- Discounts available for multiple buildings

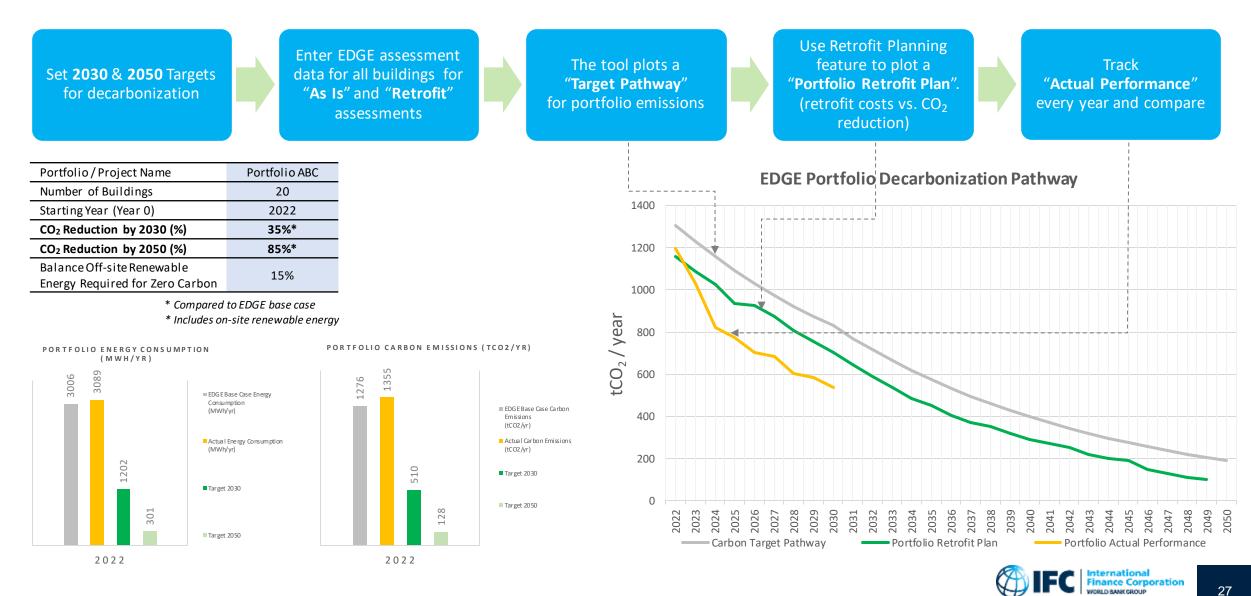


Mapping a Zero Carbon Pathway for Buildings

Carbonemission **2030 Target 2050 Target** per unit area **New Buildings All Buildings** tCO₂e per year/m² Net Zero Carbon Operations Net Zero Carbon Operations & Construction Renewables and Offsets Allowed **Renewables** for Operations Only **Offsets** for Construction / Demolition Emissions Only 2020 2030 2040 2050



New EDGE Decarbonization Retrofit Planning tool for portfolios (Beta version)



Drivers of Profitability for Green Housing



Access to international green finance flows for better financing terms



Savings on utility bills for owners and renters



Minimized incremental cost through early planning



Lowered default rates and superior collateral value for green mortgages



Faster sales through market differentiation



Government incentives



Minimized Incremental Cost Through Early Planning



PERCEPTION: Very high incremental costs, 20-30% additional

REALITY: About 1% incremental cost



SHAPOORJI	1 /1 /1 // / / / /
India	 Less than 1% of construction costs

CAPITAL HOUSE	
Vietnam	 About 1% of construction costs



Leverage the EDGE Marketing Toolkit to sell faster and save on financing costs



Issue a press release



Submit a project study



Launch a social media campaign



Publish your story



Include EDGE in your mission







Use EDGE in your sales strategy



Display EDGE at site & sales gallery



Speak at a conference or host a webinar



Hold a certification ceremony



Case study: Capital House of Vietnam increased sales



EcoLife Riverside Statistics

- Green construction cost only 1% more in capital costs.
- Reduced financing costs by 3%
- Capital House held a model apartment showcase with EDGE branding, which increased their sales.
- **20%** faster sales
- Winner of Financial Times Transformational Business Award

20% Faster Sales By leveraging EDGE brand recognition.



Case study: Vinte is certifying thousands of homes with EDGE, winning international acclaim



Vinte Statistics

- In 2018, Vinte became the first housing developer in Latin America to issue a sustainability bond
- Well-organized and secure communities include health clinics, parks, and schools
- Homes feature solar technologies, state-of-the-art induction stoves, smart meters, and more, at an affordable price
- In 2019, Vinte won a spot on the Fortune Magazine's <u>Shared Value Initiative</u> listing companies that change the world

Predicted Savings of EDGE Certification Real Valencia

> **36%** Energy Savings

48% Water Savings

65% Less Embodied Energy in Materials



Case study: Riovivo - Menta & Turquesa, Colombia, offers 44% savings in utility costs for its home buyers



Riovivo highlights

- This twin towers, 14 story project's phase one is home to 338 families
- Received EDGE Advanced certificate
- Residents will save approx. 44% in utility bills
- Key features include LED lighting, reflective paint, external shading devices, and low-flow plumbing fixtures

Predicted Savings of EDGE Certification *Riovivo*

> 44% Energy Savings

42% Water Savings 52%

Less Embodied Energy in Materials



Case study: Signature Global, an Indian developer, sells 3X faster, thereby saves on financing costs



Signature Global Portfolio

- Affordable housing portfolio
- Signature Global claims to have 3x faster sales for his EDGE certified green homes
- Certified over a million square meters of floor space
- Green features include shading devices, low-flow water fixtures, reduced window-to-wall ration, and more.

Predicted Savings of EDGE Certification Signature Global Park 3

> 23% Energy Savings

39% Water Savings

52% Less Embodied Energy in Materials



Case study: ABSA launches South Africa's first Green Mortgage



ABSA Statistics

- ABSA Bank collaborated with Balwin Properties to launch an eco-home loan for homebuyers interested in purchasing the developer's green homes.
- Qualifying homebuyers can get a reduced interest rate on their mortgages at Balwin Properties' EDGE-certified residential communities.

Balwin Properties sold a record **807 homes** in a month.



Case study: Shapoorji Joyville, keeps incremental costs of greening at less than 1%



Shapoorji Joyville Cost Advantage

- Shapoorji Joyville, a developer in India, keeps incremental costs of building green at less than 1% compared to traditional buildings.
- The Kolkata West International City is a multi-phase project
- Over 600 homes EDGE certified
- These non-air-conditioned homes, use features such as reflective paint and low-E coated glass in windows to keep the heat at bay

Predicted Savings of EDGE Certification Kolkata West Intl City

> 27% Energy Savings

35% Water Savings

36% Less Embodied Energy in Materials



Why EDGE?



International Acclaim/Green Finance

EDGE enables green-finance and brings global prestige and distinguishes your projects/portfolios.



Cost Calculator

EDGE helps you to decide the best green options and estimate the incremental cost (typically less than 2%).



Focus on Resource Efficiency

EDGE focuses on energy, water, and embodied energy in materials, for a quantitative approach.



Bio-Climatic Modeling

EDGE is location-specific, with climate and lifestyle data for thousands of cities.



Streamlined Process

A shorter certification workflow saves you time, with most required documentation already on hand.



Portfolio Decarbonization

EDGE is helping large portfolio clients map a Parisaligned path to decarbonization with its direct carbon reporting, retrofit module and Pathway Planning Tool.





Creating Markets, Creating Opportunities

Building Resilience

IMPACTS ACROSS THE CLIMATE SYSTEM

Chronic Stresses

Acute Shocks

Mean global temperature increase Precipitation pattern changes Sea level rise Fire weather Glacial retreat Ice sheet loss Northern Hemisphere snow cover change Mean ocean temperature increase Ocean acidification

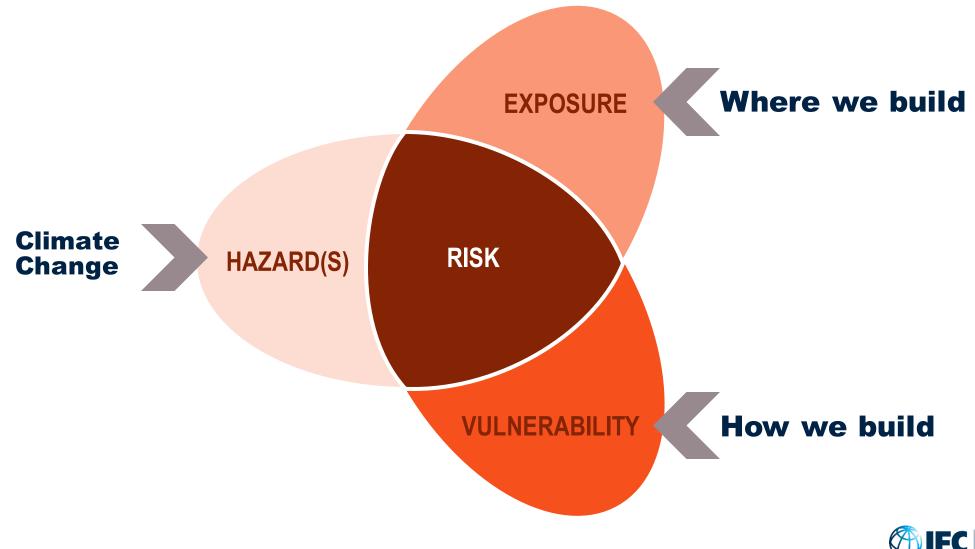
Heatwaves Extreme precipitation Tropical Cyclones Storm surges Floods (fluvial, pluvial, coastal...) Droughts Wildfires Marine heatwaves

Decadal Disaster Impact Trends





CLIMATE CHANGE IMPACTS ON HOUSING



Creating Markets, Creating Opportunities

WHEN BUILDINGS ARE AFFECTED BY DISASTERS

Buildings

- Total loss of the asset due to structural collapse
- Structural damages varying from irreparable to minor
- Loss of non-structural building components (e.g., roof tiles, windows)
- Disruption of utility connections due to damages sustained by utility infrastructures
- Damages to mechanical, electrical, plumbing systems
 - Risk of secondary hazards being triggered (e.g., fire)
- Damages to equipment, furniture, stock...etc.
- Contamination (water hazards)
- Mold development (water hazards)
- Disruption of building's operations and/or services

People

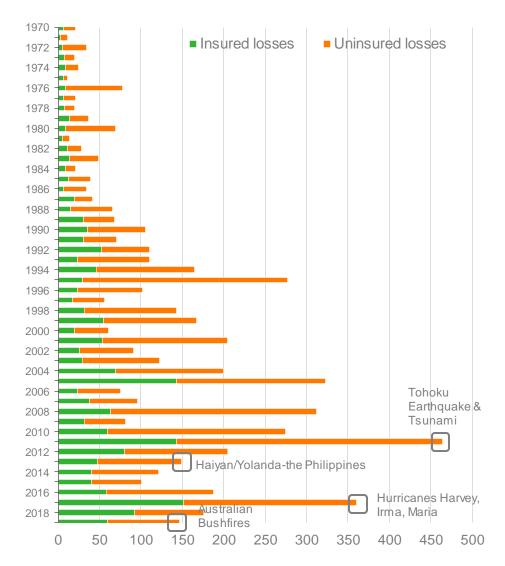
- Deaths
- Physical injuries
- Mental health consequences
- Displacement

Economy

- Business disruption
- Loss of livelihoods, income, revenues...etc.
- Reconstruction costs



DISASTERS ARE COSTLY AND ASSETS ARE MOSTLY UNINSURED



2011: Tohoku Earthquake



2013: Haiyan/Yolanda- the Philippines



2017: Hurricanes Harvey, Irma, Maria



2019-2020: Australian Bushfires





42

BUSINESS CASE FOR INVESTING IN RESILIENCE MEASURES

Mational BUILDI	Institute of NG SCIENCES [™]	Overall Benefit-Cost Ratio Cost (\$ billion) Benefit (\$ billion)	ADOPT CODE 11:1 \$1/year \$13/year	ABOVE CODE 4:1 \$4/year \$16/year	BUILDING RETROFIT 4:1 \$520 \$2200	LIFELINE RETROFIT 4:1 \$0.6 \$2.5	FEDERAL GRANTS 6:1 \$27 \$160
Riverine Floo	d		6:1	5:1	6:1	8:1	7:1
Hurricane Surge			not applicable	7:1	not applicable	not applicable	not applicable
을 Wind			10:1	5:1	6:1	7:1	5:1
현재 Earthquake			12:1	4:1	13:1	3:1	3:1
Wildland-Urban Interface Fire			not applicable	4:1	2:1	not applicable	3:1
Copyright © 2019 The National Institute of Building Sciences							



RESILIENT BUILDING

a building which can withstand the natural and climate hazards it is exposed to, and ideally continue its operations without disruption following an intense hazard event

Building Index Resilience



Identify Risk

Identify applicable natural hazards and vulnerabilities based on the location and design of a building.



Manage Risk Explore a list of risk mitigation measures for enhancing the physical integrity and operational continuity of a building.



Disclose Risk

Communicate the resilience of a building by using a standardized letter grade rating system.

Building Resilience Index is an innovation of IFC, a member of the World Bank Group.



IDENTIFY RISK: LOCATION-SPECIFIC & ASSET-FOCUSED APPROACH

PHYSICAL INTEGRITY

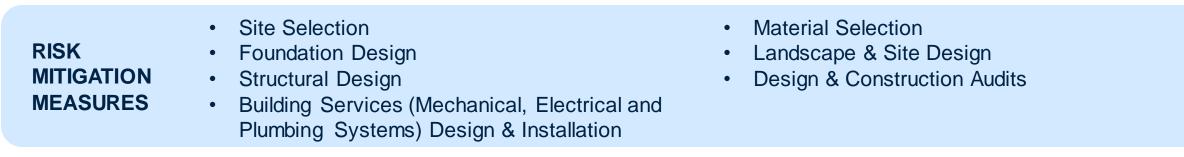
	WIND air motion	WATER liquid motion	FIRE rapid oxidation	GEO-SEISMIC ground motion
Default Hazards				
	Downburst	Local/Urban Flooding	Local Fire	Subsidence
	Tornado	Coastal/Tidal Flooding	Wildfire	Volcano
	Storm (Cyclone,	River/Lake Flooding		Landslide
	Typhoon, Hurricane)	Flash Flooding		Earthquake
		Storm surge		
		Tsunami		

OPERATIONAL CONTINUITY



MANAGE RISK: NEW BUILDINGS & RETROFITING EXISTING BUILDINGS







DISCLOSE RISK: RATING LEVELS OF BUILDING RESILIENCE INDEX

The building fails to incorporate most recommended resilience practices of Building Resilience Index. It will likely not withstand most applicable hazards, even at moderate level. The **building incorporates some recommended resilience practices** of Building Resilience Index. It will likely withstand some applicable hazards at a moderate level.

NR

>50%*

В

~30%-50%*

......

The building incorporates most recommended resilience practices of Building Resilience Index. It will likely withstand some applicable hazards at a moderatehigh level.

AA

~5-15%*

The building incorporates ALL recommended resilience practices of Building Resilience Index for all applicable hazards, which are generally set above the local building standards. It will likely withstand all applicable hazards at high level.

The rating followed by '+' indicates that the building meets all requirements of the identified Building Resilience Index rating, plus **recommended operational continuity measures**.

A

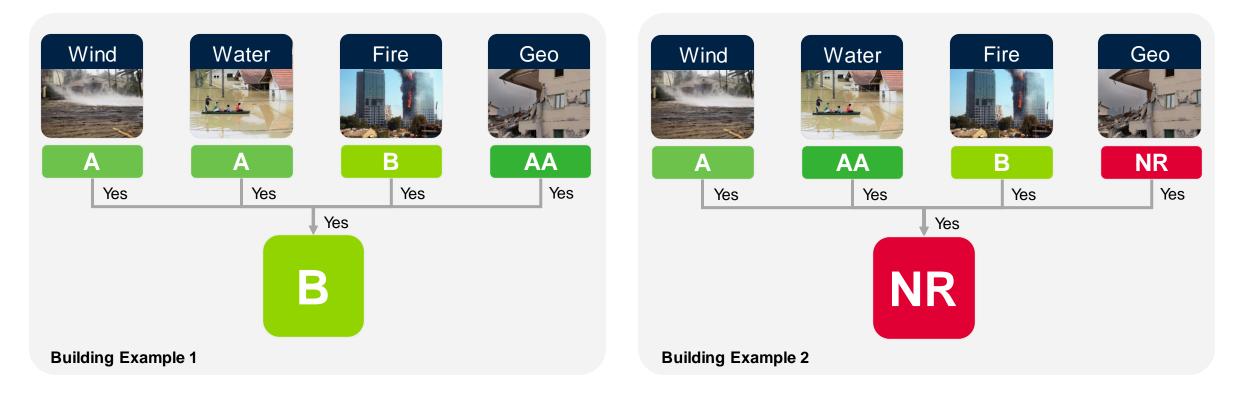
~10%-30%*

NNN NN

* Probable Maximum Loss (PML) current replacement cost, including structural and equipment, excluding operational costs.



THE WEAKEST LINK PRINCIPLE



All applicable local hazards must be addressed in order to achieve overall resilience.

The building resilience cannot be higher than the weakest level vis-a-vis any relevant hazard.



SELF-ASSESSMENT & **VERIFICATION** PROCESSES



- Who? by the Developer's in-house design and code-responsible engineering team, as well as administrative staff if need be
- **Steps** 1. Create a Project
 - 2. Respond to each mitigation measure
 - 3. Request verification from verifiers

two licensed code-responsible engineers or parties appointed by the Developer for each mitigation measure

- 1. Review responses to each mitigation measure
- 2. Submit review



APP DEMO

Building Index Resilience

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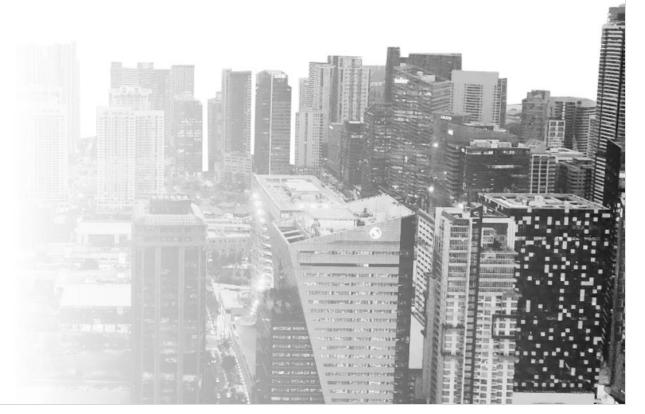
Building Resilience

IS CRITICAL IN THE FACE OF INCREASING NATURAL DISASTERS

An innovation of IFC, Building Resilience Index provides the building sector a webbased hazard mapping and resilience assessment framework. All sector stakeholders -construction developers, banks, insurers, governments, and otherscan use Building Resilience Index to assess, improve, and disclose the resilience of their projects or portfolios.

Projects

Sign Up to Rate Your Project



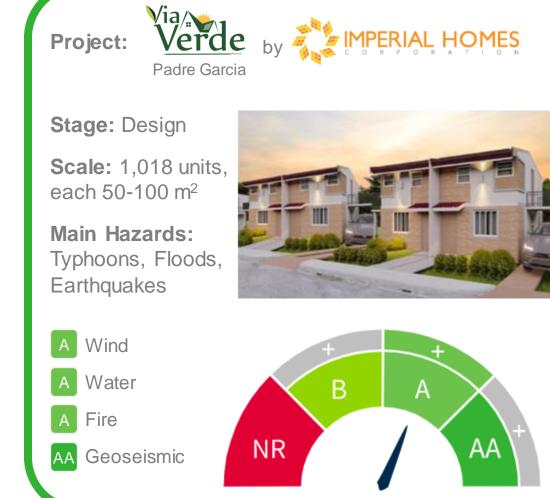


BUILDING RESILIENCE COMMITMENT - PHILIPPINES

VERIFIED PROJECT EXAMPLE

2+ million m² residential and commercial space across 52 projects is pledged by 12 developers







WAYS TO BENEFIT FROM THE BUILDING RESILIENCE INDEX

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CONSTRUCTION

- Assess and improve resilience to site-specific natural hazards
- Disclose resilience rating to your financiers, insurers, and users
- Differentiate your brand as a developer of resilient buildings

BANKS

- Make informed investment decisions based on climate risks on buildings
- Save time and resources on project evaluation processes
- Reduce property investor risk exposure



- Complement catastrophe modeling with a multihazard approach
- Review resilience rating of assets before underwriting
- Save time and resources on project evaluation processes

GOVERNMENTS &

- Create skills in the market for more resilient construction practices
- Reduce repetitive costs of post-disaster recovery and reconstruction
- Create an enabling environment for mainstreaming resilient buildings

OWNERS

- · Make informed investment or retrofit decisions
- · Learn the resilience value of your investment
- Minimize operational disruptions and insurance costs



- Choose to live and work in safer buildings
- Minimize operational disruptions
- Reduce risk of losses due to natural disasters



DONOR ACKNOWLEDGEMENTS



Schweizerische Eidgenossenschaft Confédération suisse Confederazione Svizzera Confederaziun svizra Swiss Confederation

Federal Department of Economic Affairs, Education and Research EAER State Secretariat for Economic Affairs SECO

Additional support has been provided by Austria, Canada, Denmark, ESMAP, EU, Finland, GEF, Hungry, and Japan.



Building Resilience Index is funded by the Government of the Netherlands, the Australian Government, and the Rockefeller Foundation.

EDGE is currently funded by the UK Government with original funding by Switzerland's State Secretariat of Economic Affairs (SECO)



Government of the Netherlands





IFC also acknowledges the contributions of the following organizations and WBG's ITS Technology and Innovation Lab to the development of the Building Resilience Index.

arise () Private Sector Alliance for Disaster Resilient Societies BUILD CHANGE



Resilience Action Fund For a Stronger and Safer Bulk Environment







Creating Markets, Creating Opportunities

Q&A