RESILIENCE HUB

LONDON CLIMATE ACTION WEEK

RESILIENCE THAT DELIVERS: TURNING SCIENCE INTO ACTION & IMPACT

INSIGHTS FROM THE RESILIENCE HUB AT LONDON CLIMATE ACTION WEEK 2025

With thanks to Bentley® Advancing Infrastructure for hosting this Resilience hub event

Insights from London

A MESSAGE FROM ANASTASIA BRAINICH

Policy Director, Global Resilience Partnership

The Resilience Hub came alive at the 2025 London Climate Action Week (LCAW) with a **full house and palpable energy**, where bold ideas met grounded realities; conversations buzzed over coffee; and science was brought to life through spoken word by the Hot Poets and visual storytelling by Scriberia.

From frontline leaders to financiers, from public agencies to philanthropies, these actors met to co-create solutions that **reflect the full complexity—and possibility—of building resilience**. Participants bridged science and lived experience, capital and community priorities, issuing a strong call for the private sector to play a more proactive role in building resilience and financing adaptation.

This report shares key insights from the day and clarifies how the sessions at London serve as a milestone for the Resilience Hub on our path to COP30. **Through this full-day event, 12 key insights around a shared vision for people-centred, nature-positive transformation emerged.**

IMPACT AT A GLANCE

35

climate experts shared insights across thensessions

180

participants attended to center resilience on the international agenda

14

organisations were represented across the sessions

Atlantic Council Climate Resilience Center · Global Resilience Partnership · Avina Fundación · ICCCAD International Centre for Climate Change and Development · sdi. · South South North · Race to Resilience · SAA Sharm Adaptation Agenda

Insight #1: Innovative, cross-sector collaboration is crucial for building systemic resilience in a world increasingly shaped by climate impacts, geopolitical disruptions, and socio-economic uncertainties.

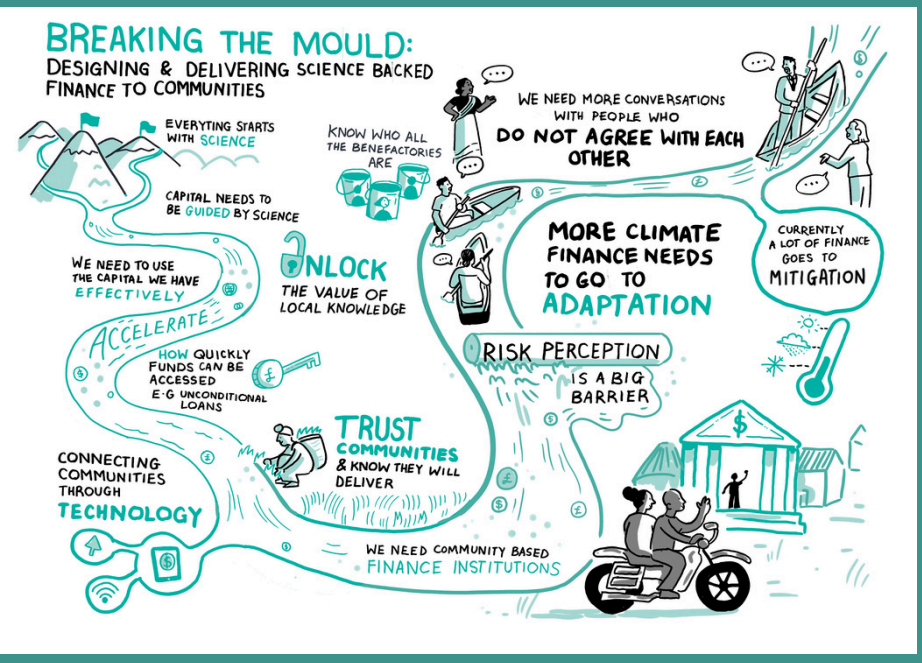
Adaptation and resilience must be reframed as opportunity-driven. This will require a fundamental shift in mindset, particularly for the private sector. A main barrier to this, however, is that private sector engagement remains limited. There are deep-rooted perceptions that adaptation is a public good rather than a viable business opportunity.

This challenge is compounded by the absence of standardised metrics and asset tagging, making it difficult to quantify returns or integrate adaptation into mainstream investment frameworks.

To unlock greater private sector engagement, capital stacks must be better-structured and blend public, private, insurance, and philanthropic finance, while streamlining transaction timelines and allocating risk. Green bonds, innovative insurance mechanisms, and concessional finance can help de-risk adaptation, making it more compatible with conventional financial products.

Insight #2: Unlocking transformational climate finance requires a fundamental shift in how capital is defined, distributed, and trusted.

While global capital exists, much of it fails to reach the ground due to mismatched definitions of risk and return, over-engineered financial structures, and a deep disconnect from community-led approaches.



Bridging this gap demands rethinking who holds decision-making power, how financial tools are deployed, and what constitutes meaningful impact. It depends on trusted intermediaries such as microfinance institutions (MFIs) and other community-based financial entities. Local entities like these have deep contextual knowledge and delivery systems that are rooted in local relationships.

Because of community trust and localised knowledge, they can translate complex instruments into accessible formats and deliver small-scale capital with speed, efficiency, and accountability. Donors and investors should view these actors as strategic partners and co-creators.

Breaking the Mould

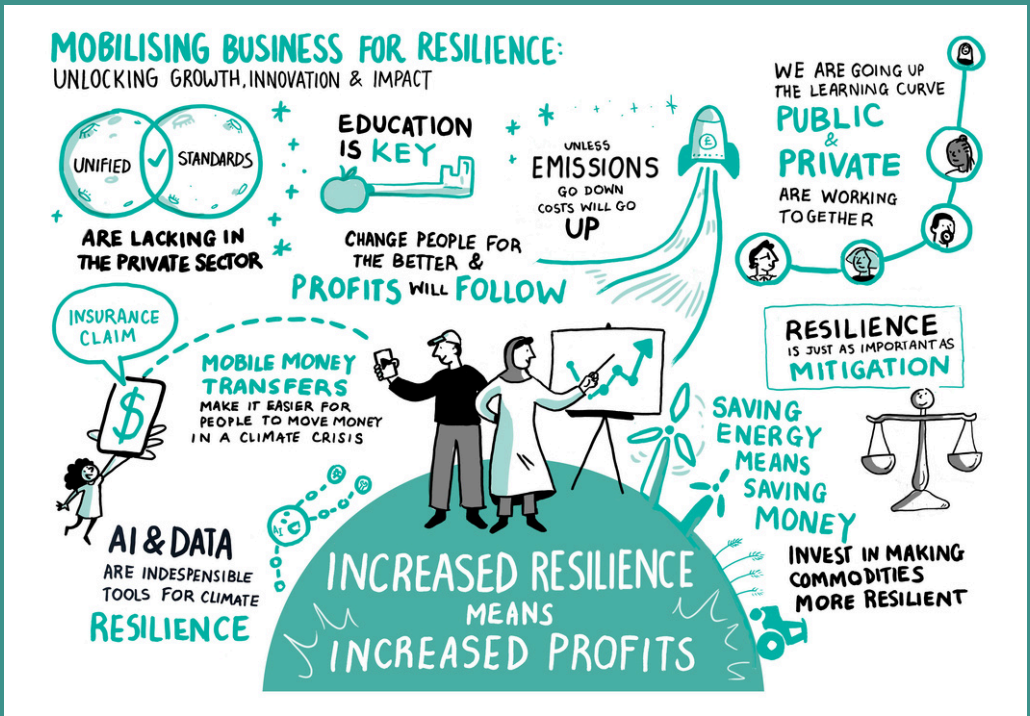
Don't stop acting and reacting.
Break the mould —
if we want our lineage to get old, we must be bold.
The stakes are high. It's do or die,
and we must know that money needs to fail
to weave a bigger sail into the tension.
So don't rebuild a single table
in the hope of keeping our fear stable.
Invite all the people in the village to come in.
Share a drink with all the different
ways to think.
Make a plate for our ancestors,
a place for our neighbour,
and a better fate for our grandchildren.

By Liv Torc, Hot Poets

Poem created with direct input and with inspiration from the discussions at the Resilience Hub

Insight #3: To unlock greater flows of capital for climate adaptation, the language of finance must be bridged to the language of resilience.

Today, adaptation efforts are often framed in terms of social vulnerability, climate impacts, or long-term systemic shifts—concepts that don't easily translate into the short-term, risk-adjusted return metrics that dominate investment decisions. Thus, many adaptation projects are perceived as high-risk, low-return, or too intangible to quantify. This disconnect hinders investment, even when projects offer substantial long-term value. To overcome this, adaptation must be embedded within familiar financial instruments - such as bonds, loans, or indices - and tied to clear sustainability outcomes and measurable return-on-investment (ROI) metrics. Without tangible returns, especially in private markets, capital will remain constrained. Achieving scale will also depend on enabling regulatory and policy environments that reward long-term investment, alongside capacity-building initiatives that help investors recognise adaptation as both a necessity and a viable, bankable opportunity.



Insight #4: Mobilising finance for resilience requires transforming how risk is perceived, valued, and rewarded.

Frontline communities often rely on informal financial systems, such as Rotating Savings and Credit Associations (ROSCAs) and cooperatives, which demonstrate strong internal accountability and mechanisms rooted in social cohesion.

Yet, conventional finance frequently misclassifies these systems as high-risk due to their informal structures and absence of traditional credit data. The issue is not an absence of risk appetite, but a persistent misreading of what risk truly looks like in local contexts. Even when large-scale blended finance vehicles are successfully structured, disbursement often stalls due to rigid definitions of what qualifies as “bankable.”

This challenge is especially acute in small and vulnerable economies, such as Small Island Developing States (SIDS). In these contexts, adaptation needs may not align with traditional ideas of scale or return. What needs to be brought to the forefront are models that aggregate smaller community-led efforts, apply regional strategies, and prioritise developmental impact over short-term financial gain.

"Risk is often perceived based on ***who is in the room***. If people from the Global South are not involved in shaping these financial systems, then risk will continue to be mischaracterised. We need more communities on the frontline navigating, defining, and influencing how these systems work."

Osman Siddiqi, CEO & co-founder, Acclimate (Kenya)

Insight #5: Investment metrics must evolve to capture systemic change and intangible assets, such as trust, agency, and social cohesion, through tools and risk models grounded in local realities and co-developed with communities.

Many community-based adaptation initiatives yield long-term, multidimensional returns, such as strengthened social cohesion, improved health, and enhanced local agency, which often fall outside conventional financial valuation frameworks. Without recalibrating how risk and return are defined and valued, finance will continue to bypass the very communities most exposed to climate impacts. This risks deepening existing vulnerabilities and missing out on high-impact, locally-led solutions that build long-term resilience.

Insight #6: Effective adaptation finance requires "patient capital" that allows for experimentation, failure, learning, and iteration.

This concept is already used in other sectors, where investors like those providing concessional finance, recognise that returns may take years, but still commit to long-term investments because they see the potential for meaningful returns over time. In the context of climate resilience, this kind of capital should enable experimentation, failure, learning, and adaptation to evolving risks.

However, much of the current financial architecture remains rigid and short-term, shaped by annual insurance underwriting cycles and risk frameworks that are ill-suited for the non-linear, compounding nature of climate threats. Bridging this mismatch will require enforceable resilience standards, long-dated insurance products, and risk-sharing tools that reflect the true costs of inaction. Moving from voluntary guidelines to binding frameworks can align financial flows with the realities of climate risk and ensure equitable, durable outcomes for those most affected.

Insight #7: Building trust through tangible, community-prioritised investments is essential for resilience.

Repeated cycles of extractive engagement, where non-governmental organisations or government actors conduct consultations or research and then leave without follow-up, have led to scepticism and resistance. Transitioning from grants to investment requires a fundamental mindset shift for communities that have historically received aid without ownership or expectations of repayment. These investments must also be grounded in visible interventions such as water access or community-owned assets that respond to immediate needs and thus build trust.

Once trust is established, communities are more likely to explore concessional loans, revenue-sharing models, or blended finance structures. Ultimately, effective community finance is not just about capital flows: it requires governance models that centre local agency and knowledge. Communities possess deep, lived experience of climate risk and resilience pathways, yet their insights are too often excluded from decision-making processes.

Insight #8: Development finance must focus on building local financial ecosystems that can eventually operate without ongoing donor support.

This means designing public and blended finance tools with clear exit strategies. In practice, exit strategies involve transitioning ownership of financial products, data systems, and risk management tools to local institutions and communities, and supporting the development of regulatory environments that can sustain those tools independently. Strengthening local financial systems enhances resilience while building trust and long-term market viability. It creates the conditions for local banks, insurers, and investors to participate confidently in adaptation finance.

To achieve this, development finance must go beyond funding individual projects and invest in the foundational infrastructure that enables financial ecosystems to function - such as domestic insurance markets, credit rating systems, interoperable digital platforms, and climate risk modelling tailored to local data. Capacity building for regulators and financial intermediaries can align local markets with global standards and de-risk investment flows. Only through this shift from temporary support to systemic market development can adaptation finance be scaled equitably and effectively.

"We need a radical shift in how philanthropic finance operates. If you're already offering blended finance at very low debt rates, go all the way—make it fully concessional, even grant-based. We're in a crisis, and that calls for a new perception of return."

Gwendolyn Yu, Head of Emerging Sustainability Issues, JP Morgan Chase

Insight #9: Integrating early warning systems (EWS) and real-time risk mitigation into financial decision-making can help investors reduce losses, protect portfolio performance, and unlock new value.

The challenge is that EWS are still treated as public goods and lack clear ownership and revenue models, making funding uncertain and deterring private capital. The tools to change this already exist. Financial instruments like parametric insurance, catastrophe bonds, and contingent credit lines can embed EWS to trigger early, automatic payouts, delivering faster liquidity and improved resilience outcomes. When integrated with predictive analytics and co-developed risk metrics, these systems can enhance underwriting, investment screening, and sovereign risk models. But climate risk data remains fragmented, often siloed within public agencies or donor-funded platforms. To unlock its value, this data must be integrated into corporate capital planning, insurance portfolios, and public-private risk-sharing mechanisms.

Industry-wide adoption of open data protocols, interoperable standards, and mandatory disclosures—especially across value chains—will be key. Meanwhile, technologies like geospatial mapping, scenario-based 3D modelling, and interactive storytelling tools can help transform abstract climate risk into something tangible, investment-grade, and decision-ready. The path forward requires translating public-sector science into private-sector utility. By embedding EWS into financial architecture, we can shift from reactive loss management to proactive resilience building, aligning fiscal responsibility with climate risk governance.

Insight #10: Building effective and equitable resilience begins with democratising climate knowledge, making it accessible, inclusive, and grounded in the lived realities of those most impacted.

When communities understand the risks they face, they are better equipped to take informed, confident action. Achieving this requires integrating climate awareness and systems thinking into everyday decision-making, from government planning to community organising and household choices.

The Resilience Science Must-Knows initiative aims to rise to that challenge by distilling the most critical scientific insights into actionable principles that can guide real-world decisions for investors, planners, and policymakers. More than just a synthesis of science, the Must-Knows can be a powerful tool to help prioritise action under uncertainty, guide smart and inclusive investment decisions, foster cross-sector collaboration, and support adaptive learning in finance and project cycles. To make the initiative practical and applicable, partners are now co-designing the "Road to Action": a set of pathways to embed the Must-Knows into policy, finance, and planning systems. Designed to guide inclusive investment, cross-sector action, and adaptive planning, the Road to Action aims to bring global science to local realities.

Insight #11: Creative media and storytelling can make resilience science accessible, relatable, and actionable beyond technical circles, making it more engaging and effective.

While data and models are essential, they rarely shift hearts or inspire collective action on their own. Stories, especially those grounded in lived experience, can humanise climate science, spotlight everyday resilience, and build the public and political will needed for systemic change. Creative forms such as film, poetry, community theatre, visual arts, and digital storytelling offer culturally relevant and emotionally compelling ways to communicate complex ideas like loss, adaptation, and transformation, and inspire new solutions.

Insight #12: Leveraging technology as an equaliser can accelerate and scale climate adaptation—if such tools are designed to be inclusive, accessible, and grounded in local realities.

Digital tools, artificial intelligence (AI), the Internet of Things (IoT), and mobile finance emerged as critical enablers of adaptation, with the potential to democratise access to climate information, deliver capital directly to households, and tailor solutions to community-specific risks. To realise this potential, however, technologies must be co-developed with local users to ensure they are trusted, usable, and relevant in low-resource settings. Digital finance platforms such as M-PESA offer powerful opportunities to channel direct capital transfers to smallholder enterprises and vulnerable households, unlocking new models for locally-led resilience.

At London Climate Action Week, the Resilient Planet Initiative (RPI) launch was announced. It is a new digital platform co-created to bring climate risk and adaptation knowledge to the people who need it most, like communities in informal settlements. Developed through a participatory spirit with women and community leaders in East Africa, RPI replaces technocratic delivery models with an inclusive, community-rooted knowledge infrastructure. Users can upload detailed case studies, from adaptation projects to risk management tools, enabling South-South learning without intermediaries. RPI advances a new model of climate knowledge sharing that recognises local expertise by having communities as designers, not just recipients.

> "It's not just about sharing solutions—it's about recognising the expertise that already exists in communities. Indigenous and local communities lived through droughts and floods before. They want tools to share what they know, not just to be told what to do."
>
> **Joseph Nganga**, Africa Climate Energy Nexus

What's Next? Resilience Hub at Climate Week NYC. Join us on 22 September!

The COP30 Presidency's call for a global mutirão—collective action rooted in ethics and science—sets the tone for what comes next. It calls for climate strategies that dismantle structural inequities, expand access to finance and information, and embed resilience into sovereign risk systems, urban infrastructure, and social policy. As the Resilience Science Must-Knows continue to evolve, the Hub's upcoming milestone at **Climate Week NYC on 22 September** will be a key moment to stress-test progress and shape delivery pathways.

The charge is clear: move from pilots to policy, from fragmentation to alignment, and from abstract commitments to tangible, resilient outcomes. The momentum built in London must now translate into durable, system-level change on the road to COP30.

RESILIENCE HUB

Thank you

to the entire community of engaged, ambitious, and trailblazing partners who made this day such a buzzing success! Let's keep pushing the boundaries to move the dial on adaptation and resilience together.

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Atlantic Council Climate Resilience Center

GLOBAL RESILIENCE PARTNERSHIP

Fundación Avina

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sdi.

SOUTH SOUTH NORTH

RACE TO RESILIENCE