



Step 2: Climate Risk and Vulnerability Assessment

Key Concepts in Climate Risk and Resilience

Exposure

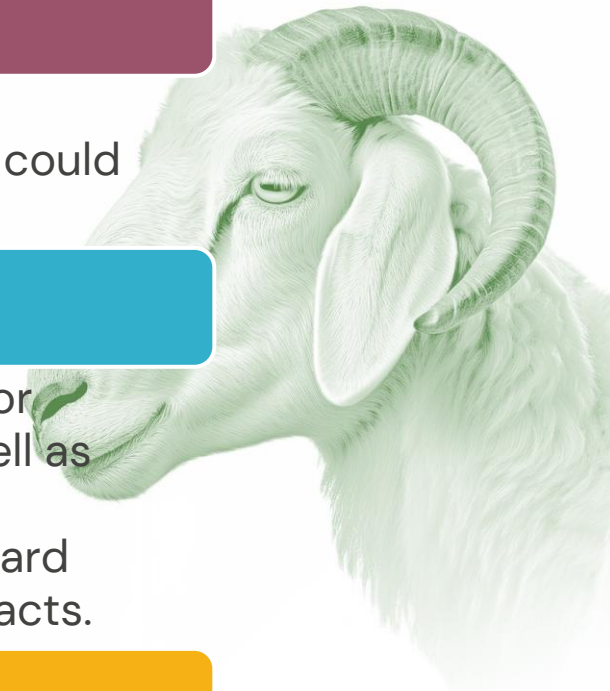
- The presence of people, livelihoods, species or ecosystems, and resources, infrastructure, or economic, social, or cultural assets in places and settings that could be adversely affected

Hazard

The potential occurrence of a natural or human-induced physical event or trend or physical impact that may cause loss of life, injury, or other health impacts, as well as damage and loss to property, infrastructure, livelihoods, service provision, ecosystems and environmental resources. In this report, the term hazard usually refers to climate-related physical events or trends or their physical impacts.

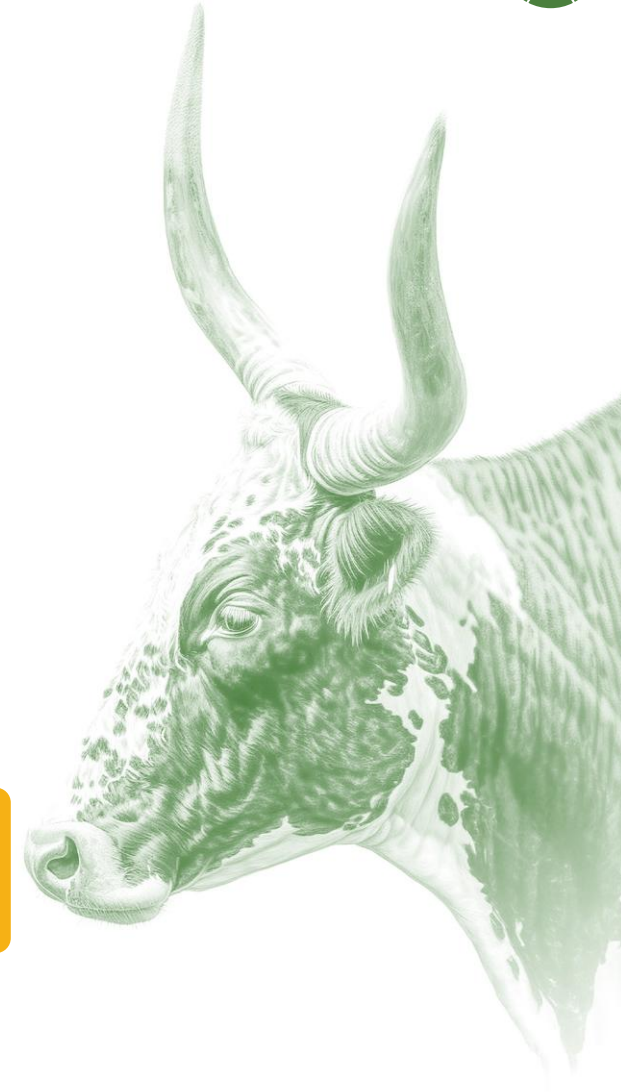
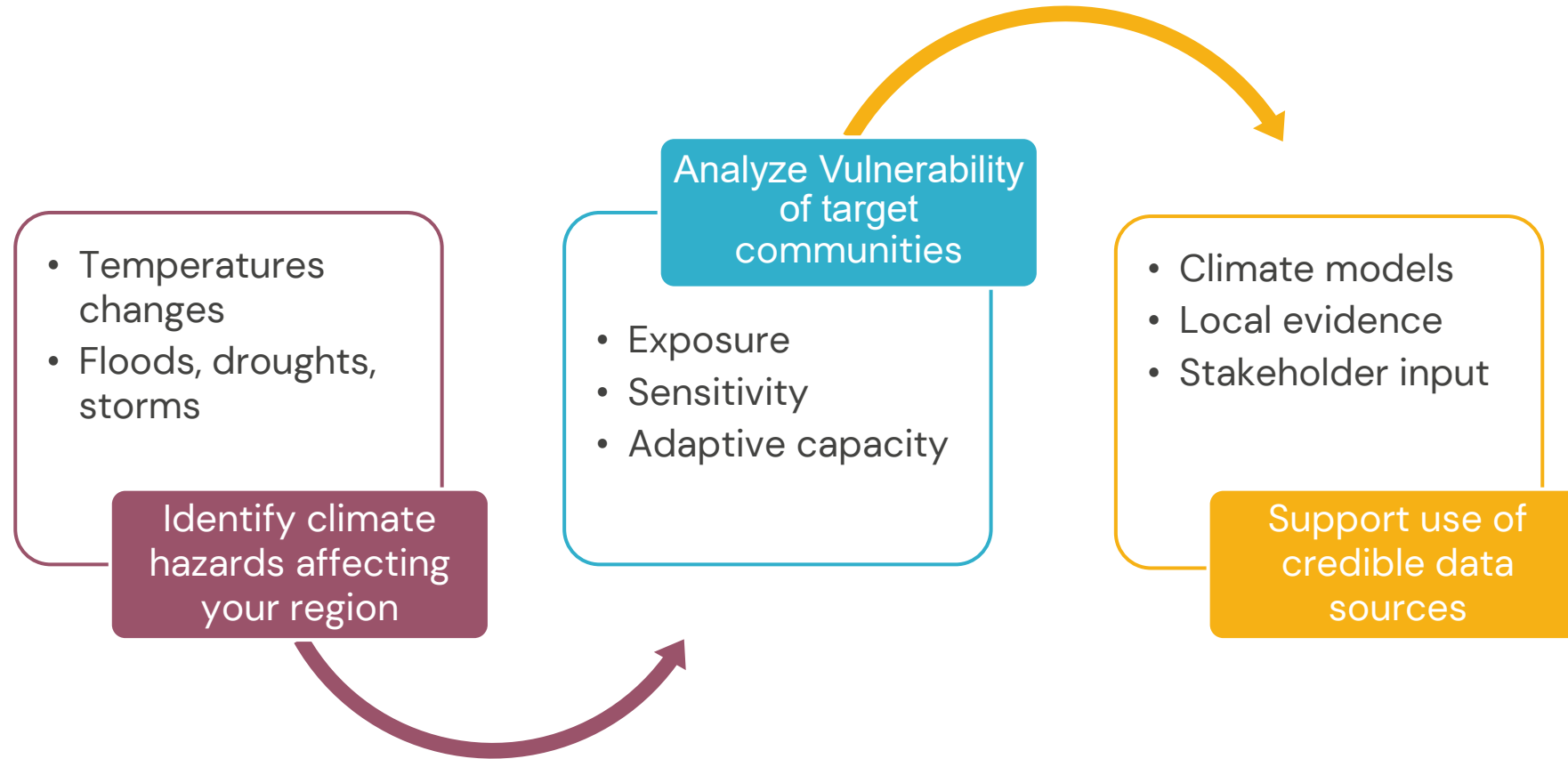
Vulnerability

The propensity or predisposition to be adversely affected. Vulnerability encompasses a variety of concepts and elements including sensitivity or susceptibility to harm and lack of capacity to cope and adapt.





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Why this matters for Bankability

- Build a strong climate rationale
- Justify adaptation or mitigation needs
- Identify beneficiaries
- Target interventions correctly
- Strengthen proposal credibility





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Before moving to Step 3, check:

- Are the climate hazards clearly identified?
- Is exposure clearly shown?
- Is vulnerability explained?
- Is the climate link to the problem clear?
- Is there evidence to support the analysis?

