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living better together

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When climate risks suddenly become relevant for business operations.

How UNIQA Sustainable supports the organic bakery brotsüchtig in identifying climate risks early, making financial impacts tangible, and deriving concrete measures to strengthen resilience.

Customer profile at a glance

Company: brotsüchtig | Industry: Organic bakery | Locations: 5 in Upper Austria

Challenge: Understanding the financial impact of climate-related risks
Solution: Climate Risk Analysis
Result: Concrete priorities and measures to increase resilience

When climate change becomes a business issue

Climate change has long become an operational reality for many companies. Heavy rainfall, heat, and storms put pressure on sites, disrupt supply chains, and interfere with business processes. For small and medium-sized enterprises, this quickly turns into an economic challenge. However, there is often a lack of a reliable basis to assess risks concretely and derive effective measures. The organic bakery brotsüchtig stands for honest craftsmanship, regional quality, and lived sustainability. At five locations in Upper Austria, the company works with organic ingredients and strong regional anchoring. It is precisely this close link to location, supply chain, and local value creation that makes climate-related risks particularly relevant. The central question was therefore: **What financial impacts can heatwaves, heavy rainfall, or supply failures have—and how can countermeasures be taken in time?**

“The analysis made risks tangible”

“We were aware that climate change is also relevant for our business. Only through the analysis did it become tangible what financial impacts heatwaves and heavy rainfall can have. This transparency is exactly the basis for us to now take the right measures.”
Oliver Raferzeder, Managing Director, brotsüchtig

The solution: transparency instead of uncertainty

Together with UNIQA Sustainable, brotsüchtig decided at the end of 2025 to carry out a **Climate Risk Analysis**. The goal was not only to describe climate-related risks qualitatively, but to assess them specifically for each location and classify them economically.

The approach was clearly structured and closely aligned with operational practice:

1.
Data collection:
In the kick-off, key information about the business, locations, and value chain is collected.

2.
Analysis of climate hazards:
Location-specific hazards such as flooding, heat, or storms are identified.

3.
Assessment of risks and vulnerabilities:
The biggest threats to operations and value creation are analyzed and prioritized.

4.
Development of adaptation measures:
Concrete and implementable measures for risk reduction are derived.

The result: concrete risks, clear priorities

The analysis clearly showed where the greatest risks for brotsüchtig lie. Particularly relevant are:

Heavy rainfall and flooding

Heat stress and heatwaves

Supplier failures

A flood risk at one location became especially evident: **In a worst-case scenario, around 265 days of business interruption and financial damage in the six-figure range are possible.** What was once an assumption thus became a sound basis for decision-making.

Concrete measures to increase resilience

Based on the results, targeted measures were defined to reduce risks and sustainably strengthen operational resilience. These include:

- Building an **integrated emergency and business continuity plan**
- Combining **passive and active cooling measures** alongside optimized energy management
- Broadening the **supplier base** to reduce dependencies

For further information, contact us at **esg@uniqa-sustainable.com**, to address risks in a targeted way and strengthen your company’s resilience.

The added value for brotsüchtig:

- **Risks become visible:** brotsüchtig now knows the vulnerabilities that determine stability, costs, and ability to act.
- **From insight to implementation:** instead of assumptions, there are now concrete, prioritized measures.
- **Better-informed decisions:** investments, precautionary actions, and operations can be prioritized more effectively.
- **Resilience becomes strategic:** the Climate Risk Analysis strengthens the company and its position with customers, partners, and financial institutions.
- **Partnership remains effective:** UNIQA Sustainable also supports the step-by-step implementation of the recommended measures.
- **Foresight pays off:** brotsüchtig creates a foundation to address requirements such as CSRD at an early stage.