Deloitte.

ACC AMERICAN CHAMBER OF COMMERCE UKRAINE

Survey results: Ensuring business resilience in Ukraine

March 2026

Agenda

Research Methodology

Research purpose

The purpose of this study is to analyze the current challenges facing businesses in Ukraine amid the ongoing war, examine adaptation practices and strategies for operational resilience, and identify business expectations for effective cooperation with the state and local communities.

Research objectives

- Identify the key challenges faced by businesses in Ukraine amid the ongoing war and outline their impact on operational activities.
- Analyze existing business adaptation practices and mechanisms for ensuring operational resilience under heightened uncertainty and risk.
- Examine business expectations for effective cooperation with government institutions and local communities to support operations and foster development during wartime.

Methodology

Data collection approach: online survey
Target audience: C-level executives and senior management from companies across various sectors (ACC members)
Survey period: 12–26 February 2026
Number of respondents: 53

Key Findings (1/2)

- **About one-third of companies reported a critical or significant impact** of power outages during the autumn–winter period on **financial performance.** Despite these disruptions, 94% of companies continue to meet their obligations to partners consistently.
- The most critical financial challenge remains the **increase in production costs**. Companies are responding by optimizing operational expenses (64%), revising investment plans (42%), and adjusting pricing strategies (34%). **Salary payments have remained timely** in most companies (92%).
- **Interest in external financing remains relatively low:** 43% of companies report no need for it. Among the companies that may require external financing (57%), two-thirds do not have access to it on acceptable terms.
- Most companies **operate systematically** and **have business continuity management plans in place** (58%), **while one in five still operates on an ad-hoc basis.** Approximately 40% of respondents report that **they can maintain key processes during prolonged power outages** lasting more than five days.
- To ensure business continuity, nearly 60% of companies allocated up to 5% of total expenditures over the period from September 2025 to January 2026. These funds were primarily directed toward energy autonomy (75%), employee support programs (38%), and security measures (25%).

Key Findings (2/2)

Nearly half of companies (45%) reported no significant impact on employee productivity during the autumn–winter period, suggesting either a high level of adaptation or insufficient reliable data on productivity changes. **A similar share of respondents (41%) identified clear signs of declining productivity,** including uneven workloads (23%), lower employee motivation (23%), and declines in both work pace and quality (21% and 15%, respectively).

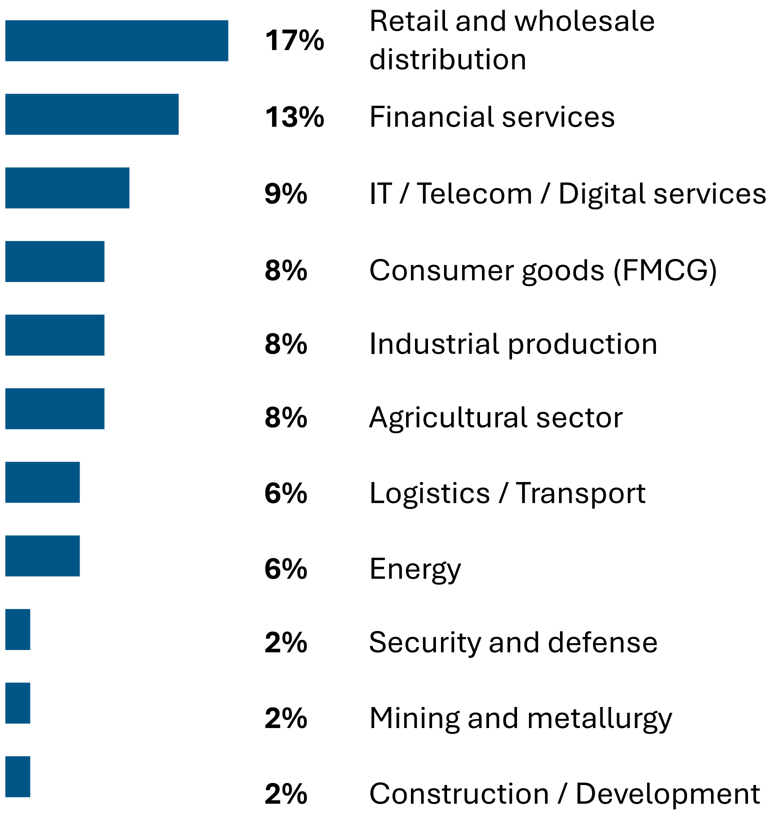
Customer support has become an important factor in business stability. Around 72% of companies have established guidelines for customer interaction during crisis situations, while businesses with physical customer touchpoints also provide basic amenities for visitors.

Interaction with local government authorities is generally active (only 8% of respondents report no interaction), but is mostly limited to regulatory compliance and participation in social or humanitarian initiatives. There is potential to deepen cooperation, especially for joint investment projects. **Businesses seek greater openness and predictability in their interactions with local authorities.**

Government financial support programs are used to a limited extent — 94% of surveyed companies did not apply for the state financial assistance during the autumn–winter period (77% did not require it, while 17% needed it but did not apply). At the same time, **business leaders perceive procedures as potentially too complex** and highlight **low awareness** of available support instruments as an additional challenge.

Respondent Profile

Industry

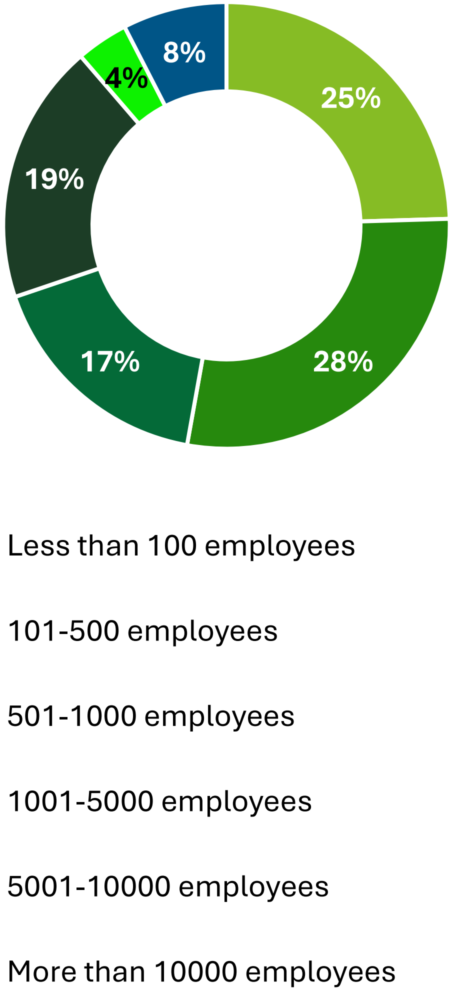


Representatives of the following industries also participated in the survey: consulting, pharmaceuticals, aviation, tobacco products, construction and industrial chemicals, healthcare, and education

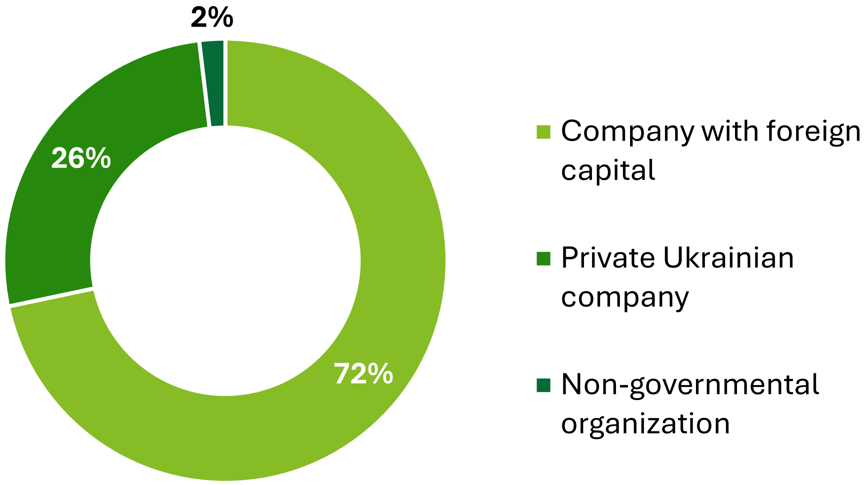
Sample (n = 53)

Company size

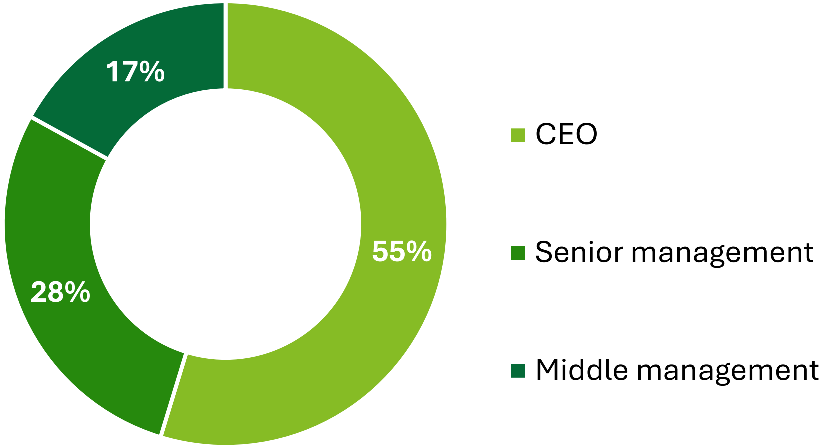
(in terms of headcount)



Category



Respondents' position



RESEARCH RESULTS

A

Financial resilience

B

Operational resilience and business continuity

C

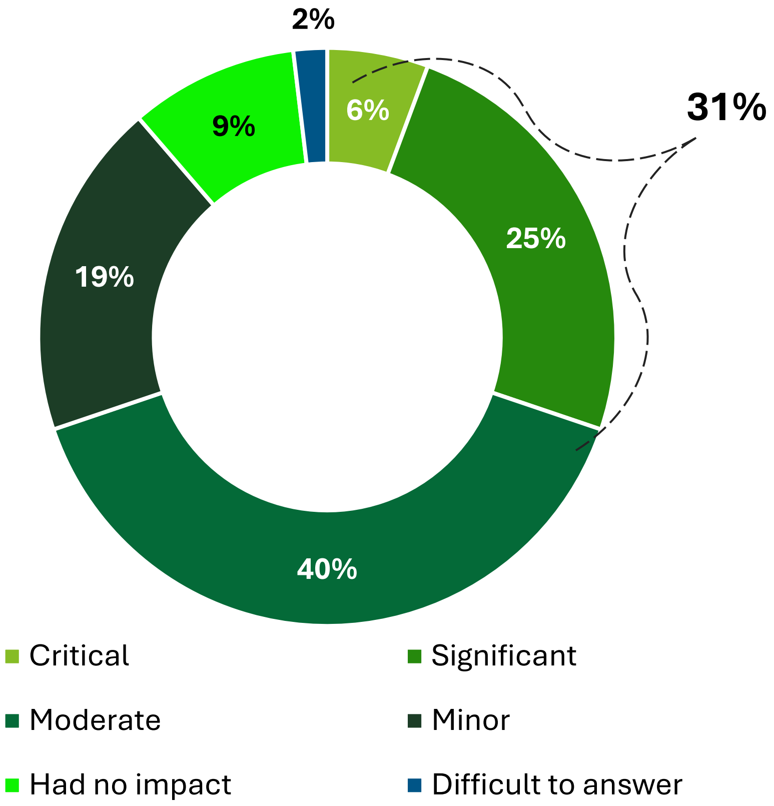
Human capital resilience

D

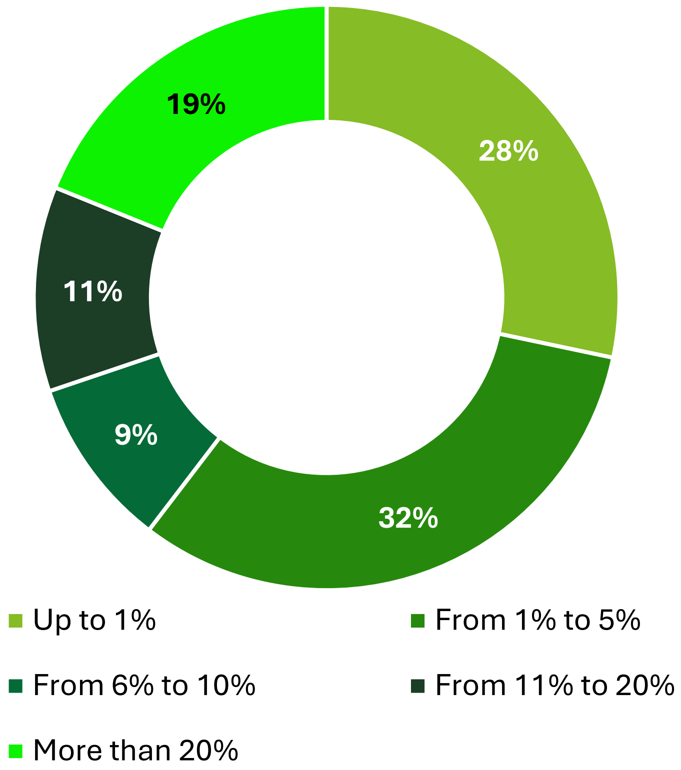
Interactions with customers, partners, communities, and government

Approximately one-third of companies reported a critical or significant impact of power outages on their financial performance. Most respondents allocated up to 5% of total expenses to maintaining business resilience.

What **impact** did power outages have on your company's **financial results** during the period from September 2025 to January 2026?
(single-choice question)



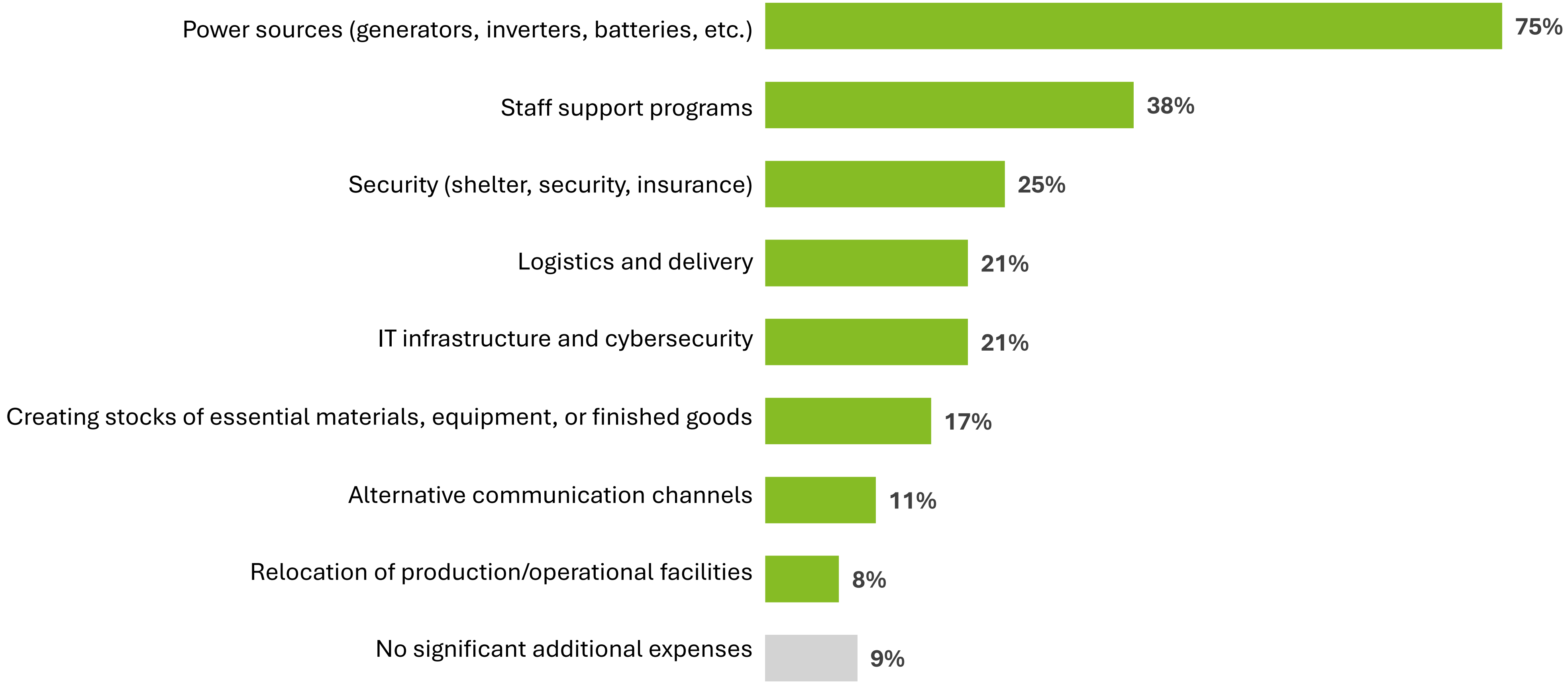
What share of your company's **total expenses was allocated to resilience measures** (energy independence, staff safety, relocation, backup communication channels, etc.) during the period from September 2025 to January 2026?
(single-choice question)



Sample (n = 53)

Additional expenses were primarily directed toward securing alternative power sources, as well as supporting staff and ensuring safety.

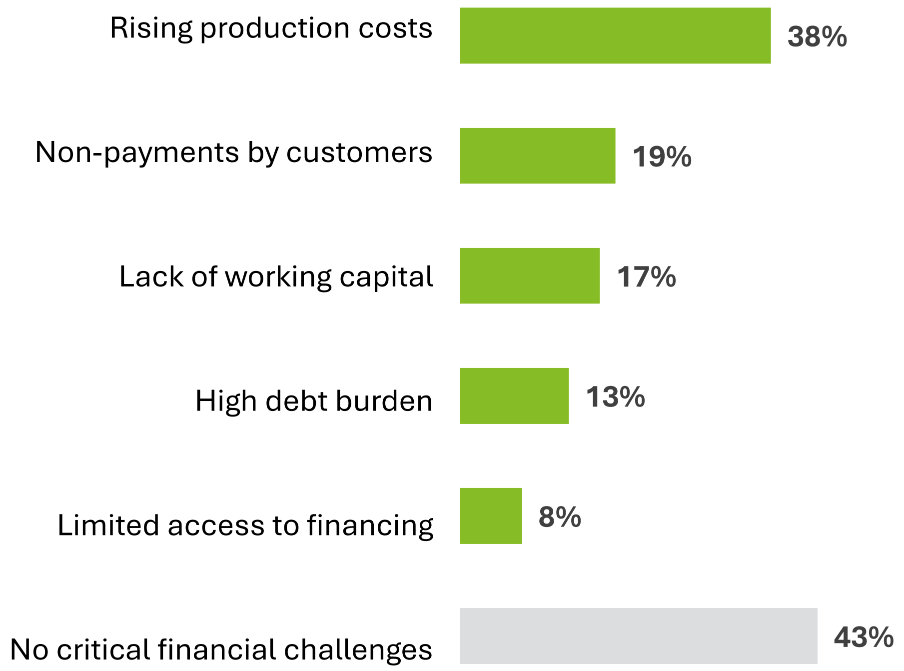
What **additional expenses related to resilience measures** have been the most significant for your business between September 2025 and January 2026?
(multiple-choice question)



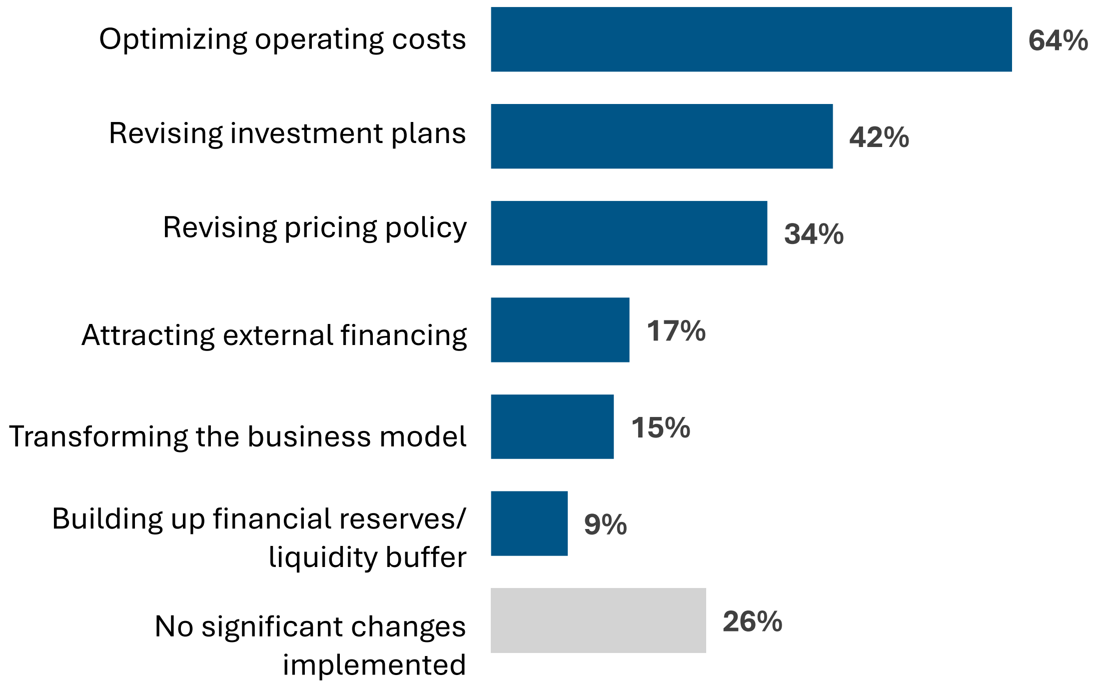
Sample (n = 53)

The most critical financial challenge is the increase in production costs. Companies are responding by optimizing operating expenses, revising investment plans, and adjusting pricing strategies. Salary payments have remained on schedule.

What financial challenges are currently **the most critical** for your business?
(multiple-choice question)



How is your company currently **adapting** to the financial challenges caused by the war, shelling, and energy supply instability?
(multiple-choice question)

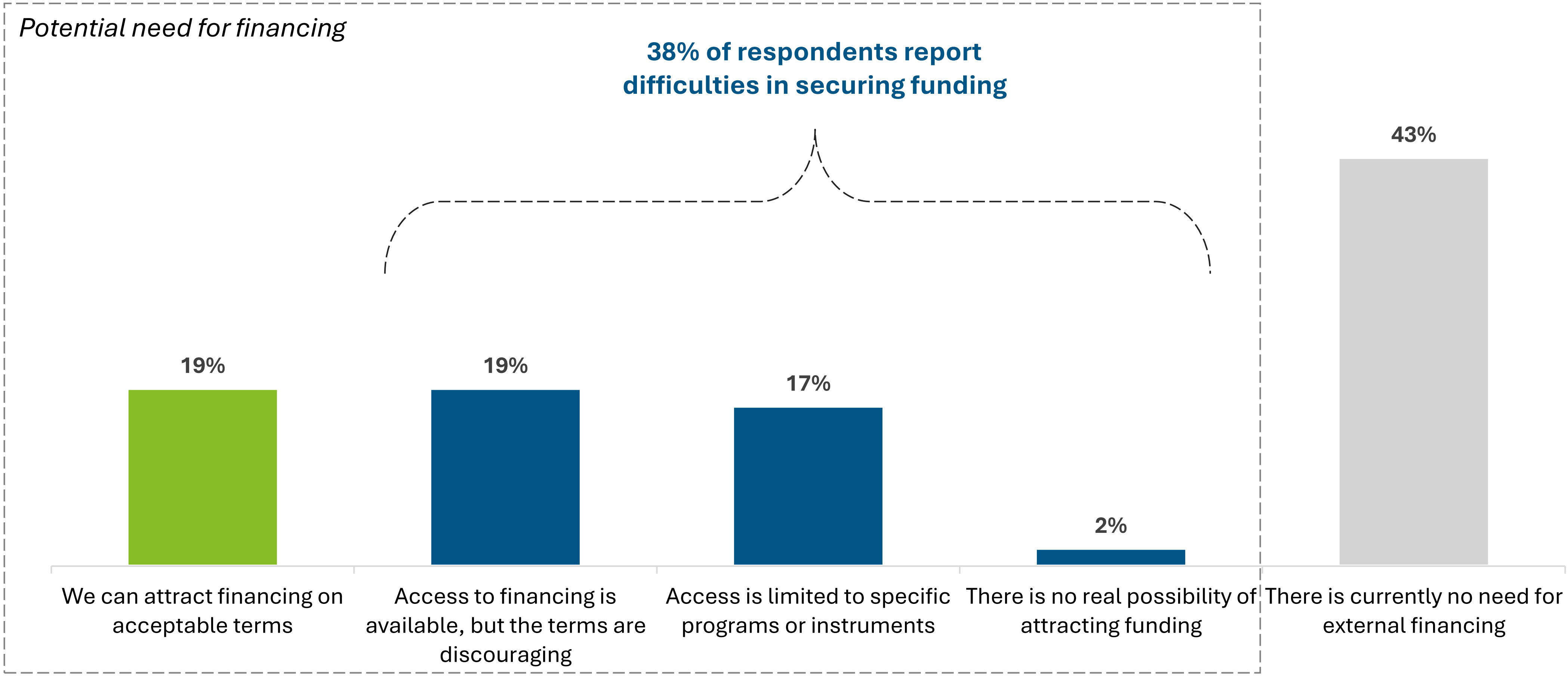


In **92%** of companies, financial challenges **have not affected the timely payment** of employee salaries

Sample (n = 53)

More than 40% of companies report no need for external financing. At the same time, only 19% are able to secure external funding on acceptable terms.

How do you assess your company's current **access to external financing** (loans, leasing, investments)?
(single-choice question)



Sample (n = 53)

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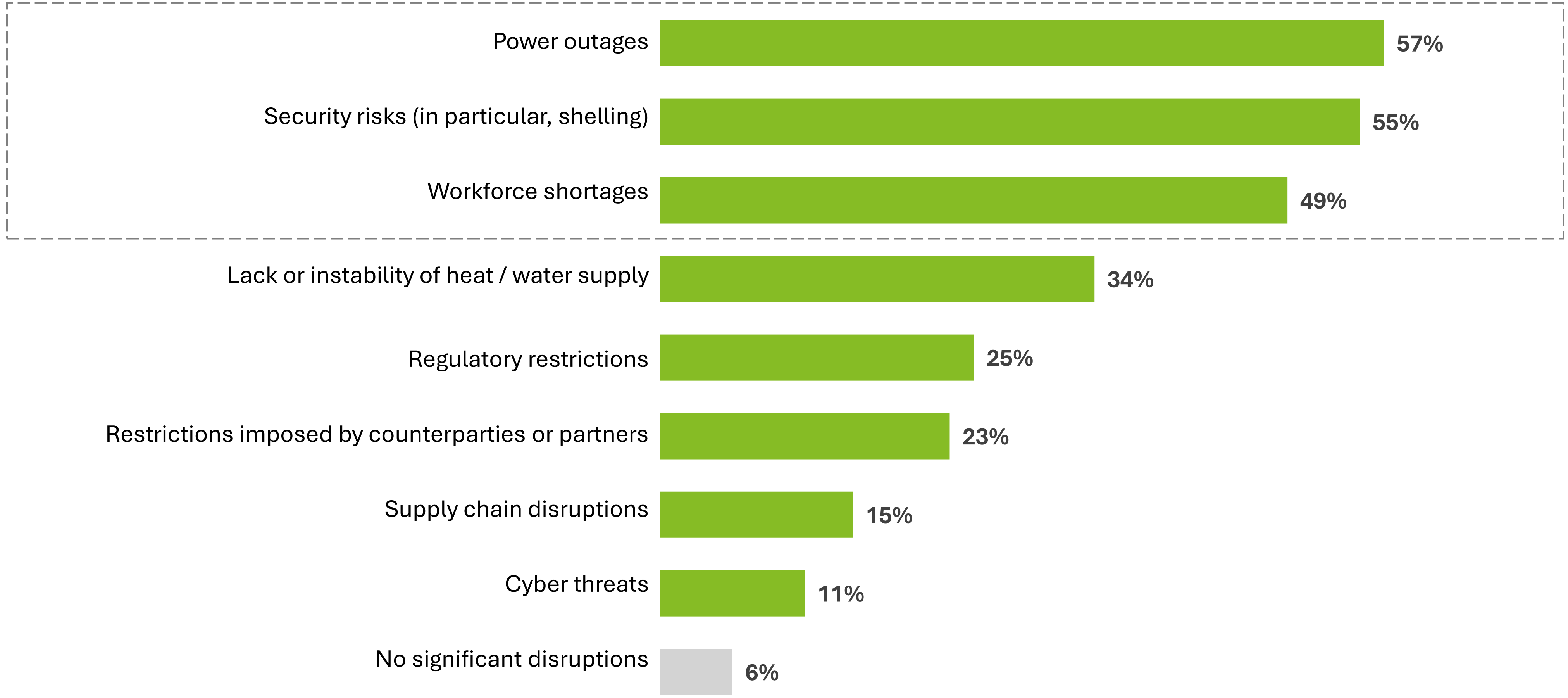
Interactions with customers, partners, communities, and government

In addition to challenges posed by power outages, ongoing factors disrupting business continuity include security risks and workforce shortages.

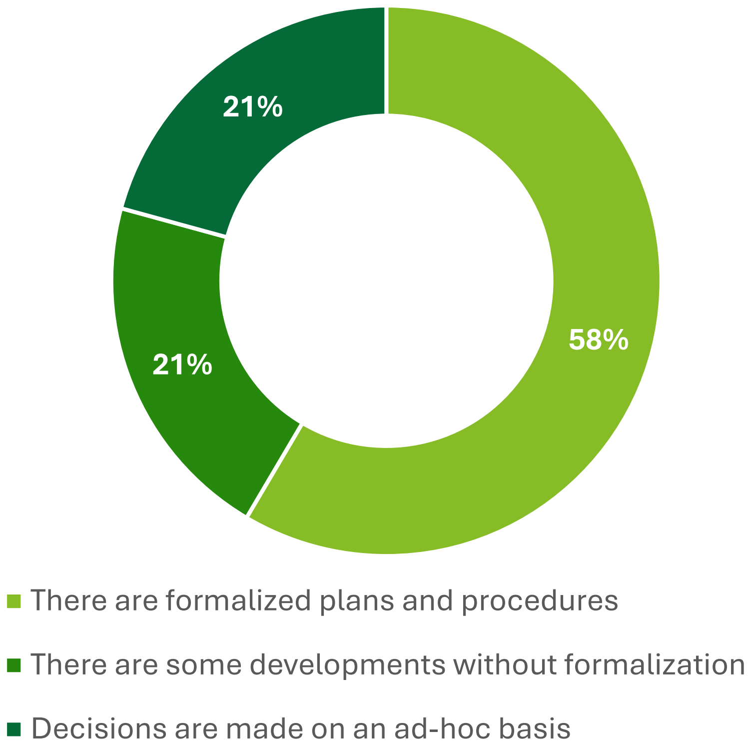
What factors currently **disrupt the stability** of your company's business processes the most?
(multiple-choice question)



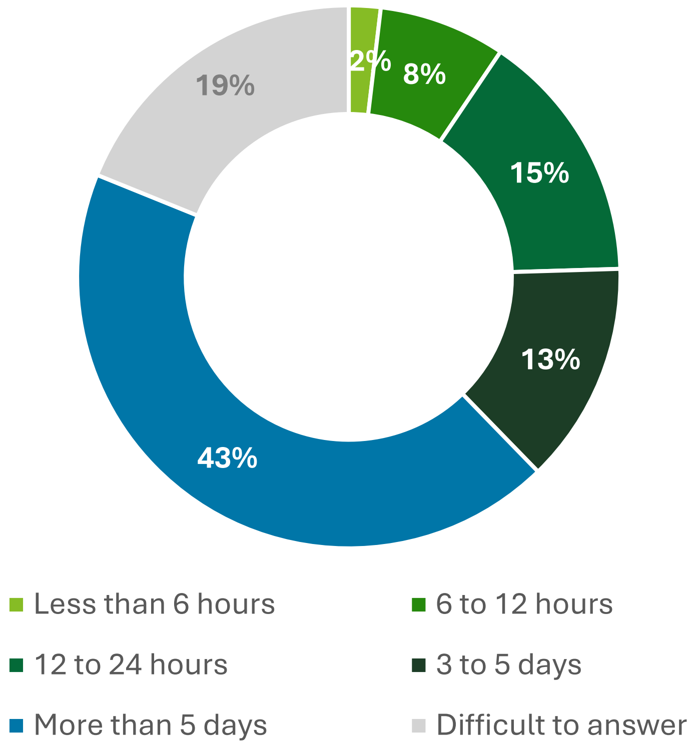
Sample (n = 53)

Around 60% of companies have formalized continuity plans in place, while one in five still operates reactively. More than 40% of companies are able to maintain key processes during prolonged power outages lasting more than five days.

How is business **continuity managed** in your company?
(single-choice question)



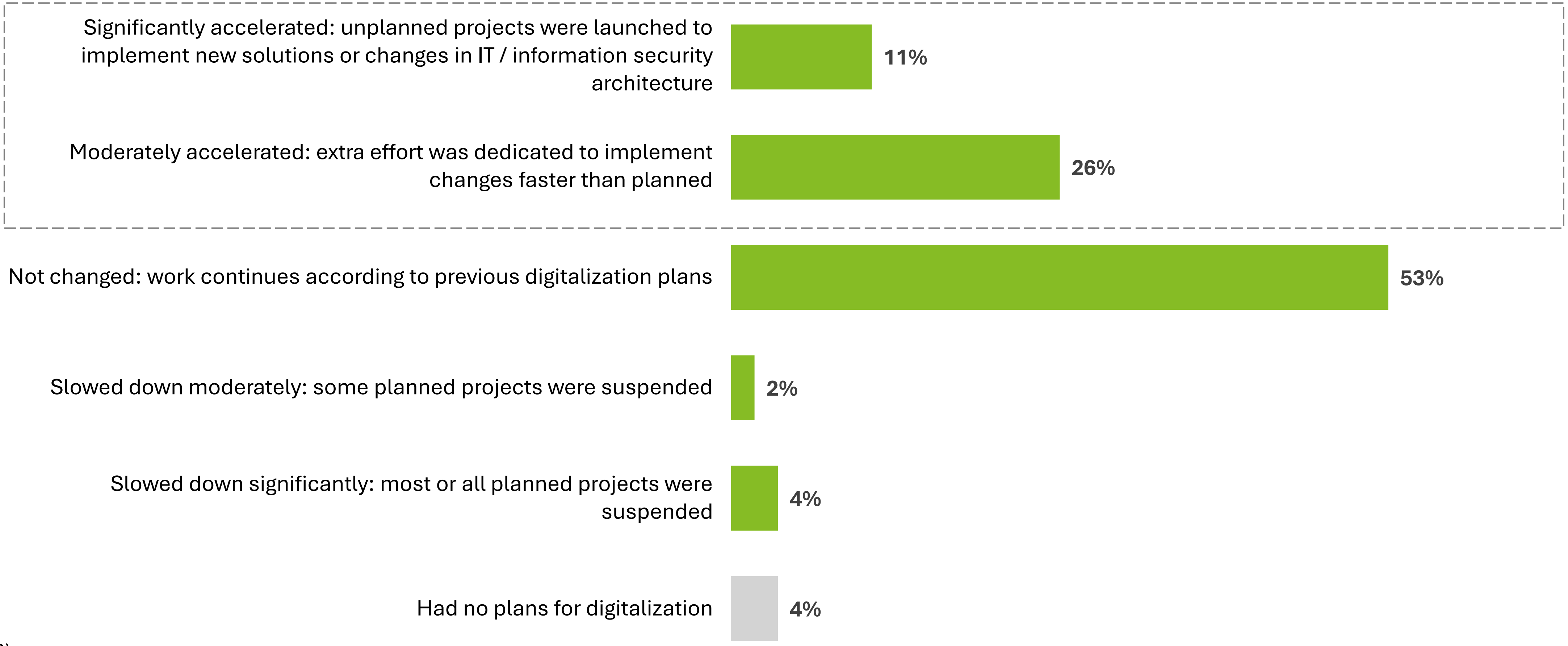
How long is your company **able to maintain** key business processes in the event of prolonged power outages?
(single-choice question)



Sample (n = 53)

Most respondents did not revise their IT/IS plans. At the same time, nearly 40% of companies accelerated the pace of digitalization in response to external challenges.

How has the pace of digitalization of your business changed since September 2025?
(single-choice question)



Sample (n = 53)

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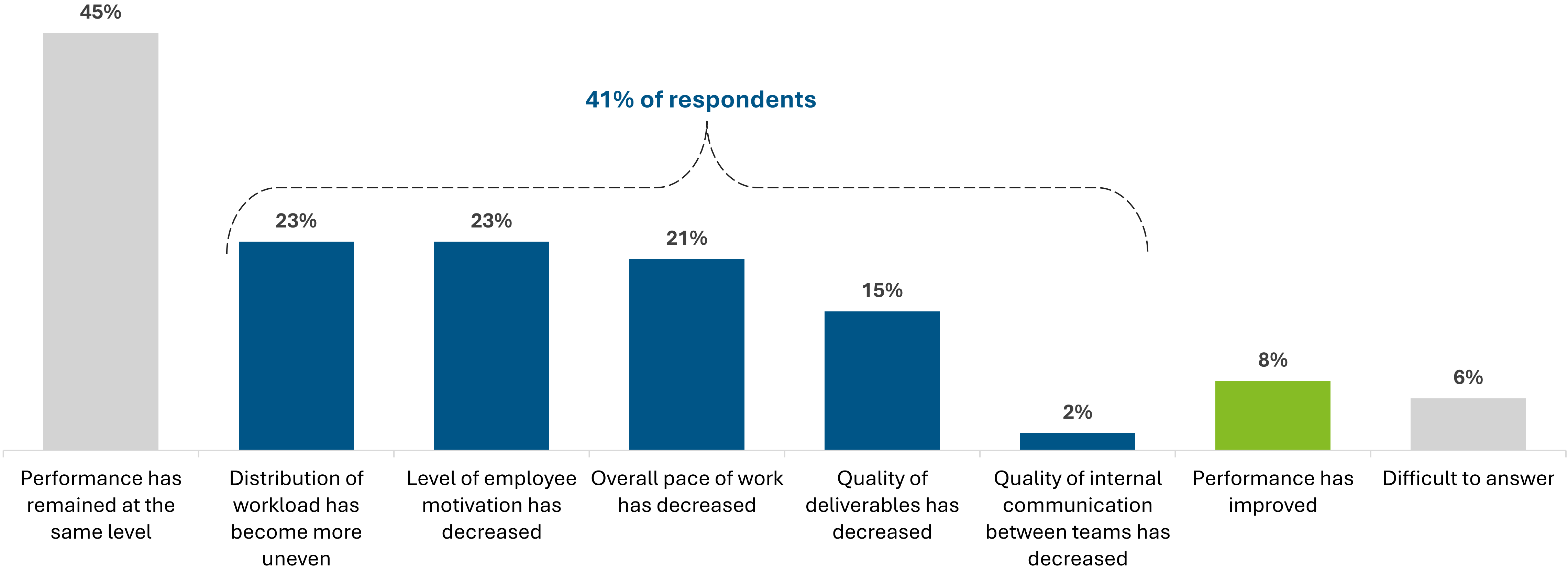
Interactions with customers, partners, communities, and government

The share of leaders who do not observe changes in employee productivity is nearly the same as the share of those reporting challenges related to uneven workload distribution, declining staff motivation, reduced work pace and quality, and lower communication effectiveness.

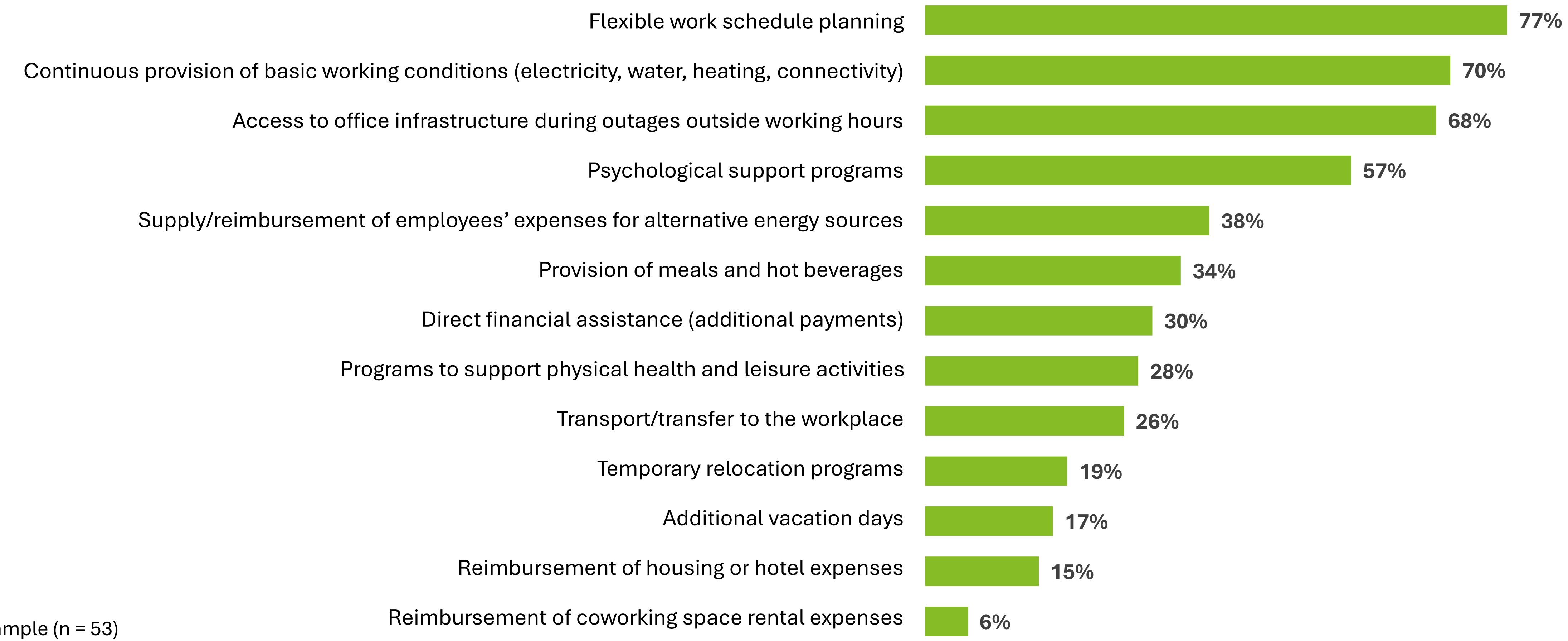
How has employee **productivity** changed in your company since September 2025?
(multiple-choice question)



Sample (n = 53)

To support employees, companies implement flexible work schedules, provide essential working and living conditions, and offer psychological support. However, only 30% of employers provide direct financial assistance.

What employee **support programs** has your company implemented to ensure safety and productivity in the current environment?
(multiple-choice question)



Sample (n = 53)

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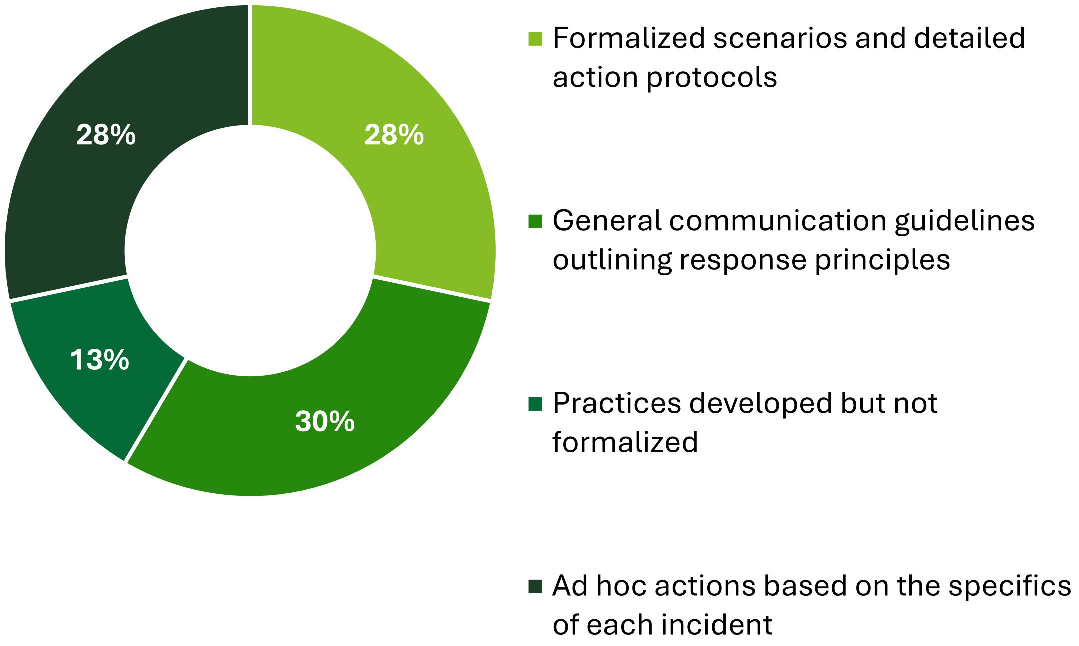
CUSTOMER INTERACTION

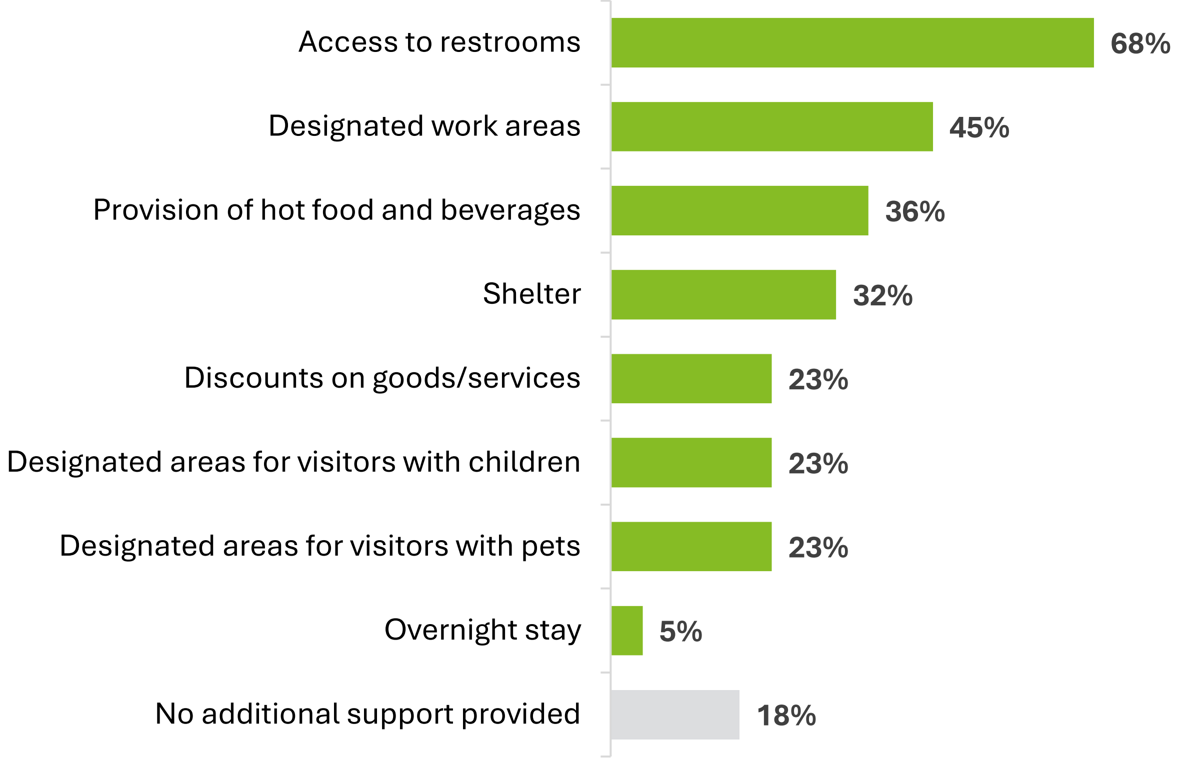
72% of companies have established customer communication guidelines for crisis situations, while businesses with physical customer touchpoints additionally provide basic amenities such as restrooms, workspace, food and beverages, or shelter.

Does your company have special scenarios or **rules for crisis communications** with customers?
(single-choice question)



Sample (n = 53)

What **types of support** does your company provide to **customers** or other visitors at physical customer touchpoints in Ukraine?
(multiple-choice question)

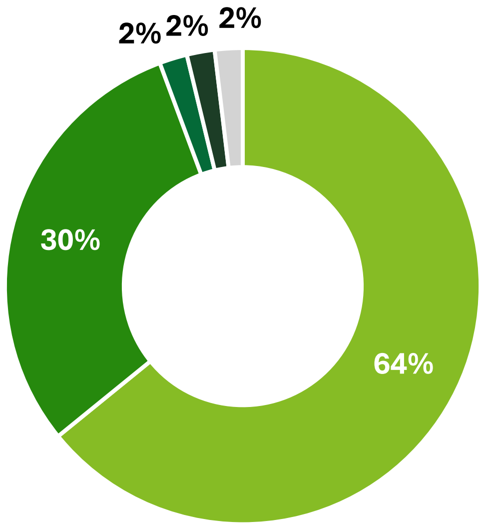


Sample (n = 22)

PARTNER INTERACTION

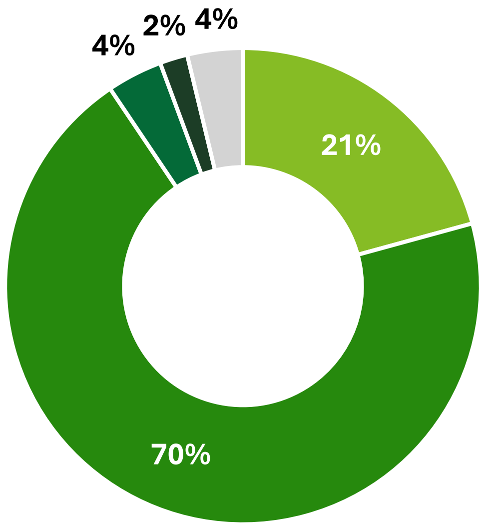
Most companies are able to meet their contractual obligations to partners on time, while their counterparties—although more frequently experiencing isolated delays—generally remain capable of fulfilling their commitments.

To what extent is **your company** able to meet deadlines for fulfilling obligations to partners under current conditions?
(single-choice question)



- Fully able: the company consistently meets deadlines, with no significant delays
- Rather able: deadlines are generally met, with occasional isolated delays
- Rather unable: regular delays or changes in cooperation terms
- Completely unable: meeting deadlines is a systemic issue
- Not applicable

To what extent are your **business partners** and **counterparties** able to meet their obligations to your company on time?
(multiple-choice question)



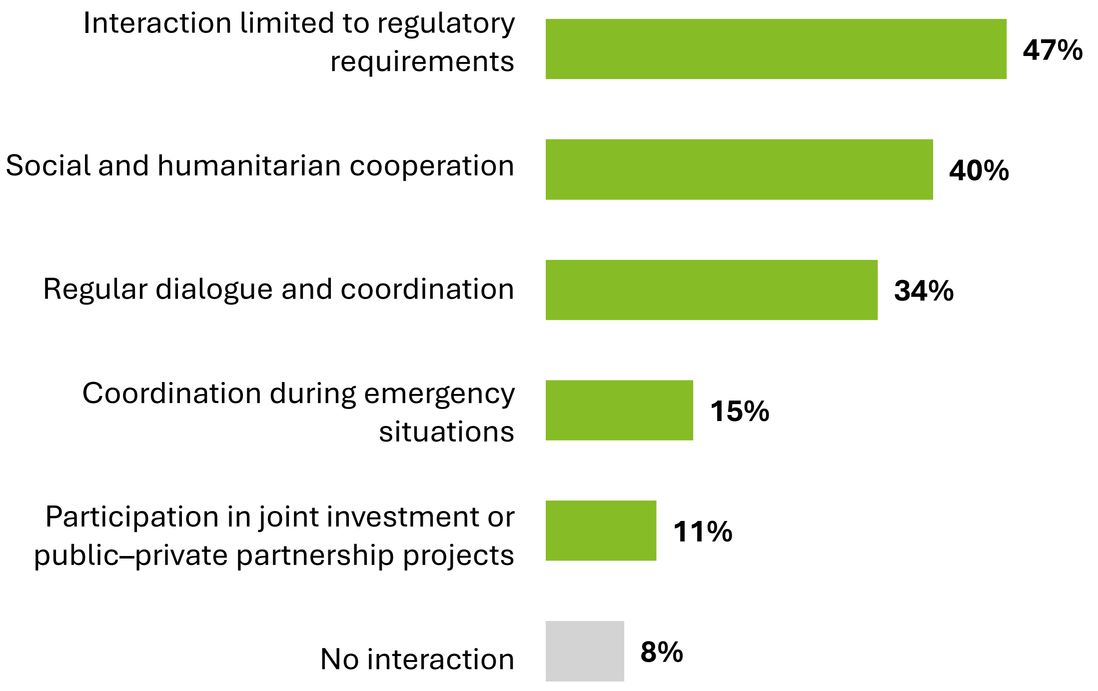
- Fully able: obligations are consistently met on time, with no significant delays
- Rather able: deadlines are generally met, with occasional isolated delays
- Rather unable: regular delays or changes in cooperation terms
- Completely unable: meeting deadlines is a systemic issue
- Not applicable

Sample (n = 53)

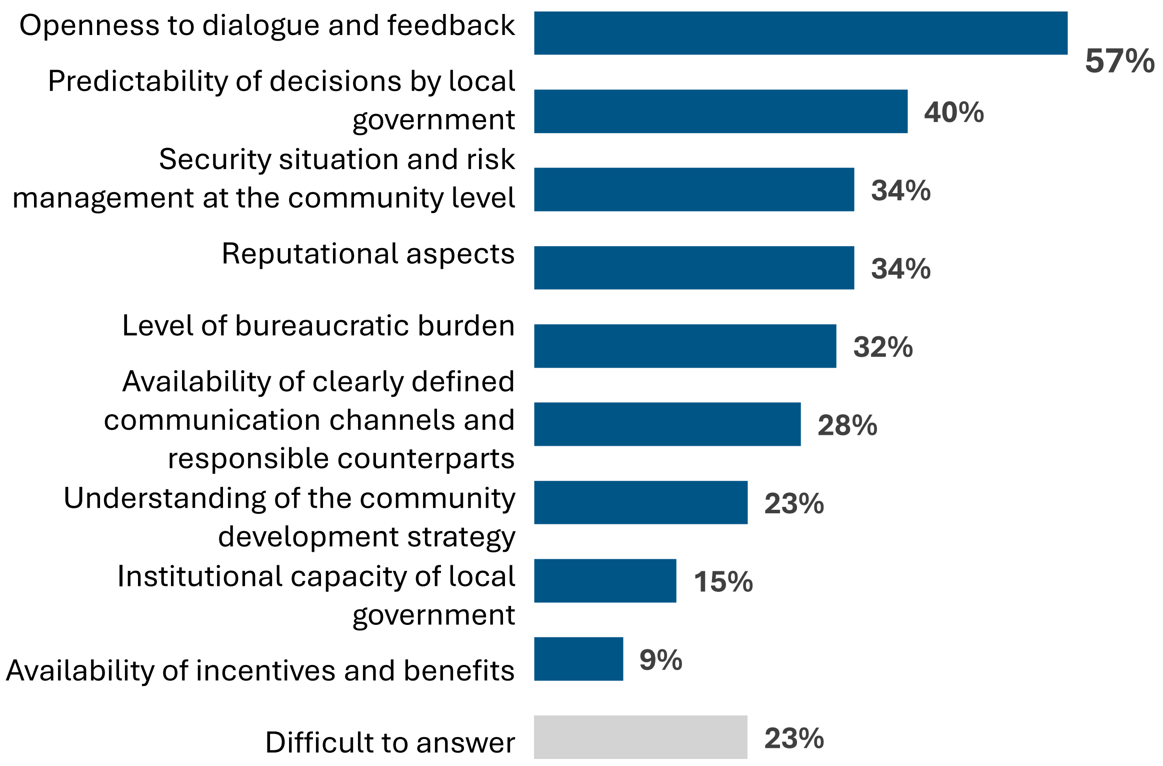
GOVERNMENT INTERACTION

Engagement with local communities (hromada) is largely limited to regulatory compliance and participation in social or humanitarian initiatives, while joint investment projects are implemented only rarely. Businesses seek greater openness and predictability in these interactions.

In which **formats** does your company **interact** with local government?
(multiple-choice question)



What **factors** in your interactions with local government are **important** to your business when making investment and cooperation decisions?
(multiple-choice question)



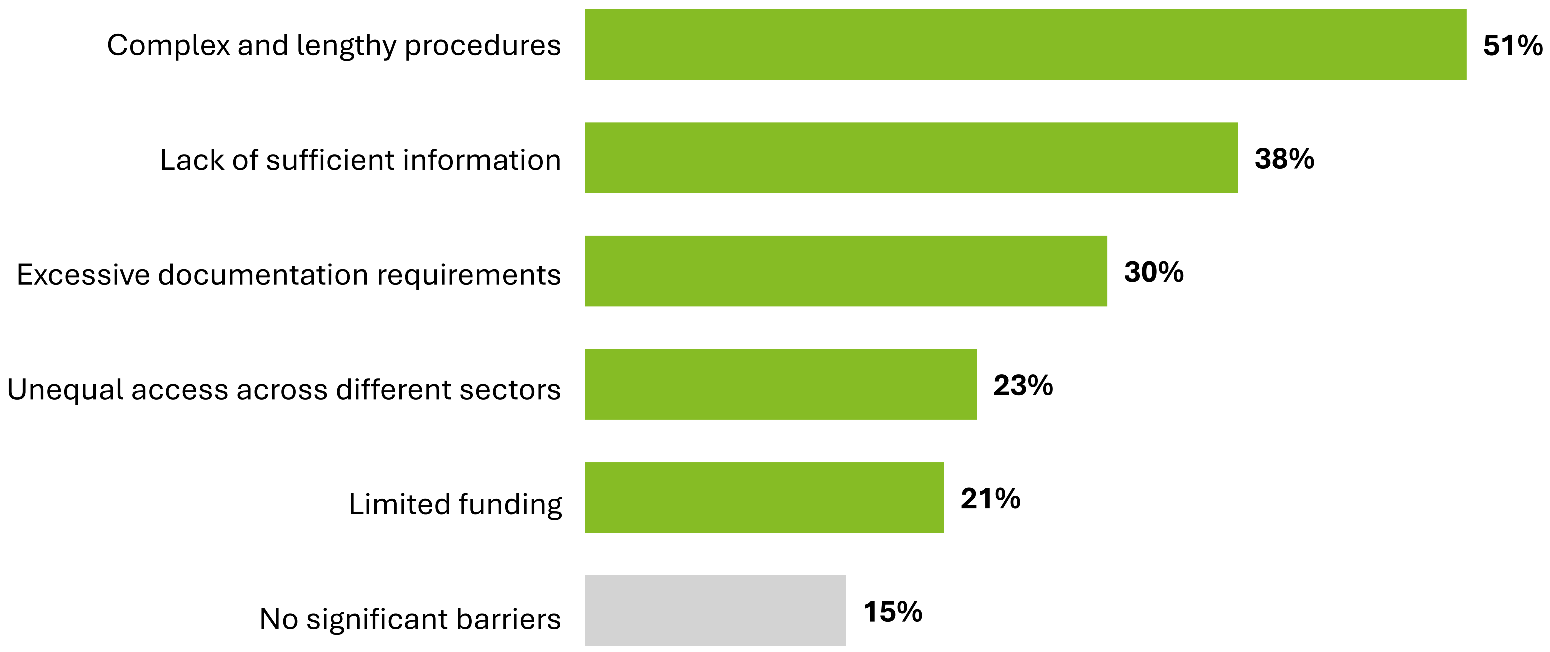
Sample (n = 53)

GOVERNMENT INTERACTION

94% of companies did not apply for government financial support during the autumn–winter period. At the same time, businesses note that procedures are complex and awareness of available support instruments is limited.

77% of companies **did not require** financial support from the government, while **17% had a need but still did not apply** for assistance.

What **barriers**, in your opinion, hinder businesses the most from obtaining government support?
(multiple-choice question)



Sample (n = 53)

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