



MARC DE BRUYN

ATTORNEYS & NOTARIES



ADLA Field Guide: How to extract maximum benefit from your #SDG footprint

Daryl Marc de Bruyn

June 15, 2025

Specialist in Banking Law, Legal Compliance, and Over-the-Counter Derivatives | Guiding Clients Through Complex Regulatory Frameworks | Expert in Alliance Banking, ADLA applications, VCC Compliance and Fintech Solutions

💰 Every day, thousands of remittance transactions fuel small businesses, help migrant workers support their families, and increase financial access for underserved communities. Yet, these contributions rarely make it into structured sustainability reports which is a missed opportunity for ADLAs to measure and prove their contributions to SDG targets in emerging markets.

 To truly understand how ADLAs can support the UN's 2030 Agenda for Sustainable Development, their **#SDG contributions** must be more accessible and integrated into decision-making and compliance frameworks. By measuring and reporting these contributions, ADLAs can demonstrate sustainability in emerging economies, build trust with local regulators and unlock new opportunities for growth.

 The recent publication “State of Progress: Business Contributions to the SDGs” further highlights the growing need for **#GRIreporting** or internal SDG tracking in financial services.

 In South Africa, the FSCA is actively developing its **#GreenFinanceTaxonomy**, ensuring financial services align with sustainability objectives. The proposed framework provides direction on green investments, helping financial institutions, including ADLAs, track their SDG footprint against benchmarks. ADLAs that already capture SDG-related data in structured reports will be better positioned to align with these regulatory developments, ensuring compliance while demonstrating responsible financial practices.

For those unfamiliar with **SDGs**, they are a global framework established by the United Nations to guide sustainable development by 2030.

A typical green **ADLA algorithm** dealing with SDGs will include the following:

- ✓ SDG 8 (Decent Work & Economic Growth) – Strengthening economic participation through remittance flows, creating employment opportunities for ADLA field agents etc;
- ✓ SDG 10 (Reduced Inequalities) – Expanding access to affordable financial services, ensuring marginalized groups can participate in economic systems;
- ✓ SDG 12 (Responsible Consumption & Production) – Enhancing compliance oversight to guarantee ethical financial transactions;
- ✓ SDG 16 (Peace, Justice & Strong Institutions) – Strengthening AML frameworks to combat financial crime and corruption;

At **MDB Law**, we assist ADLAs in enhancing their **#SDG footprint** by:

- ✚ Setting clear targets on how their services, partnerships, and business models support the SDGs.
- ✚ Deepening reporting on their positive contributions (and negative impacts) to sustainable economic inclusion.
- ✚ Making SDG performance data accessible using internationally recognized frameworks like the GRI Standards.
- ✚ Sharing SDG data with regulators to embed transparency and accountability in compliance.

Let's ensure ADLAs lead the way in sustainable finance. How is your team embedding SDG reporting into its compliance framework?

#Remittances #FinancialInclusion #SustainabilityReporting #GRIStandards
#MDBLaw #Compliance #Transparency #MDBlaw

Phone: 064 786 9133
Landline: 087 550 5279
Email: marc@mdblaw.co.za
www.mdblawn.co.za

