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- **Our contribution to the SDG**
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Our contribution to the Sustainable Development Goals

The private sector's contribution to the United Nations' Sustainable Development Goals (SDG) is increasingly important. Corporate foundations are leading global players in the race to make a better world by 2030. Financial inclusion is more essential than ever to achieve the 2030 Agenda.

Against the backdrop of the current pandemic, COVID-19 revealed the crude reality in some countries. In our footprint, most of the population operates in the informal sector and, regrettably, social mobility is limited. It is precisely this segment that is targeted by the Foundation's work, to provide opportunities for those who leave or cannot be absorbed into the labor market. These people see individual endeavor as a self-employment option or else a chance to develop a set of abilities they already possess and give them value.

Mentoring the vulnerable population during this reset process is more important than ever, as we are going through a time of greater exclusion and greater needs. Access to credit and to a range of services that can be swiftly implemented to support people is necessary. A player who is on the ground is required, one who understands the local situation and can channel and distribute public-sector grants, an institution that is there for the long haul. The Foundation has all these elements needed to support vulnerable entrepreneurs, and to offer them the opportunity of inclusion, and not only financial inclusion.

This lies at the heart of its mission and is the reason for which it was created. The Agenda 2030 defines the priorities of sustainable development worldwide, with the aim of eradicating poverty and working for a decent life, with opportunities for all. The microfinance sector, as a driver of financial inclusion and promotor of access to basic services (healthcare, food security, education, clean energy, and housing), plays an important role in poverty reduction and in economic and social development. Access to financial services, across sectors and particularly for women, is intrinsic to development and to the SDG. Furthermore, technology innovation is an essential tool to create more impact and do so sustainably.

The financial sector is a catalyst for integral, inclusive development, especially for the most vulnerable, and contributes to achieving the SDG

The Foundation contributes to achieving 13 of the 17 Sustainable Development Goals in the United Nations' Agenda 2030



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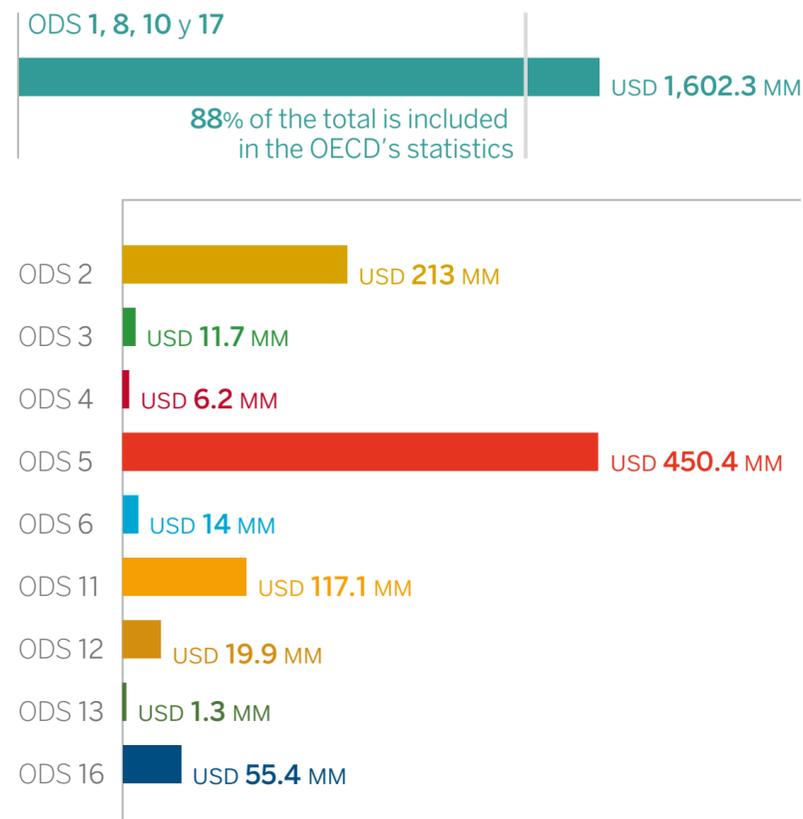
Our contribution to the Sustainable Development Goals

Financial inclusion is, thus, a means to achieve an end, while financial services can enable several SDGs to be realized. There are also initiatives and specific projects that facilitate access to education, housing upgrades and climate change resilience, among others.

During 2020, the BBVA Microfinance Foundation's microfinance model, focusing on entrepreneurial progress, has been a critical tool in supporting its entrepreneurs in their recovery, after the crisis triggered by COVID-19.

Our contribution in 2020 to the Sustainable Development Goals

Amount disbursed in 2020 (USD M)*



* Credits disbursed in 2020, by SDG.

** Weighting of the amount of credit disbursed in countries featured on the list published by the OECD's DAC with partners eligible for Official Development Assistance (→Colombia, Peru, Dominican Republic, and Panama).

Since 2015, a set of indicators has existed that tracks our contribution to the SDG. Some are transversal to our work (SDG 1, 8, 10 and 17) and others are tackled through specific initiatives. Furthermore, the profile of the entrepreneurs we finance is associated with each SDG towards which we are working. This allows us to identify gaps and areas for improvement in our contribution to more widespread wellbeing.

This year in particular, this mentoring, constant and local, is more important than ever



The Organization for Economic Cooperation and Development (OECD), plays an important role in raising awareness, both in terms of the challenges posed in the labor market and private enterprise in the post-Covid era, and in creating the underlying conditions and the regulatory framework to make financial inclusion a driver in this process.

As shown by the latest figures published by the OECD, which documents the work done on the ground by nearly 40 of the largest foundations from the member countries of the Development Assistance Committee (DAC), BBVA Microfinance Foundation (BBVAMF) is once again the **biggest contributor to development in Latin America and the second in the world, after the Bill & Melinda Gates Foundation.**

Together with other Foundations, BBVAMF works to find answers to these development challenges. The OECD provides a forum in which governments work with philanthropic and multilateral organizations, together with other key stakeholders to share experiences and look for solutions.

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SDG 1 • No poverty

We give the vulnerable population access to financial services

Our strategy consists of promoting the entrenchment of financial services to a wide number of people, despite mobility restrictions. In the second half of 2020, as economies began to get moving again, over 458 thousand credits were disbursed. Thus, since 2015 we have granted loans to over 2.5 million clients in vulnerability (more than 80% of all recipients). Since the beginning of the pandemic, there has been more demand for credit by entrepreneurs who work in areas offering essential goSDG, especially involving the food chain; by the end of the year more diversification was visible, with the recovery of a profile type (urban retail trading).



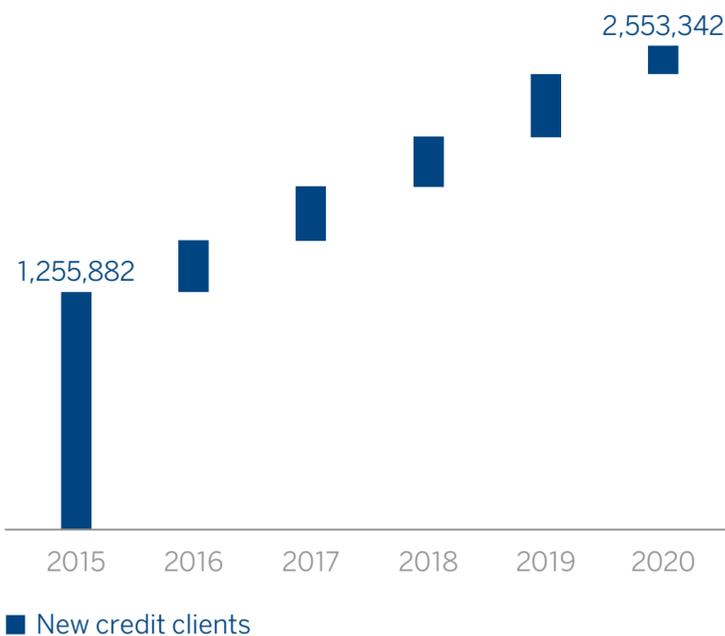
596,771 entrepreneurs benefited* in 2020

USD **1,055** M disbursed in 2020

* Clients to whom a loan was disbursed during 2020.

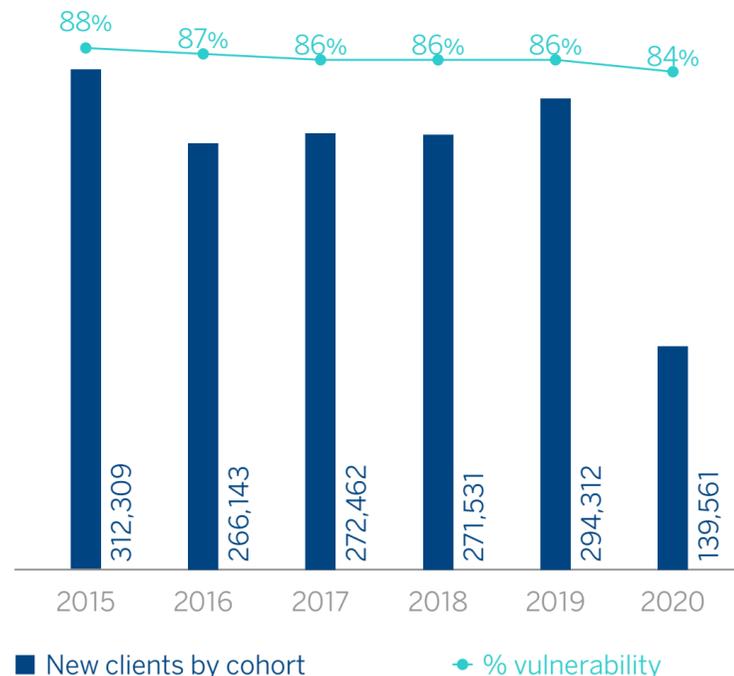
All clients served

Credit clients served since 2015, aggregates



Clients' initial vulnerability

Credit clients served since 2015.



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SDG 2 • Zero hunger

We direct financial resources towards small-scale food producers

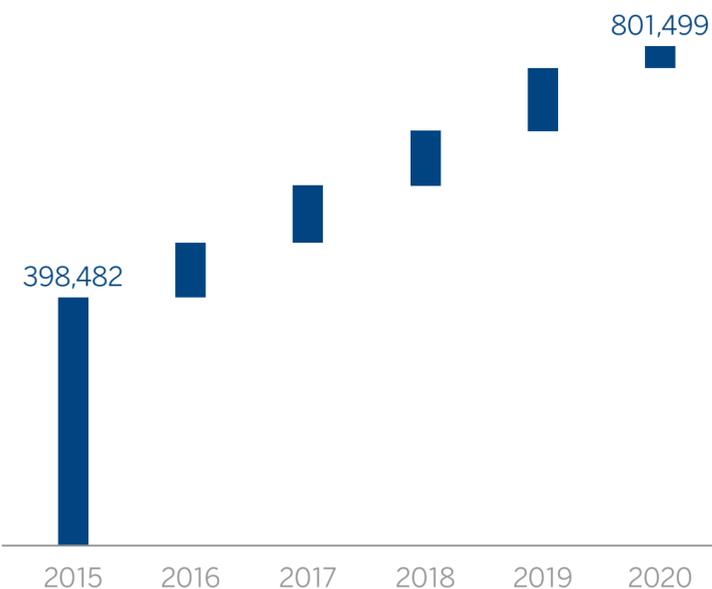


Reaching the most distant populations still represents a challenge, even today, and a particularly important one during the pandemic. The greatest levels of poverty and financial exclusion are found in rural areas, especially in the farming sector, because of the difficulty of access, so these are where most support was needed during the crisis, particularly for credit.

With the help of our microcredits, the entrepreneurs who live in rural areas manage to drive their businesses forward and see these grow, particularly farming businesses. Covering this distance and supporting small-scale farmers is a priority in order to achieve SDG 2.

Total rural clients served

Credit clients served since 2015, in aggregate.



Percentage of rural clients

Current clients in 2020



129,121 entrepreneurs benefited* in 2020

USD **235 M** total amount disbursed in 2020

* Clients to whom a loan has been disbursed during 2020 and whose productive activity is in the farming sector, or the food processing and transformation industry.

■ New credit clients

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SDG 3 • Healthcare and well-being

We assist households with health insurance

If we are to achieve the Sustainable Development Goals, it is fundamentally important that we ensure healthy lifestyles and promote universal welfare. We serve entrepreneurs whose work relates to medical care or the manufacture and sale of pharmaceutical products, among others.

Furthermore, the number of healthcare visits or services carried out comes to 82,268 in 2020. This includes access to health check-ups, clinical analyses, transfers by ambulance, as well as appointments with doctors, legal experts, and psychologists, both face-to-face and over the telephone. Other services provided include help with school homework and, in rural areas, health fairs, telephone advice about pest control, and tips on crops and animal husbandry.

Healthcare insurance

Clients current at 12.31.2020



82,069
clients



SDG 3 activity	% clients
Pharmacies	52%
Healthcare activities	22%
Wholesale trading of pharmacy products	10%
Doctors & dentists	7%
Residential medical care	6%

6,544 entrepreneurs benefited* in 2020

USD **12** M disbursed in 2020

* Clients granted a credit during 2020 whose activity relates to human healthcare or the trade of pharmaceutical and medical products

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SDG 4 • Quality education

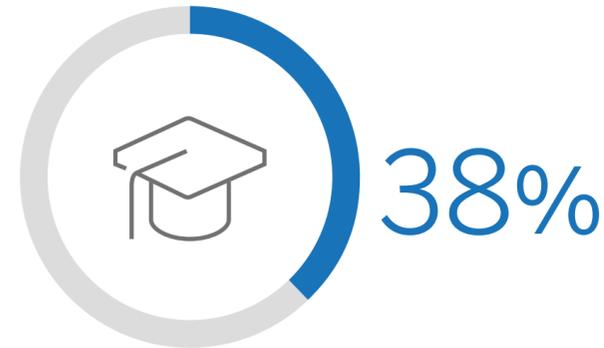
We empower clients with financial education

The lack of financial education is a barrier to people's economic and social development, which is why we push for access to skills that improve their decision making and enable them to develop their businesses. During the pandemic, all the course subjects remained available, with teaching being carried out online.

For further details, see *Education for clients*.

Clients with primary education at best

Credit clients current as of 12.31.2020



People receiving financial education. Clients & non-clients

	2015	2016	2017	2018	2019	2020
N. of people	37,562	359,450	426,907	557,680	665,944	401,648

2,790,191 training actions

6,127 entrepreneurs benefited* in 2020

USD **6** M disbursed in 2020

* Clients receiving a loan for education during 2020. Clients who work in the education sector are also included.

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SDG 5 • Gender equality

We promote equality between men and women

Gender gaps still exist. Women are over-represented in the poorest segments and, because of the sectors in which they work, disproportionately affected by the pandemic.

That is why one of BBVAMF's strategies is women's development and empowerment. By offering them financial resources, we help to empower them and contribute to their economic and social development. Although fewer loans have been originated this past year, 62% of people in poor segments served by BBVAMF entities were women.

For more details, see *Women's empowerment*.

371,172 entrepreneurs benefited* in 2020

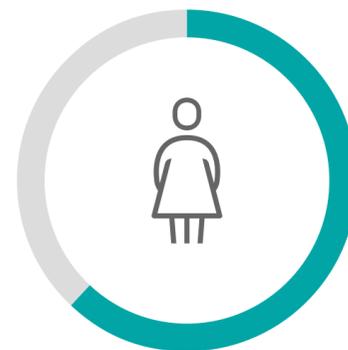
USD **553** M disbursed in 2020

* Female clients granted a loan in 2020, including programs created specifically to train women entrepreneurs.



Women served

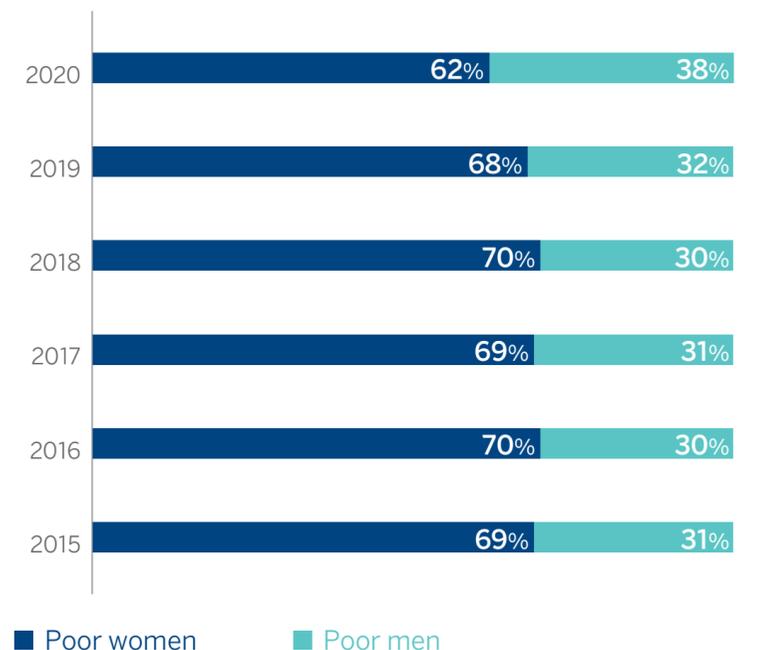
Current credit clients at 12.31.2020



62%
of clients served
in 2020 were women

Poverty by gender

New credit clients in poverty, by year they began banking with us



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SDG 6 • Clean water and sanitation

We are improving the sanitary conditions of our entrepreneurs' homes



Although products to pay for sanitation upgrades were not promoted in 2020, they are expected to be important in 2021, given the greater investments in housing resulting from the pandemic. The partnership with Water.org, to make it easier for the low-income entrepreneurs we serve to get access to water and sanitation, is expected to satisfy this need. Thus, we will contribute to raising living standards for them and their families and to reducing risks to their health and degradation to the environment.

Water.org clients**

Clients served



5,008 entrepreneurs benefited* in 2020

USD **14** M disbursed in 2020

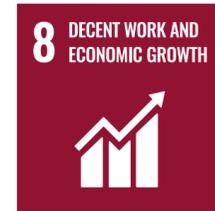
* 4,750 clients to whom a loan was granted in 2020 to finance improvements to their home's hygiene and sanitation arrangements. The remainder are clients financed to develop an activity linked to water treatment, purification or distribution, or wastewater disposal.

** 4,750 clients financed so that they can upgrade hygiene and sanitation in their homes with the help of water.org

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SDG 8 • We provide services that promote their economic growth

Les ofrecemos servicios que promueven su crecimiento económico

We put entrepreneurs at the heart of our work and stay with them, offering them financial products and services, advice, and training to create the conditions for their progress to be sustained over time. Job layoffs have been a business adaptation measure to cope with the crisis. Nevertheless, 1 in 6 entrepreneurs employs other people.

The profits from their businesses enable them to bring up their families and drive development in their communities.



1 in every 6 clients

Employs other people from their community in their business



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SDG 10 • Reduced inequalities

We help our clients to escape poverty and to continue to grow their finances

Guaranteeing equal opportunities is a priority for the Foundation, which brings the financial system to vulnerable people who had previously been excluded from the formal banking system, making use of technology and innovation to be able to offer them services that are tailored to their needs.

We are close to them: mobile banking, express offices, industry agreements with other institutions and our branch network all form an ecosystem, when banking agents are included, that brings finance to all population segments. Furthermore, loan officers take digital technology straight to entrepreneurs in the form of their tablets, so that they can carry out all the transactions and become familiar with new technologies, closing the digital divide, over time.

Because of the 2020 crisis, our efforts have focused on funneling government aid packages: state subsidies have been delivered to almost 500 thousand homes, for a total of USD 119M.

For more details, see *Our response to COVID-19*.



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SDG 11 • Make cities and population centers inclusive, safe, resilient, and sustainable

We help people to upgrade their home and their basic services, contributing to a higher standard of living



Access to basic services, insufficient in many countries, is a first, essential step to reducing vulnerability although this has not been a priority in 2020, because of the pandemic. Economic recovery and the new needs it entails are likely to increase demand for these services. We are implementing innovative financing mechanisms so that clients can upgrade their homes and businesses.

24,916 clients improved their housing conditions

768 clients improved their home sanitation arrangements only

13,940 entrepreneurs work in SDG11-related activities

SDG 11 activity	% clients
Construction	58%
Transport & deliveries	16%
Social services & medical care	11%
Water, energy & sanitation utilities	9%
Others	7%

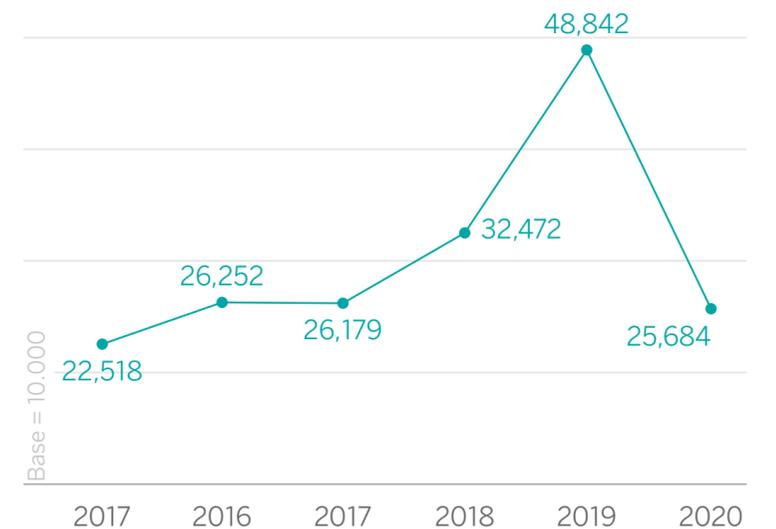
39,282 entrepreneurs benefited* in 2020

USD **117** M disbursed in 2020

* Clientes a los que se les ha concedido un crédito en 2020 para financiar mejoras en la condiciones de su vivienda. Se incluyen también clientes con actividades relacionadas con el acceso a transporte público, zonas verdes, espacios públicos seguros, etc.

Housing solutions

Clients with credits disbursed, by year



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SDG 12 • Responsible production and consumption

We guarantee sustainable modes of production and consumption

We are driving an ecoefficiency credit line. To this end we have set up internal actions to rationalize our own use and consumption of resources. With the aim of reducing our environmental impact, we first measured the carbon footprint of our own activity.



Carbon footprint

tCO ₂ eq emissions	2019	2020	Difference 2019–2020
Scope 1	526.01	201.21	-61.75%
Scope 2 <i>Market-base</i>	3,049.79	2,461.80	-19.28%
Scope 3	961.22	95.51	-90.06%

11,208 entrepreneurs benefited* in 2020

USD **20** M disbursed in 2020

* Clients granted a loan in 2020, whose productive activity is related to repairs, waste management or recycling.

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SDG 13 • Climate action

We have adopted urgent measures to combat climate change and its effects

We offer loans that have been adapted to environmental needs. These include advice and technical help so that entrepreneurs can build or renovate their businesses and/or homes sustainably. This enables them to better withstand adverse climate shocks.

We train, upskill, and create awareness among our clients, employees, and society at large, using a range of methods:

1) On-site training for small-scale producers at our Show Farm. There we provide technical assistance about climate change mitigation and adaptation measures.

2) Digital training. We have created a knowledge community, sustainable events and webinars focusing on sustainability.

1,447 entrepreneurs benefited* in 2020

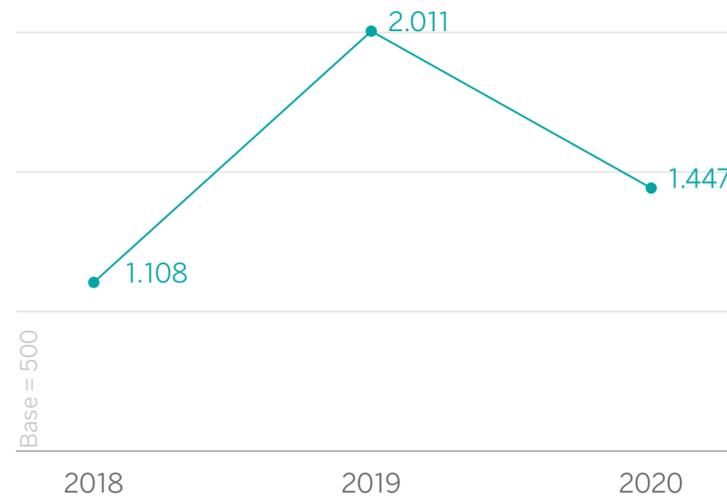
USD 1 M disbursed in 2020

* Clients granted a loan during 2020 to finance the adaptation of businesses and homes to the use of eco-efficient energies that mitigate climate change.



MEbA and FRA clients

Number of clients to whom credits are disbursed, by year



814 MEbA clients (Colombia)

633 FRA clients (Dominican Republic)

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SDG 16 • Promoting just, peaceful and inclusive societies

We support displaced people and refugees with specific programs

We offer service to people in vulnerability, affected by violence, conflict, persecution and/or poverty. The COVID-19 pandemic has exacerbated the vulnerability facing these populations: from the loss of their jobs to the lack of access to governmental subsidies, among other negative effects. The BBVA Microfinance Foundation pays special attention to these segments. For more details, see *Displaced people & migrants*.

Colombia

The mission of **Empropaz** is to contribute to peace in Colombia in partnership with USAID, CMM (*) Colombia and CMM Medellín. After its implementation in 2018, significant progress was made in the inclusion model and all the targets set are being met.

Progreso Sin Fronteras

Since the end of 2019 an alliance has been running with The Tent Partnership for Refugees (Tent), a well-known international organization that mobilizes the private sector to improve the lives of migrants. It will be supported by financial services and training for Venezuelans so that they can start again from zero through entrepreneurship.

33,409 entrepreneurs benefited* in 2020

USD **56 M** disbursed in 2020

Panama

UNHCR, Red Cross and Microserfin renewed their cooperation agreement for integrating refugees.

Chile

In support of integrated inclusion for migrants, and as part of its group lending model, Fondo Esperanza has been working on several projects in 2020 with the Chilean Jesuit Service for Migrants (SJM Chile). In the first place, in January 2020, FE set up the group lending bank *Grandes Emprendedores Migrantes de Linares* [Linares Great Migrant Entrepreneurs], consisting entirely of migrants.



FE's commitment has entailed giving food parcels to 532 migrants, together with three months' supplies of food and basic hygiene products for 105 families.

Migrants, refugees & displaced people • Served in 2020

Institution	Initiative	Clients	Amount disbursed USD
Bancamía	Empropaz · Productive Finance	58,852	55,373,876
	Empropaz · Credit	32,471	55,373,876
	Empropaz · Saving	38,206	—
	Venezuelans, pilot scheme*	23	13,677
	Total Bancamía	58,856	55,378,239
Fondo Esperanza	Foreigners	918	1,146,099
Microserfin	UNHCR	16	16,727
BBVAMF		59,790	56,541,065

* Of the 23 Venezuelan clients in the pilot program, 19 are within the Empropaz perimeter.

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We push ahead making strategic partnerships to achieve the goals

Ending poverty and financial inclusion are such huge challenges that they must be tackled, as the SDG17 proposes, by a global alliance for sustainable development. To do that, we work both with local and global actors based on shared principles, values, and goals. With our partners, shareholders in our institutions who bring their skills and experience in each of the regions in our footprint, we innovate and transform the sector to contribute to sustainable development.

**Financial inclusion**• **IDB**

In October 2007 we signed a memorandum of understanding with the Interamerican Development Bank to drive access to microfinance services in Latin America through projects in areas such as good corporate governance and human capital.

• **UNHCR**

The UN High Commission for Refugees and the Red Cross have been working with our institution in Panama since 2007 to create opportunities for refugees.

• **World Bank - IFC**

An MoU was signed in May 2008 formalizing the strategic cooperation in Latin American microfinance. In late 2016 the Foundation committed itself to giving over 2.3 million disadvantaged people access to a bank account, as part of the Universal Financial Access 2020 initiative.

• **Cooperación Española**

The partnership with the Spanish Government's Office of the Secretary of State for International Cooperation and for Ibero-america was signed in September 2014, to carry out joint microfinance and financial inclusion activities. This Alliance was strengthened in June 2015 with the signing of an agreement with *España Global* (then *Marca España*).

• **UN ECOSOC**

In 2016, United Nations awarded the BBVA Microfinance Foundation special consultative status on its Economic & Social Council (ECOSOC).

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- **CAF**

Since it was set up, the Foundation has worked with the Development Bank of Latin America and this solid relationship was formalized with an MoU in 2017.

- **USAID**

The United States Agency for International Development is a key ally in the Productive Enterprises for Peace program (Empropaz) that has been working since December 2018 in the municipalities prioritized in Colombia's peace process.

- **ICEX EExport & Inward Investment Spain**

A cooperation agreement was signed in July 2019 as part of the IMPACT+ program to drive social development in Latin America.

- **Tent Partnership for Refugees**

A partnership that is a call to action to the private sector worldwide to improve the living standards of the millions of people who have been forced to leave their countries of origin. A pilot program began in September 2019 to help Venezuelan migrants in Colombia.

**Digitalization**

- **Microsoft**

In April 2018, BBVAMF signed an agreement to transform vulnerable communities.

- **EQUALS Global Partnership**

Since April 2020, the Foundation has been a member of this global partnership that brings together worldwide players from public and private sectors and works to reduce the digital divide between genders.

**Women's empowerment**

- **UN Women**

The Foundation formalized the partnership with UN Women in 2015 to work towards the development and inclusion of entrepreneurial women in Latin America with scarce resources.

- **FinEquity**

Since 2017, BBVAMF has been an active member of FinEquity, a CGAP-enabled platform that brings together organizations from around the world to work towards financial inclusion and supports women's empowerment.

- **Mastercard Center for Inclusive Growth**

The January 2020 agreement with the Mastercard Center for Inclusive Growth to work in the field of financial inclusion (women, training, digitalization, payments, and more) is being rolled out with a project to support women entrepreneurs in Peru.

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**Environmental Sustainability**

- **United Nations Environment Program**

An initial MoU was signed with UN Environment in 2013. Since then, activities have gone ahead as part of the Microfinance for Ecosystem-based Adaptation (MEbA) program.

- **Habitat for Humanity**

Cooperation to enable access to more habitable housing for vulnerable people in Latin America was formalized with an overarching agreement in 2016. In 2019 progress was made in accessing sustainable and safe homes, with the help of the Terwilliger Center for Innovation in Shelter.

- **Water.org**

An initial MoU was signed in 2017 to cooperate in Peru, subsequently reinforced by another in July 2019 that extends the partnership for access to water and sanitation in the homes of vulnerable populations across the entire region.

- **IICA Inter-American Institute for Cooperation on Agriculture**

The partnership was formalized with a cooperation agreement signed in November 2019 to support rural development in Latin America through smart, technology-led agriculture.

PARTNERS**Founding NGOs****Shareholders in Microfinance Institutions****Corporación Mundial de la Mujer Colombia**

A non-profit institution operating since 1989 to improve the living standards of vulnerable people, especially women, with programs and projects driving their human and productive development.

Corporación Mundial de la Mujer Medellín

Set up in 1985 to develop and reinforce women microentrepreneurs. It provides tools and services to create, consolidate and sustainably expand microenterprises, while protecting the families that are economically dependent on these occupations.

Adopem ONG

A non-profit organization set up in 1982 to promote and strengthen entrepreneurship, together with the social and human development of its clients and their families by providing training advice, research, and project execution in several areas. This generates greater integration and involvement in client development and a positive impact on their business growth and living standards.

ONG SEPAR (Educational services, promotion and rural support) A non-profit association created in 1987 that promotes sustainable development in Peru, particularly in the central region, with development programs and projects.

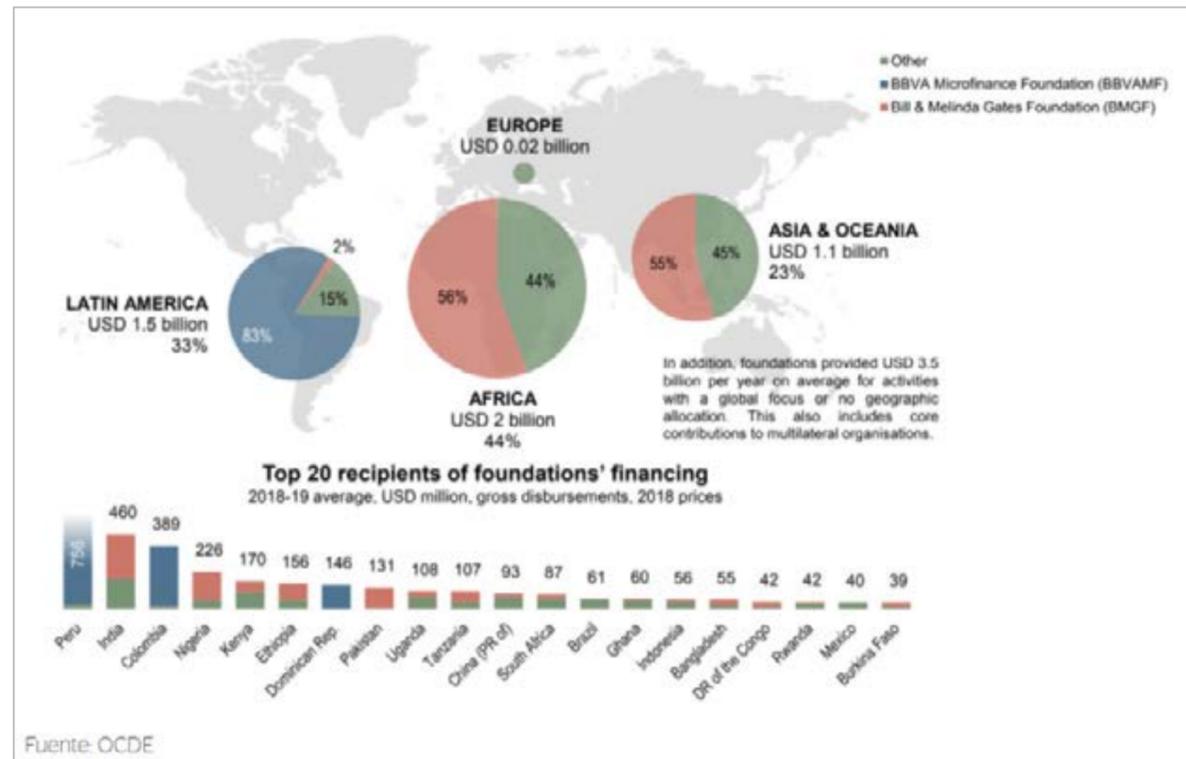
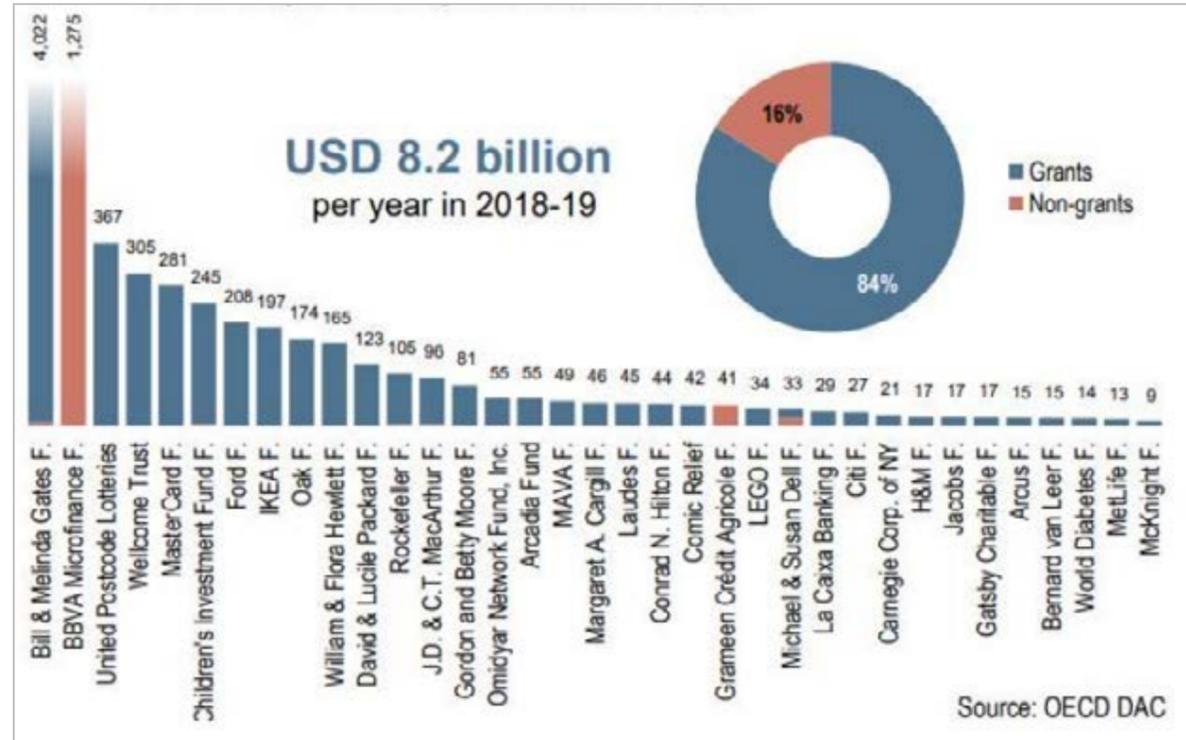
Hogar de Cristo

Charitable institution set up in 1944 in Chile that helps "the poorest of the poor" and those who are excluded from society. Its goal is to help them broaden their opportunities for better lives.

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