

CSI Impact Report

2023-2024



Table of Contents



03 MD'S Foreword
Foreword by the Group Managing Director,
CRDB Bank PLC

04 Overview of CSI Initiatives
DCA & MD, CRDB Bank Foundation

Focus Areas

07 Page 09 - Health
Page 12 - Education
Page 15 - Environment
Page 18 - Women and Youth Empowerment

23 Our Promise going Further

29 CSI Special Feature in 2023

34 Beneficiaries Testimonials

00 The Team
Meet the Team

Foreword by the Group Managing Director, CRDB Bank PLC

As we reflect on the advancements made in our Corporate Social Investment (CSI) efforts throughout 2023, I am very proud of the impact we have achieved through our initiatives. The CRDB Bank Group PLC has remained steadfast in its commitment to advancing sustainability, with a significant investment of TZS 2.8 billion in various CSI activities. Our focus areas encompass Education, Health, Environment, and Women and Youth Empowerment, aligning closely with our mission to transform lives and strengthen communities.

In the realm of Health, we have dedicated resources towards improving access to quality healthcare services for Tanzanians. Through strategic partnerships with premier healthcare centers like Jakaya Kikwete Cardiac Ins JKCI, ORCI, and CCBRT, we have facilitated access to specialized medical care, cardiac surgeries for underprivileged children, and maternal healthcare services for high-risk pregnancies. Additionally, our preventative health outreach programs have reached thousands, emphasizing our commitment to comprehensive wellbeing.

Education remains a cornerstone of our CSI attempts, with investments aimed at creating conducive learning environments and enhancing educational outcomes. Our Ketu Jifunze program, which provides desks to schools in need, has positively impacted thousands of students across Tanzania. Furthermore, our collaboration with the Mwanamke Initiative Foundation in Zanzibar has enabled us to support students in boarding schools and provide essential resources to improve educational outcomes.

Environmental conservation is another area where we have made significant advancements through initiatives such as the Pendevesha Tanzania campaign. By promoting awareness about climate change and tree planting initiatives, we are contributing to a greener and more sustainable future. Our commitment to environmental care extends beyond our CSI initiatives and is integrated into our business systems.

Empowering Youth and Women remains a priority, as we recognize their essential role in driving socio-economic development. Through partnerships with organizations like Shadaka and Zanzibar Maisha Bora Foundation, we are providing opportunities for youth to showcase their talents and supporting adolescent girls with essential resources for their education. Additionally, our collaborations with women's groups and associations aim to foster entrepreneurship and improve livelihoods.

In addition to our focus areas, we have also invested in other philanthropic activities, demonstrating our commitment to making a positive impact in various spheres of society. As we look ahead, I am confident that our continued efforts will further strengthen communities, empower individuals, and contribute to the sustainable development of Tanzania.

I extend my heartfelt gratitude to our partners, stakeholders, and dedicated team members whose support has made our CSI initiatives possible. Together, we will continue to drive positive change and create a brighter future for all.



Sincerely,

A handwritten signature in black ink, appearing to read 'AbdulMajid Nsekela'. The signature is fluid and cursive, written over a white background.

AbdulMajid Nsekela
Group Managing Director, CRDB Bank Group PLC

A Word from the Director of Corporate Affairs and Managing Director, CRDB Bank Foundation

Dear Stakeholders,

CRDB Bank introduced its Corporate Social Investment (CSI) initiative as a way of contributing to the well-being and upliftment of society. Over the years, the bank has supported the wellbeing of our community, focusing on social causes around health, education, the environment, and youth and women's empowerment through funding, employee volunteering, and in-kind donations.

The bank's CSI efforts have evolved through the years and have become even more strategically focused and aligned to the broader business strategy and objectives.

More recently, we have placed greater emphasis on sustainability, impact creation, and economic transformation in the communities that we serve.

The introduction of our Ketu Jifunze Campaign in 2023, which focuses on providing desks in primary and secondary schools, especially in rural areas of Tanzania, is an example of a sustainable corporate social investment (CSI) project as it addresses a critical need in these schools as desks are essential for creating conducive learning environments.

The introduction of our Ketu Jifunze Campaign in 2023, which focuses on providing desks in primary and secondary schools, especially in rural areas of Tanzania, is an example of a sustainable corporate social investment (CSI) project as it addresses a critical need in these schools as desks are essential for creating conducive learning environments. The long-term impact of the campaign clearly shows the strategic direction taken by the Bank of Investing in education infrastructure like desks, where once installed, desks can serve multiple generations of students over several years, making it a sustainable investment in the education sector.

As one of the leading financial entities in Tanzania, we believe we have a fundamental responsibility to play in improving the lives of disadvantaged communities, especially those in Tanzania's deep rural areas. The essential guide to our activities, our CSI policy emphasizes the support of areas aligned to the government's developmental priorities and selected Sustainable Developmental.

In the financial year 2023, we are proud to have invested over TZS 800 million in health-focused initiatives, more than TZS 749 million in the education sector, over TZS 40,000,000 in tree planting initiatives, and lastly, over TZS 700 million in empowerment programs for youth and women.

Additionally the bank has allocated TZS 496 million towards other philanthropic activities, making a positive impact across various spheres of society. We appreciate all our partners for social good; they have played a key role in helping us achieve our set objectives and contributing towards making a lasting difference in our communities.



Tully, Esther Mwambapa

Managing Director, CRDB Bank Foundation,
and Director of Corporate Affairs.



2023 Activity Highlights



ORCI Call Centre Inauguration:

In January 2023, CRDB Bank inaugurated the long-awaited call center for the Ocean Road Cancer Institute (ORCI), facilitating easier access to specialist health services for patients nationwide. The call center streamlined appointment setting processes, reducing costs and inconveniences for patients and caregivers.

Life-Saving Cardiac Surgeries:

Through a partnership with Jakaya Kikwete Cardiac Institution (JKCI), CRDB Bank funded cardiac surgeries for 100 underprivileged children in 2023, enabling them to access specialized medical care and transform their lives.

Maternal Healthcare Support:

CRDB Bank continued its partnership with CCBRT to ensure women with high-risk pregnancies received adequate prenatal, natal, and postnatal care. Approximately 72 women benefited from this program in 2023, promoting better maternal and infant health outcomes.



Preventative Health Outreach:

Collaborating with Afya Check Outreach Program, CRDB Bank funded preventative health outreach camps in Dar es Salaam, Tanga & Zanzibar, reaching over 17,000 Tanzanians and promoting preventative healthcare practices.

Pendezesha Tanzania Campaign:

CRDB Bank continued its environmental campaign, Pendezesha Tanzania, by planting trees at hospitals, schools, and public areas, promoting awareness about climate change & encouraging community participation in environmental conservation efforts.

Keti Jifunze Desk Provision Program:

CRDB Bank initiated the Keti Jifunze program, providing desks to over 50 schools in 36 councils across Tanzania, benefiting more than 5,000 students & enhancing their learning environments.

Preventative Health Outreach:

Collaborating with Afya Check Outreach Program, CRDB Bank funded preventative health outreach camps in Dar es Salaam, Tanga & Zanzibar, reaching over 17,000 Tanzanians and promoting preventative healthcare practices.

Focus Areas



Focus Areas

The Bank supports socio-economic initiatives based on where it is best able to apply its skills, influence, and resources to achieve meaningful developmental impact, especially within communities where the Bank's business activities take place. The CSI initiatives are focused and deliberate in order to maximize resources and have a greater impact. CSI's strategic thrust is aimed at embracing selected SDGs and specifically targeting programs directed at the upliftment of underprivileged communities. This adheres to the universal principles of sustainability, contributes toward sustainability, and contributes to the bank's reputation as a responsible corporate citizen. The Bank focuses on coherent and progressive programs that are guided by a common policy framework, have clear developmental objectives, and are mutually beneficial. These focus areas are supported by the following four portfolios:

4. Women and Youth Empowerment



2. Education



1. Health



3. Environment





Health

Highlighting the Bank's dedication to Community well-being through Healthcare Initiatives in 2023.

In 2023, the bank reaffirmed its dedication to the well-being of the communities it serves through a series of impactful healthcare initiatives. Through strategic investments and partnerships, the bank has made milestones in improving healthcare access, providing essential medical procedures, and fostering preventative healthcare practices. The Bank made a financial investment of over **TZS 800 million** dedicated to health-focused initiatives. This financial investment and support serve as the foundation for various programs and projects aimed at enhancing healthcare services and outcomes. Central to the bank's healthcare efforts are partnerships with reputable healthcare centers such as **JKCI, ORCI, and CCBRT**.

These strategic partnerships have enabled the bank to facilitate specialized medical care, including cardiac surgeries for underprivileged children and maternal healthcare services for high-risk pregnancies. By leveraging the expertise and resources of these institutions, the bank ensures that individuals in need receive the critical medical attention they deserve, thereby transforming lives and improving overall health outcomes. For instance, in 2023, the bank funded cardiac surgeries for 100 underprivileged children through its partnership with JKCI, while approximately 72 women received maternal healthcare services through its collaboration with CCBRT.

The bank recognizes the importance of preventative healthcare measures in promoting long-term well-being. Through collaborative initiatives with the Afya Check Outreach Program, the bank has conducted preventative health outreach camps, reaching over 17,000 Tanzanians. These programs not only raise awareness about health-related issues but also empower individuals to adopt healthy lifestyle practices, ultimately contributing to a healthier society.

The bank's commitment to inclusivity is closely aligned with **Sustainable Development Goal 10 (SDG 10)**, which aims to reduce inequalities within and among countries. By supporting individuals with disabilities through contributions to organizations such as the **Mkapa Foundation** and the **Ikupa Foundation**, the bank promotes social inclusion and equal opportunities in the workplace. This aligns with SDG 10's targets of ensuring social, economic, and political inclusion for all, regardless of disability status.

Additionally, the bank's contribution of **TZS 20,000,000 to CCBRT** for the procurement of wheelchairs further reinforces its commitment to addressing the needs of individuals with disabilities. By facilitating access to these resources, the bank contributes to the empowerment of individuals with disabilities and helps break down barriers to their social and economic participation, thereby advancing the objectives of SDG 10.

Perhaps the most impactful initiative for the year 2023 is the bank's investment in health infrastructure, exemplified by the construction of the **Makulu Health Centre** in the **Iramba district** of **Singida**. With an investment exceeding **TZS 150,000,000**, this health center serves as hope for underserved communities, providing much-needed healthcare access and delivery services in a region where such resources were previously scarce.





Education

Supporting Educational Development



Alignment of Bank's Corporate Social Investment (CSI) with Educational Priorities

The government's total allocation of funds for the Education Sector Budget for **2022–23** was **TZS 5.637 trillion**, which is a slight **0.97% increase** compared to the **2021/22** figure of **TZS 5.583 trillion**. The education sector budget takes up **13.59%** of the total government budget of **TZS 41.481 trillion**, which is a slight increase from the **2021/22** share of **13.46%**.

This shows how much of a priority education is to the country. With education being a key enabler to build the skills required to grow the country's economy, there is undoubtedly a need for both the public and private sectors to aid the government's efforts in addressing challenges that exist within the educational sphere. Since the bank's CSI's areas of focus are aligned with the government's developmental priorities, the bank has invested more than **TZS 749 million** in the education sector for initiatives such as the flagship **Keti Jifunze Program**, which places strategic emphasis on support for conducive learning by providing desks to schools in need. Through the Keti Jifunze Campaign, the bank provided desks to over **50 schools** in **36 councils** across Tanzania, benefiting more than **5,000 students** and enhancing their learning environments.

The Bank's support extended to much-needed infrastructure, a crucial element of learning environments in schools. There is strong evidence that quality infrastructure facilitates better instruction, improves learner outcomes, and reduces dropout rates, among other benefits.

The construction of classrooms and the establishment of special needs classes, add to the bank's efforts to improve educational facilities and accessibility for all students.

The bank has also provided scholarships worth **TZS 17,000,000** for beneficiaries of the **CRDB Bank Taifa Cup** to show the bank's intentions in supporting educational development.



The Education sector budget takes up **13.59%** of the total government budget of **TZS 41.481 trillion** which is a slight increase from the **2021/22** share of **13.46%**.



2022-23
TZS 5.637 trillion,
0.97% increase



2021/22
TZS 5.583 trillion.

Keti Jifunze Program



TZS 749 million

Desks to over 50 schools in 36 councils across Tanzania benefiting more than 5,000 students

Scholarships worth

TZS 17,000,000



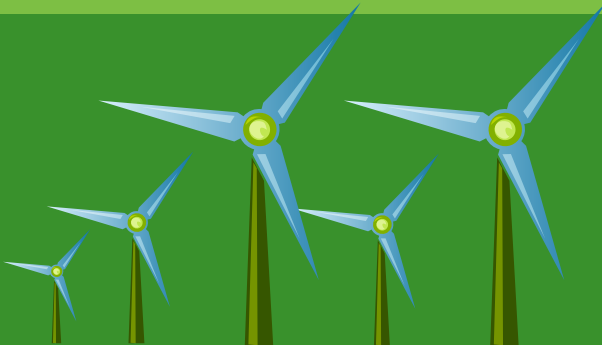


Environment



In a critical time like this, where the world is facing a serious challenge of climate change, it is high time that every individual and organization take responsibility for how to conserve the environment.

In addressing climate change, the government of Tanzania is improving the availability of energy to reduce deforestation and improving the energy diversification and efficiency of its major energy-consuming sectors, including power generation, manufacturing, and transportation.



With the efforts given by the government, it is important that stakeholders chip in with sound approaches, for instance, the **CRDB Bank Pendevesha Tanzania Campaign Initiative** is taking a step towards environmental conservation, contributing to fighting climate change. The Bank, for the fourth year in a row, continues its tree planting campaign aimed at planting trees in various parts of the country. Through this campaign, awareness about climate change and tree planting initiatives has been promoted, contributing to a greener and more sustainable future. The bank's investment of over **TZS 40,000,000** in tree planting initiatives, particularly targeting hospitals and roundabouts, shows the bank's proactive role in environmental conservation. The Pendevesha Tanzania Initiative is solely to support the government's efforts towards promoting environmental behavior change and conserving the environment.

Pendezesha Tanzania





Women and Youth Empowerment

The Bank's Initiatives in Women and Youth Empowerment

The Bank recognizes that the participation of women and youth in the socio-economic development process is necessary to achieve economic prosperity, poverty reduction, and comprehensive human development in the country. Recognizing the role of women and youth in socio-economic development, the bank has invested over **TZS 700 million** in **empowerment programs**. The Bank has formed partnerships with organizations such as Clouds Media Group to support initiatives like 'Malkia wa Nguvu' by Clouds Media Group, which has helped in promoting gender equality and celebrating the achievements of women in Tanzania.

The Bank has also supported local sporting tournaments, including the **Kuambiana Cup Tournament** and the **Kipanga Cup Tournament**, which foster youth empowerment and provide opportunities for talent development in sports. The bank formed a strategic partnership with Sheria Ngowi and the Zanzibar Football Federation, extending support of **TZS 300,000,000**. This collaborative effort aims to expedite the realization of the project commemorating Zanzibar heroes such as the revered Zanzibar Queen and the iconic Karume Boys through the production of sports kits.

In addition to these strategic focus areas, the bank has allocated **TZS 496 million** towards other philanthropic activities, making a positive impact across various spheres of society.







The bank's initiatives for women and youth empowerment for the year 2023 can be quantified as follows:




Gender Equality Initiatives:
Support for initiatives like 'Malkia wa Nguvu' by Clouds Media Group to promote gender equality.



Investment in Empowerment Programs:
Over TZS 700 million invested in empowerment programs for women and youth.



Youth Development through Sports:
Support for local sporting tournaments, including the Kuambiana Cup Tournament and the Kipanga Cup Tournament, fostering youth empowerment and talent development in sports.



Cultural Preservation:
Strategic partnership with Sheria Ngowi and the Zanzibar Football Federation, with a support of TZS 300,000,000, aimed at commemorating Zanzibar heroes and preserving cultural heritage.

In addition to these strategic focus areas, the bank has allocated TZS 496 million towards other philanthropic activities, making a positive impact across various spheres of society.



Our Promise: Going Further





Our Promise: Going Further

At CRDB Bank Group PLC, our commitment to corporate social investment(CSI) extends far beyond mere philanthropy. The Bank is driven by a profound desire to create tangible and lasting impact in the communities we serve. Guided by our core values of integrity, innovation, and excellence, The Bank approaches CSI as a strategic imperative, integral to our identity as a responsible corporate citizen and the Bank keeps this promise through the following areas;





Impact-driven Approach

The Bank is impact driven, with a culture and practice of maximizing impact whereby the bank's CSI initiatives are rooted in a deep-seated belief in the power of impact. The Bank understands that real change comes from tangible actions that improve lives and uplift communities. Therefore, the Bank's efforts are focused on implementing programs and projects that address pressing social and environmental challenges, with measurable outcomes that make a meaningful difference.



Partnerships for Broader Impact

Collaboration is at the heart of our CSI strategy. The Bank recognizes that no single entity can solve the complex issues facing our society alone. That's why the Bank actively seeks out partnerships with like-minded organizations. Through these collaborations, we combine resources, expertise, and networks to amplify our impact and create positive



Sustainability at the Core

Sustainability is a fundamental principle that guides everything the bank does. The Bank understands the importance of balancing economic growth with environmental stewardship and social equity. As such, the Bank's CSI initiatives are designed with sustainability in mind, ensuring that they not only address immediate needs but also contribute to long-term resilience and prosperity.

CSI Special Feature in 2023





Keti, Jifunze



CSI Special Feature on Education Empowerment

Keti, Jifunze - Campaign to Improve Children's Learning Environment

Tanzania's education landscape is improving by leaps and bounds. The current improvement pace has relentlessly increased, resulting in more and more children enrolling in schools and being selected to join secondary and high schools without being forced to pay school fees. All this thanks to our esteemed government. To accommodate the increase in enrolment of students at all levels of education, the government is spending a fortune on improving the education landscape, be it classes, laboratories, dormitories, or even constructing complete schools from scratch. With all these efforts that the government is expanding to improve the education sector, much more needs to be done.

In appreciation and in support of government efforts, the Bank wholeheartedly dedicated a significant budget through its social investment policy to fund a campaign to provide desks for schools in often neglected areas of our country. With this in mind, the Keti Jifunze campaign was born. **Keti Jifunze** is the bank's campaign in partnerships with local councils that provides desks to government-owned schools with severe shortages of desks. The multi-year Keti Jifunze campaign started in June of 2023 and so far has reached schools in over 20 councils countrywide, with a goal of reaching at least 35 councils by the end of this year. **Keti Jifunze campaign** provides at the very least enough desks to seat all students in one class per school. **The Keti Jifunze campaign** is geared to improve the children's learning environment. This allows the children to learn comfortably and makes it easier for teachers to teach them.

The desired outcome from this campaign is an improvement in education attainment for our children, and this improved education attainment augurs well for a positive and bright future for our nation. In 2023, the Bank allocated three hundred fifty million to support the Keti Jifunze campaign and will continue to invest even more in the coming years. In the 20 councils so far reached, 32 schools have been the recipients of desks from CRDB Bank. CRDB Bank believes that with these desks, truancy will decrease in the benefiting schools, which has the effect of improving students' performances. In every handover of the desks, the beneficiaries, the students, showed excitement that they would no longer be learning while seated on the floor or wedged to a desk.

At CRDB Bank, we are committed to supporting the government's efforts to improve the learning environment for our children in schools. We will continue to run the Keti Jifunze for the foreseeable future as we race to reach more and more councils in Tanzania.



THE ART OF GIVING IN EDUCATION



Kahama District Administrative Secretary, Mbaga Hamadi (third right) receives desks on behalf of Kahama District Commissioner from Zonal Manager, CRDB Bank, Western Zone, Jumanne Wanga (second left). Others are senior officials from the bank and government.

Keti Jifunze: CRDB Bank's commitment to quality education in Tanzania

By Maliki Muunguza

Tanzania's education landscape is improving by leaps and bounds. The current improvement pace has been nothing short of extraordinary, resulting in a significant rise in the number of children enrolling in schools, gaining access to secondary and high school education, all without the burden of school fees. This remarkable transformation is a testament to the commitment of our esteemed government.

To accommodate the increase in enrolment of students at levels of education, the government is spending a fortune in improving the education landscape be it classes, laboratories, dormitories even constructing complete schools from scratch.

With all these efforts that the government is expanding to improve the education sector, much more needs to be done.

In appreciation and support of government efforts, CRDB Bank wholeheartedly dedicated a significant budget through its Social Investment Policy to fund a campaign to provide desks for schools in often neglected areas of our country. With this in mind, the Keti Jifunze campaign was

born. Keti Jifunze is a CRDB Bank campaign that provides desks to public schools with shortages of desks. "As a local and patriotic bank, we could not just watch from aside as our President and her government work hard to ensure that our kids get a good education while very much able to contribute and support her" said Abdulmajid Mussa Nsekela, CRDB Bank's Group CEO and Managing Director.

He continued to iterate that CRDB Bank has committed itself to support the education sector in the long term and that this Keti Jifunze campaign is here for the long term. "Our Corporate Social Investment Policy guides us to invest in the society that we serve and invest in the most sustainable manner," continued Mr Nsekela.

The Keti Jifunze campaign started in earnest in June this year. To date, it has successfully extended its reach to schools across more than 20 councils nationwide, with the ambitious aim of encompassing at least 35 councils by year's end. The campaign provides at the very least enough desks to seat all students in one class per school.

Tully Esther Mwambapa, the Director of Corporate Affairs and Managing Director of CRDB Bank

Foundation said that the Bank is very careful in selecting the councils and schools to benefit from this campaign. "In collaboration with the government we look for schools that have the highest needs of desks in those particular councils and those are the ones to benefit from Keti Jifunze desks," emphasized Mwambapa.

The Keti Jifunze campaign is geared to improve the children's learning environment. This allows the children to learn comfortably and make it easier for teachers to teach them. The desired outcome from this campaign is improvement in education attainment for our children and this improved education attainment augurs well for the positive and bright future for our nation.

In 2023, the Bank has allocated three hundred fifty million to bolster the Keti Jifunze campaign, with a commitment to further increasing its investment in the years ahead. Notably, within the 20 councils reached thus far, a total of 32 schools have already benefited, receiving a remarkable sum of 1,704 desks courtesy of the campaign.

Arusha District is one of the councils that benefited from CRDB Bank's

Keti Jifunze campaign. The District Executive Director for Arusha District Council, Mr Selemani Msuni is grateful for the bank's support to his council to improve the learning environment for the children in Arusha rural.

"CRDB Bank is a good partner not only to the government through our council and many more, but is a blessing to these children who will benefit from these desks and at the same time support our President, Her Excellency, Dr Samia Suluhu Hassan explained Mr. Msuni.

Speaking about the transformation that is going on in the education sector, Msuni lauded Her Excellency, Dr Samia Suluhu Hassan for her devotion towards the children in the country and allocating funds to district councils to build classes, laboratories and dormitories especially for girls. Msuni continued to say that Arusha District Council has actually built new schools from scratch thanks to these funds.

CRDB Bank firmly believes that the provision of these desks, receiving a significantly reduce treasury in the benefiting schools, ultimately leading to improved student performance. In every desk handover ceremony, the

Our corporate social investment policy guides us to invest in the society that we serve

NSEKELA, CRDB BANK CEO

students expressed their excitement, knowing they will no longer have to endure learning while seated on the floor or squeezed onto inadequate desks.

Tully Esther Mwambapa, again, affirmed the CRDB Bank's commitment to sustaining the Keti Jifunze campaign well into the foreseeable future. The Bank is determined to extend its reach to additional councils across Tanzania, ensuring that more students can enjoy the benefits of improved learning environments.



THE ART OF GIVING IN EDUCATION



Miyawi Secondary School students seated on desks supported by the CRDB Bank through its flagship Keti Jifunze campaign at Nanyamba, Mtwara Region.



Students from Maluja Secondary School at Mpanda District, Rukwa Region, seated on the desks supported by CRDB Bank.



Acting Zonal Manager, CRDB Bank, Lake Zone, Emmanuel Ndeonasia (right) hands over 50 chairs and 50 tables to Ukerewe District Council Director, Emanuel Sherembi (left) for Chief Kumbiiza Secondary School at Ukerewe District, Mwanza Region.



Monduli District Council Acting Director Nang'adwakati Mollie receives desks from Zonal Manager, CRDB Bank, Northern Zone, Chiku Issa for Emurwa Primary School at Monduli District, Arusha Region.



CRDB Bank Branch Manager, Nachingwea, Emmanuel Hitta (right) sits next to District Secondary Education Acting Officer, Samwel Onzah (left) after desks handover event by CRDB Bank at Ruwanga Boys Secondary School leaders at Ruwanga District, Lindi Region.



Zonal Manager, CRDB Bank, Western Zone, Jumanne Wanga (second left) hands over desks to Nyang'wale District Commissioner, Grace Kingalame (fourth right) who was accompanied by Nyang'wale District Council Director, Husna Toni (third right). Others are senior officials from the bank and government.



Olchorovus Primary School pupils in Arusha Region seated on desks supported by CRDB Bank.



Njombe Town District Commissioner, Kisa Gwakisa (second right) thanks CRDB Bank Relationship Manager, Government Business, Emmanuel Bigiano (second left) after desks handover event held at Sinal Primary School, Njombe Region. Third right is Njombe Town District Council Director, Kurthum Sadick, Zonal Manager, CRDB Bank, Njombe, Amin Mwakang'aya (right) and Njombe Town Councillor, Nestory Mahenge (left).

Zonal Manager, CRDB Bank, Southern Zone, Denis Mwokela (left) hands over desks to Liwale District Council Acting Director, Damas Mumwi (right) for Nangando Secondary School at Liwale District, Lindi Region.



Beneficiaries Testimonials

