



CSI IMPACT REPORT 2021- 2022

Committed to Sustainability through Lasting Positive Change



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MD & GROUP CEO - FOREWORD



“As a responsible corporate citizen, we understand that the success of our business is closely linked to the well-being of the communities we operate in.”



Dear stakeholders,

It gives me great pleasure to present to you our Corporate Social Investment (CSI) Impact report for the years 2021 and 2022. At the Bank, we believe that corporate responsibility is an integral part of our business. Our commitment to CSI goes beyond mere compliance with regulatory requirements. We strive to make a positive impact on the communities we operate in and the world at large.

The report highlights our efforts to make a tangible difference in society through a variety of initiatives. Our approach to CSI is guided by our values of sustainability, inclusivity, and accountability. We have made significant progress towards achieving our goals, but we know that there is still more work to be done.

As a responsible corporate citizen, we understand that the success of our business is closely linked to the well-being of the communities we operate in. That's why we continue to invest in projects that support education, health, environmental sustainability, youth, and women's empowerment. We are proud of the impact that our CSI initiatives have had on people's lives.

We have also taken steps to improve our reporting standards to ensure that our stakeholders have a clear understanding of our CSI performance. Our

CSI report is aligned with international reporting frameworks and provides a transparent and comprehensive view of our initiatives.

Finally, I would like to express my gratitude to our employees, partners, and stakeholders who have played a critical role in our CSI efforts. We are committed to continuing our efforts to make a positive impact on society, and we look forward to your continued support.

Sincerely,

AbdulMajid Nsekela
MD & Group CEO, CRDB Bank Tanzania

CSI OVERVIEW



"Over the past two years, The Bank has continued to invest in a range of initiatives that have had a positive impact on our communities. These initiatives have focused on a variety of areas, including education, health, environmental sustainability, and youth and women's empowerment.

Through our partnerships with local organizations and community leaders, we have been able to make a meaningful difference in the lives of many people."

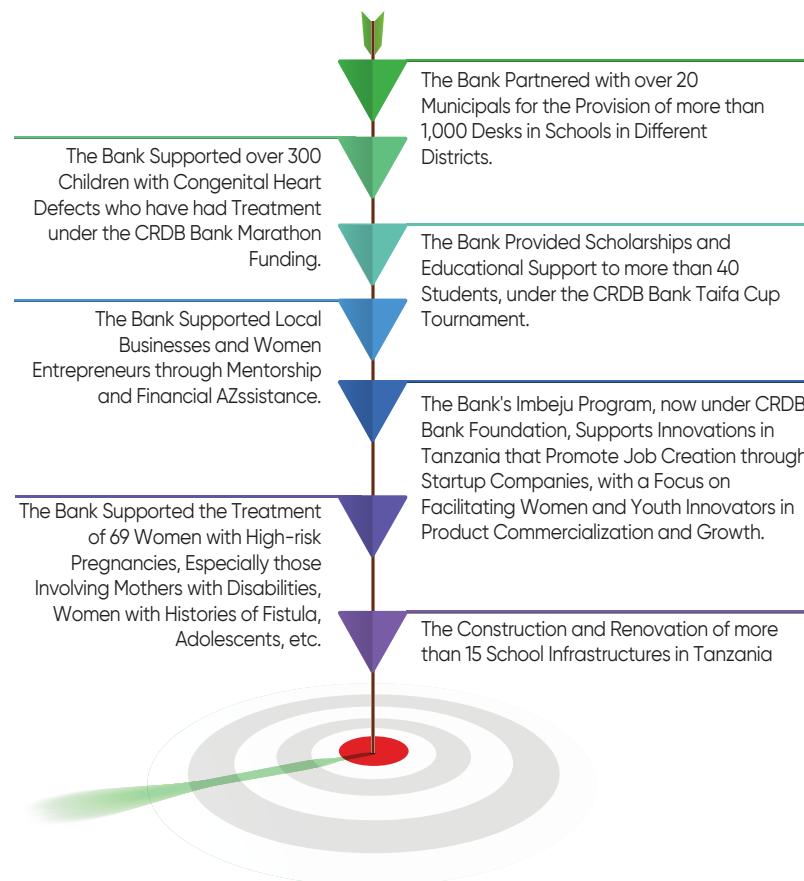


Dear stakeholders,

I am pleased to share with you our Corporate Social Investment Impact Report for the past two years. At the Bank, we believe that corporate social responsibility is not just a moral obligation but a strategic imperative that is critical to our long-term success.

Over the past two years, The Bank has continued to invest in a range of initiatives that have had a positive impact on our communities. These initiatives have focused on a variety of areas, including education, health, environmental sustainability, and youth and women's empowerment. Through our partnerships with local organizations and community leaders, we have been able to make a meaningful difference in the lives of many people.

Some of our key achievements include:



We recognize that there is still much work to be done, and we remain committed to doing our part to build a better future for all. We will continue to work closely with our stakeholders to identify opportunities to make a positive impact in our communities.

I encourage you to read our Corporate Social Investment Impact Report to learn more about our

initiatives and the impact they have had. We welcome your feedback and look forward to continuing our journey towards a more sustainable and equitable future.

Sincerely,

Tully Esther Mwambapa
Director of Corporate Affairs and MD, CRDB Bank Foundation



Women in Dimbani Kizimkazi Participating in 2020 Kizimkazi Festival

Health For A Healthier Tanzania

CRDB Bank Plc has long been committed to playing an important role in strengthening health service delivery in support of the government's efforts in the health sector.

The Bank believes wholeheartedly that the healthy citizenry is the foundation of a successful nation and on that regard the Bank has the health sector as the largest beneficiary of its corporate social investment funding as it participates in various health interventions in the sector.

In 2020, CRDB Bank established CRDB Bank Marathon with the goal of creating a sustainable community-focused mass fundraising event that encourages members of society to team up and address challenges in the health sector and the environment. The Marathon includes 5km, 10km, 21.5km, and 42.2km races, as well as a 65 km bicycle race. The Marathon caters for people of all athletic abilities, starting at the age of eight. The Marathon promotes healthy living while giving back to the community, and all the fees collected from participants are dedicated to the causes supported by the Marathon.

The CRDB Bank Marathon has partnered with several hospitals in Tanzania, including Jakaya Kikwete Cardiac Institute (JKCI), Comprehensive Community Based Rehabilitation in Tanzania (CCBRT), and Ocean Road Cancer Institute (ORCI), to support critical healthcare services in the country. The Bank is committed to dedicating the funds collected



CRDB Bank Marathon Beneficiaries

during the marathon towards supporting these hospitals so they can offer their critical services to those who cannot afford them.

JKCI provides those with cardiac and related challenges with high-quality cardiac care services, including diagnosis, treatment, and rehabilitation. The hospital is staffed by highly trained medical professionals and equipped with modern facilities and technology. JKCI has established the first cardiac surgery program in Tanzania and is actively involved in research, training, and collaboration with international partners to improve the quality of cardiac care in Tanzania.

Thanks to the CRDB Bank Marathon funding, in two years, over 300 children from economically challenged families and households received surgical treatment for various cardiac conditions. The funds collected from the Marathon were dedicated to the hospital, allowing it to provide specialized care to children who could not otherwise afford the cost of treatment.

Petro Dyaro's Daughter in Hanang, Manyara



Petro Dyaro's daughter was one of the 300 children who received treatment under the CRDB Bank Marathon funding. She has gradually recovered to full health after receiving care at the institute. The Bank's efforts have put a smile back on the faces of many Tanzanians, not only the sick children but also their parents and families.

"My child was suffering and in pain, and I had no money to take her to Dar es Salaam for surgery. I was told the cost ranges from TZS 5 million to TZS 30 million. It's an amount that I couldn't and cannot afford. I was scared and utterly heartbroken."

The daughter who is 8 years old says "I can now walk steadily without any assistance and could go running around and play with my friends. Thank you, CRDB Bank, for organizing this marathon; you have put a smile back on my face".

"We are deeply appreciative of the CRDB Bank Marathon's support, which will significantly enhance our ability to provide quality care to children with cardiac conditions in Tanzania. This partnership marks a crucial step in our ongoing efforts to improve our facilities and expand our services, ensuring that more children in need can access life-saving treatments. We are fully committed to collaborating with the Bank to ensure that every child receives the care they deserve."



ORCI Call Centre supported by CRDB Bank
Marathon Fund

Dr. Naiz Mnongone - Pediatric Cardiologist, JKCI. ORCI is a specialized hospital in Tanzania that provides comprehensive cancer care services, including diagnosis, treatment, rehabilitation, and palliative care. The hospital has been established as a center of excellence for cancer research, diagnosis, and treatment in Tanzania. ORCI plays a crucial role in Tanzania's healthcare system by providing specialized cancer care services and promoting cancer awareness and education.

The 2021 CRDB Bank Marathon proceeds were dedicated to establishing a call center at ORCI, allowing patients and their families to receive timely and accurate information about their treatment, appointments, and other related matters. The initiative will enable the hospital to enhance its services and better serve its patients.

“Our collaboration with the CRDB Bank Marathon is a significant milestone in enhancing cancer care services in Tanzania. Thanks to the funds raised from the marathon, we have been able to set up a state-of-the-art call center that will enable us to provide timely and effective care for our patients and their families. We are grateful for this support, which will go a long way in improving the health outcomes of cancer patients in our community”.

Dr. Crispin Kahesa - Director of Cancer Prevention Services, ORCI.

CCBRT is a specialized healthcare facility located in Tanzania that provides a range of comprehensive healthcare services to vulnerable groups, including people with disabilities, women,



DCA & MD CRDB Bank Foundation visiting the new CCBRT's Maternity Wing

and children. The hospital employs a team of highly skilled medical professionals, including doctors, nurses, and therapists, to offer services such as surgical interventions, physiotherapy, orthopedics, ophthalmology, and maternal and newborn health. CCBRT is also actively involved in research and advocacy work aimed at promoting the rights of people with disabilities and improving their access to quality healthcare services.

The 2022 CRDB Bank Marathon has raised TZS 150 million to support CCBRT's efforts to provide maternal and newborn care to expectant mothers in high-risk pregnancies. This initiative is critical, given the high maternal and newborn mortality rates in Tanzania, as it will improve access to quality healthcare for women and their babies. Thanks to the Bank's donation, 69 women with high-risk pregnancies were able to receive proper care during their high-risk pregnancies; this included 552 prenatal clinics and 207

postnatal clinics. It's worth noting that the average cost of treatment at CCBRT is TZS 2,200,000 per high-risk pregnant patient, indicating the significant impact of the Bank's contribution on the lives of these women and their families.

The Bank's intervention in support to CCBRT's efforts to provide high-quality care to those with high-risk pregnancies, including women with disabilities, history of fistula, adolescents, and the likes. Additionally, the Bank's contribution of TZS 70 million towards the Maternity Newborn Fundraising Dinner Gala and the Grand Opening of CCBRT's Maternity Wing will undoubtedly have a positive impact on maternal healthcare in Tanzania.

"We are delighted to collaborate with the CRDB Bank Marathon in our shared mission of providing high-quality healthcare services to the most vulnerable members of our society. This partnership has enabled us to expand our reach and continue our commitment to serving those with high-risk pregnancies. The funds raised from the marathon will have a significant impact on our operations, allowing us to reach more patients in need of our comprehensive healthcare services."

Dr. Brenda Msangi - CEO, CCBRT.





CRDB Bank Marathon Beneficiaries at CCBRT

The Bank's involvement in the health sector is not limited to the CRDB Bank Marathon, it expands more of its CSI to support the sector.

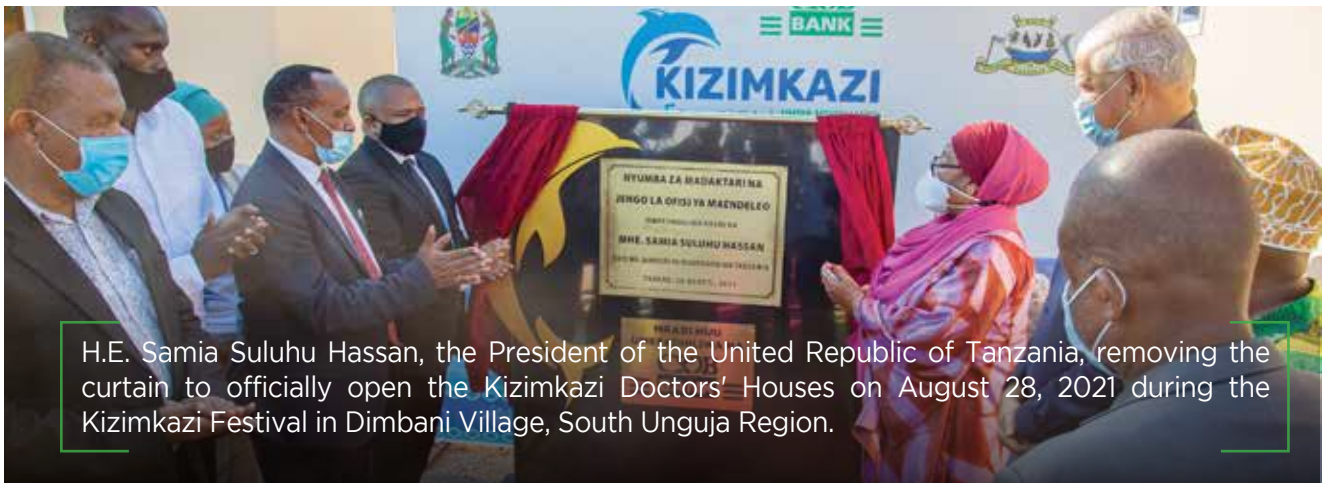
The Bank has contributed TZS 40 million to an Endowment Fund of the Benjamin Mkapa Foundation. Endowment funds are a sustainable way to support charitable causes and ensure their longevity. By contributing to this Endowment Fund, the Bank is helping the Foundation to achieve its targets defined in the third 5-year strategic business plan.

The strategic plan is crucial to realizing the Mkapa Foundation's vision of leaving no one behind with access to healthcare and building a more self-reliant nation. With the establishment of this Endowment Fund, the Foundation can access long-term sources of income to support its activities in the country that the This is a powerful and novel way of financing charitable activities in the country, and it ensures that the foundation will have a stable source of funding for many years to come.

The Bank is so determined to improve health outcomes in the country that it extended its wings to finance the construction of health centers and doctors' houses and the provision of medical equipment in various regions of the country.

Kizimkazi in Zanzibar is one of the beneficiaries of the Bank's CSI initiative to support government hospitals and healthcare institutions and has received a total of TZS 100 Million for the construction of two doctors' houses in Dimbani Kizimkazi, Zanzibar.

By providing funding for the construction of doctors' houses in Kizimkazi, Zanzibar, the Bank is not only supporting healthcare providers but also contributing to the long-term sustainability of healthcare services in the region. Having access to safe and secure housing can improve the quality of life for healthcare providers, allowing them to better serve their patients and reduce staff turnover rates.



H.E. Samia Suluhu Hassan, the President of the United Republic of Tanzania, removing the curtain to officially open the Kizimkazi Doctors' Houses on August 28, 2021 during the Kizimkazi Festival in Dimbani Village, South Unguja Region.

As a Bank, we believe that access to high-quality health care is a societal goal, and we have committed significant resources to the cause. The Bank contributed TZS 20 million to the construction of a dispensary facility in Nyambwanda Hamlet in Kibiti District, as well as TZS 50 million for the construction of two dispensaries in Kisonga and Lunsanga dispensaries in Singida Region.

The Bank is actively involved in supporting healthcare and community development initiatives in Tanzania. The Bank funded TZS 18 million to the renovate of the men's ward at Bagamoyo District Hospital. This will have a significant impact on improving healthcare services and providing a better environment for

patients. The fact that the ward will be able to serve more than 1,000 patients annually over the next five years is a significant improvement.

The Bank has made significant contributions to various community development projects in Tanzania. Among these, the Bank donated 200 bags of cement to support the construction of Mlalo Dispensary in Tanga. Additionally, the Bank has allocated TZS 2 million to the Manzese Local Government to facilitate the provision of health facilities to citizens of the Manzese Ward. Furthermore, the Bank has extended its support to other projects, including providing TZS 2 million to the Makomwanga Ward in Meatu District and TZS 1 million for medical equipment at Mwananyamala Hospital. These contributions demonstrate the Bank's commitment to improving the well-being of Tanzanian communities and its efforts towards sustainable development.



The Renovated Men's Ward at Bagamoyo District Hospital

Noncommunicable diseases (NCDs) kill 41 million people per year, accounting for 74% of all deaths worldwide. Of all NCD deaths, 77% are in low- and middle-income countries. Cardiovascular diseases account for most of these deaths (17.9 million people annually), followed by cancer (9.3 million), chronic respiratory diseases (4.1 million), and diabetes (2.0 million, including kidney disease deaths caused by diabetes). These statistics are alarming, but the good news is that we know how to prevent and manage NCDs. Tanzania, along with the whole world, commemorates Non-Communicable Diseases (NCD) Week, seeking to ensure NCD prevention and care get the attention and action they deserve, everywhere, for everyone.

The Bank therefore contributed TZS 26 million to the Ministry of Health to facilitate the Non-Communicable Diseases (NCDs) Week. Several events were organized during the week, including health education on nutrition and mental health, screening for hypertension and diabetes, exhibitions, sports competitions, and COVID-19 vaccination services.

The Bank supported East Africa Radio's Namthamini Campaign with TZS 3 million for the Sanitary Towel Campaign. The campaign was launched after research revealed that many poor girls face difficulties during their menstrual cycle due to a lack of female towels, resulting in school absences of 3 to 7 days per month. By 2022, the

Namthamini campaign had reached 5,000 girls in various regions of Tanzania.

The Bank also provided TZS 5 million to the Peace Life for Persons with Disability Foundation (PLPDF), a non-governmental organization that assists all special groups of people, particularly persons with disabilities, in their Vyoo Rafiki campaign at Jangwani Secondary School. The campaign aims at improving the existing toilet facilities in schools to be more user-friendly to students with disabilities.





Education: Powering an Inclusive Future for all.

Our Nation's Founding Father Mwalimu JK Nyerere told us, 'Education is not a way to escape poverty; it is a way of fighting it.' We at CRDB Bank believe in transforming lives and impacting livelihoods and understand very well that education is one of the tools to achieve these goals.

To that end, the Bank spent a significant percentage of its CSI budget to support the education sector.

The Bank recognizes the importance of providing adequate facilities for learning, especially in rural districts that are often overlooked due to their smaller populations compared to larger urban areas.

The Bank's investment in school infrastructure is aligned with its corporate social investment funding priorities, with the education sector being the second largest beneficiary after the health sector. The Bank believes that education is a key driver of economic development, as it equips young people with the skills and knowledge necessary to participate in the workforce and contribute to their communities. By investing in school infrastructure, the Bank is creating an enabling environment for effective teaching and learning, which is essential for improving educational outcomes and creating positive impacts on the lives of students and communities.

The Bank disbursed more than TZS 500 million to fund the construction and renovation of school infrastructure in different schools such as

Nyasoko Primary School in Rorya Tarime, Kalimaji Secondary School in Arusha, Kibange Secondary School in Buhigwe, Kigoma, Kikilo Secondary School in Kondoa, and so on, in order to maximize positive change for the greatest number of students.

Education Impact Stories

Mashujaa Primary School in Kinondoni Municipality in Dar es Salaam, being a beneficiary of the Bank's Corporate Social Investment (CSI) funding, receiving support in the form of construction of two classrooms.

The additional classrooms can greatly impact the learning environment at the school, providing more space for students to study and engage in classroom activities. This can lead to increased attendance as students have a conducive environment for learning. With improved attendance, students will have more opportunities to learn and participate in class, which can positively impact their academic performance.

The Bank's CSI funding to Mashujaa Primary School reflects its commitment to supporting education and investing in the future of the community.

The students, teachers, and the entire community of Mashujaa Primary School in Kinondoni Municipal, Dar es Salaam Region, are indeed fortunate to have received this support, and it is expected to have a positive impact on the students' educational journey.

"The students' daily attendance was low prior to the donation of these two classrooms by CRDB Bank. However, there are a lot of students coming to school right now, and participation in learning has increased.

Many children who had stopped attending school are now back. Classrooms and desks energized our students significantly more.

Due to the lack of classrooms at Mashujaa Primary School, many students have developed a dislike for school. Because our students are now studying in better conditions, the construction of these two classrooms is a positive contribution to their learning."

- Ms Zawadi, Head Mistress - Mashujaa Primary School

Chuda, a special primary school in Tanga for children with a hearing disability, has benefited from the Bank's Corporate Social Investment (CSI) funding. The provision of two classes for students with special needs, along with a teacher's office, is a significant contribution towards creating an inclusive learning environment for children with hearing disabilities in Tanga City.

The fact that 40 special needs students, the majority of whom are deaf, are currently utilizing these classes is a testament to the positive impact of the Bank's CSI funding. It provides an opportunity for these students to receive an education that is tailored to their needs and enables them to develop their full potential.

The Bank's support towards Chuda and other

beneficiaries demonstrates its commitment to social responsibility and making a difference in the community. It also highlights the importance of inclusive education for children with special needs, including those with hearing disabilities, and the positive impact it can have on their lives.

"As a parent, I am extremely grateful, and I thank CRDB Bank for donating these classes to Chuda Primary School for children with hearing disabilities. I am also thankful for my son's educational journey. My son is deaf, and we have come from a very difficult life, so I am happy that he is now in the seventh grade. I know that today's donation from CRDB Bank will help these students with hearing impairments (the deaf) with their educational journey".



Ms. Khadija Mbwana, A parent to one of the special needs Student at Chuda Primary School in Tanga

The Bank's collaboration with multiple players, including over 20 Municipals, for initiatives in the education sector demonstrates a holistic approach towards supporting education. Just like how a heart needs arteries, veins, blood, and oxygen to function effectively, education requires various stakeholders working together to create a conducive learning environment for students.

By providing more than 1,000 desks in schools across different districts such as Kalunde Secondary School in Tabora, Mumbuka in Masasi, and Misongwi in Mwanza, the Bank is actively contributing to improving the infrastructure and facilities in schools. Desks are an essential part of a classroom setup and can greatly impact students' comfort and concentration during lessons.

Collaborating with Municipals also highlights the Bank's commitment to engaging local communities and authorities in its efforts to support education. Such partnerships can help ensure that the initiatives are aligned with the specific needs and priorities of the communities being served.

The Bank's multi-stakeholder approach in supporting education demonstrates a recognition that education is a collective responsibility, and by working together, it is possible to create a positive impact on students, schools, and communities.





H.E. Samia Suluhu Hassan, President of the United Republic of Tanzania, and Abdulmajid Nsekela, Managing Director of CRDB Bank, cutting the ribbon to mark the official launch of the science laboratory at Kizimkazi Secondary School, worth TZS 50 million and built with the assistance of CRDB Bank.

Besides that the Bank funded the construction of a Laboratory in Kizimkazi, Zanzibar and handed it to H.E President Hon. Samia Suluhu Hassan.

By funding and constructing a laboratory in Kizimkazi, Zanzibar, the Bank is contributing to the development of educational infrastructure

that enhances the quality of education and empowers students with relevant skills. The handover of the laboratory to the President signifies the Bank's recognition of the importance of engaging with the highest levels of leadership to drive positive change in the education sector.



CRDB Bank TaifaCup Scholarship Beneficiaries

Youth and Women Empowerment through Financial Literacy and Sports

CRDB Bank is actively championing the empowerment of women and youth, aligning itself with the national agenda outlined in the National Five-Year Development Plan (FYDPIII) for 2021/22-2025/26. Demonstrating its unwavering commitment, the Bank has invested over TZS 1 billion in dedicated programs aimed at equipping women and youth with the necessary tools, skills, and resources needed to thrive in their respective endeavors.

The Bank leverages various platforms one of which is its partnership with the Tanzania Basketball Federation (TBF). Through this collaboration with TBF, CRDB Bank organizes a prestigious CRDB Bank Taifa Cup, a basketball tournament of significant stature involving the best players from each region of Tanzania competing against the best of other regions. The Bank is spending a substantial sum of at least TZS 300,000,000 to facilitate the smooth running of this tournament each year.

The CRDB Bank Taifa Cup is an exceptional competition that exemplifies the Bank's unwavering commitment to nurturing local basketball talent and propelling it to the highest levels. With the participation of over 36 teams from all regions of the country, including 12 female teams and 24 male teams, this tournament serves as a beacon of inclusivity and gender equality by promoting the sport to women.

By embracing gender inclusivity and actively involving both female and male teams, the CRDB Bank Taifa Cup sends a powerful message about the importance of inclusivity and diversity in sports. This concerted effort not only encourages greater female participation in sports but also helps foster a more equitable and inclusive sporting culture.

The CRDB Bank Taifa Cup acts as a catalyst for the overall development of basketball in the country. It provides a unique and highly competitive platform for young players to showcase their skills, compete at an elevated level, and garner attention from scouts and coaches. Recognizing the significance of education in holistic development of humans, the Bank goes a step further by offering scholarships to talented young players, paving the way for their future success both on and off the basketball court.

The CRDB Bank Taifa Cup has made a tangible impact through the generous number of scholarships awarded to deserving players. Over the span of two years, a total of 40 young basketballers have been selected to be given scholarships to study in various higher education colleges. This not only provides crucial financial support but also serves as a meaningful recognition of their commitment and dedication to the sport and self-improvement through education.



Through its commitment to the CRDB Taifa Cup, the Bank demonstrates its dedication to creating a platform that not only promotes athletic excellence but also provides opportunities for personal growth and development. By investing in scholarships and recognizing the hard work of talented individuals, the Bank plays a vital role in shaping a brighter future for basketball and empowering the next generation of athletes in the region.

Through its commitment to nurturing talent, promoting education, and championing gender equality, the CRDB Bank Taifa Cup stands as a shining example of how sports can serve as a catalyst for positive change, empowering young individuals and fostering a brighter future for basketball in the country.

CRDB BANK TAIFA CUP IMPACT STORIES



Why talent is a game-changer for Elizabeth.

Elizabeth Mfugale, the last born in a family of three siblings, was raised by a single parent (her mother). She is from the Iringa Region, and her mother is a smallholder farmer.

Elizabeth's story of how she found herself in basketball is inspiring, as she developed a passion for the game on the netball court.

"While training for netball, I saw a basketball team coach with whom we shared the court for training, looking for a new female talent, and I joined them," says Elizabeth.

She began playing basketball around 2018 after being trained on the game by the coach. It was not easier, as

always things stand for girls about coming home late for training; she faced obstacles from her own mother. Her family supported her by buying her basketball kits when needed.

She would play for the regional team at home (Iringa), but when she returns to Dodoma, the college team wins her heart.

She admitted that her appearance in the coveted CRDB Taifa Cup for the first time was pure luck; she had no idea.

"With my squad, we promise to do better because you can see we have improved so much in comparison to the past, where we were a total shambles," she added.

When asked if she knew anything about CRDB Bank, she stated that she had known about it for a long time because it was her father's preferred bank.

Elizabeth received a scholarship from other top-tier players in her area. She continues her education at the Don Bosco Technical Institute.



Nkya with a rollercoaster basketball experience

Onisa Nkya came from a sports background, with his brother being a basketballer.

He didn't jump into basketball like lightning; he slowly deviated from football to basketball under the influence of his older brother.

He has an origin in Kilimanjaro Region, but his parents reside in Tabora Region, and he is playing basketball in Dodoma Region—a complete triangular life pattern.

"My brother was my mentor and idol who helped me fall in love with the game through videos." "I believed in myself, and that made me stronger," said Nkya.

He currently plays for the Dodoma-based Panthers, and all that is because he decided to put extra effort into it.

Nkya also faced the odds like other boys in his family, despite having someone to look up to from the same family.

His mother would hide his basketball sneakers to stave him off the game and keep his mind focused on school. Nkya took all that crap in the belief that he would prove his mother wrong one day. "I had to skip sessions to attend basketball training, and that was the passion I had for the game."

He one day called his mother to notify her of the news that he had been selected for a regional basketball team to represent his nation in Mwanza and then Mtwara. Her mother changed her mind later after seeing a number of achievements from her son.

Nkya capped his talent in the regional competition with enough brilliance to bestow him a CRDB Taifa Cup spot, and he went all-out in the edition.

"The news of me going for my scholarship at the Dodoma-based Don Bosco Technical Institute was awe-inspiring to my mother." She instilled hope in my talent and told me to go on.

Nkya lauds the bank for its exposure through the CRDB Taifa Cup and the scholarship he got to further his education. At the college, he focuses on electrical engineering and solar programs.



All smiles for Idris after the Don Bosco scholarship

Idris Maulid's entry into basketball can be traced back to when the Taifa Cup 2018 edition was slated for the region of his birth, Simiyu.

In the forthcoming year, Idris was selected to play for the regional basketball team but didn't have a cap for his not-up-to-snuff ability.

He honed his skills instead to defend that call-up, and he got the chance to play in the regional-level competition and capped his entry with the MVP.

"I was selected to the regional basketball team in November 2019 to represent my team in the CRDB Taifa Cup in 2020. I prepared myself for the tournament, and when the time came, our regional team went to compete, and I once again emerged among the top-rated talents," he said.

Idris got a Don Bosco Technical Institute scholarship to further his side career as a technician through basketball, and he acknowledged basketball icon Mbaraka Thabiti as his idol and watched every shot he made. His craving for that level was spellbinding.

His family was supportive enough to help him become the better player he is today.

"I know a little about CRDB Bank through their TV and radio commercials, but I didn't have time to get to the gist of their services." "Even before my father's departure, I recalled having seen him using the bank's debit card a couple of times," hinted Idris.

The Bank's support to the Tanzania Basketball Federation also involves building the National Basketball League (NBL). This is a tournament in which champions of different regions compete to find the champion of the country. The champion of NBL goes on to represent the country on International level such as an African Basket Ball League (ABL)

In addition to its commitment to empowering women and youth, CRDB Bank has played a crucial role in promoting sports such as basketball and long-distance running in Tanzania (Marathon).

Furthermore, CRDB Bank's involvement in various marathons within the market has been instrumental in promoting long-distance running as a popular sport. By sponsoring/supporting these events.

Through its financial support and strategic partnerships, CRDB Bank has played a significant role in elevating the status of basketball and long-distance running in Tanzania. By nurturing these sports, the Bank has contributed to the overall development of the sporting landscape, creating pathways for young athletes to pursue their dreams and make a mark on regional and national stages.

The CRDB Bank Ngalawa Race stands as another remarkable initiative that has brought about significant positive change in the lives of the youth residing in the fishing communities of Kizimkazi. This unique event, supported by

CRDB Bank, has made a tangible impact on the local community.

CRDB Bank's support for the Ngalawa Race was comprehensive and far-reaching. The Bank generously donated TZS 20 million, which was utilized for the manufacturing of 20 fibre glass Ngalawas. Additionally, the Bank provided the top five winners of the race with substantial cash prizes, while the overall champion was awarded a prize of a modern motor-powered fishing boat, worth TZS 26 million. This grand prize not only rewards the winner's outstanding performance but also serves as a significant boost to their entrepreneurial endeavors.

The impact of the CRDB Bank Ngalawa Race goes beyond the prizes awarded. This initiative has created opportunities for the youth in the fishing communities of Kizimkazi, empowering them and fostering their personal and economic development. By supporting the fishermen with Ngalawas, CRDB Bank has provided them with the means to engage in the local fishing industry, thereby promoting entrepreneurship and economic sustainability.

The provision of cash prizes and the grand prize of a motor-powered speedboat not only recognize the participants' achievements but also encourage them to pursue their ambitions and unlock their full potential. This initiative serves as a testament to CRDB Bank's commitment to making a positive impact on local communities and supporting youth development.

The CRDB Bank Ngalawa Race exemplifies the Bank's dedication to empowering and uplifting communities by providing tangible support and opportunities for the youth. It serves as a shining example of how partnerships between financial institutions and local communities can create lasting change and foster a brighter future for the youth in Tanzania.



The Bank also supported Tanzania teams participating in international competitions. The Bank's support for various sporting activities has had a significant impact youth empowerment as a way to support sports in the rural parts of Tanzania. The Bank support was extended to Namungo Football club from Ruangwa for their participation in the CAF Confederation Cup. TZS 22 million was used to support the Mchengera cup, TZS ... for Bashungwa Cup, TZS 13.5 million for the Tanzania People's Defence Force Football Team (TMA Stars).

Also the

Recognizing the importance of women's football, the Bank extended its support to the Tanzania women's football team (Twiga Stars) with a donation of TZS 10 million for their preparation for the African Championships. Furthermore, the Bank demonstrated its commitment to the football community by contributing TZS 25 million to both Simba Sports Club on Simba Day and Yanga Sports Club on Siku ya Mwananchi, further boosting the profile of football in the country and providing vital resources for training and equipment.

Beyond football, the Bank's support extended to other sports as well. The East Africa Bicycle Tour, aided by a TZS 5 million donation, has not only promoted cycling but also encouraged young people to adopt healthy lifestyles. Additionally, the Bank's remarkable contribution of TZS 100 million to the Tulia Trust Festival created a platform for over 1000 youths to showcase their talents and gain exposure, fostering a spirit of entrepreneurship and creativity.

In collaboration with various women's groups and associations, the Bank has initiated entrepreneurship projects aimed at improving livelihoods. The allocation of TZS 20 million to the Mwanamke Initiative Foundation in Zanzibar, TZS 36 million for the program costs and launch of the Maisha Bora Foundation in Zanzibar, and an additional TZS 30 million to a similar entity for the Women Entrepreneur Initiative in three Zanzibar districts exemplify the Bank's commitment to empowering women and youth through targeted initiatives.

Overall, the Bank's support for sporting activities, entrepreneurship projects, and community-driven initiatives has made a tangible and positive impact on youth empowerment, fostering talent, and promoting inclusivity in various regions of Tanzania.

In addition to its remarkable initiatives, the Bank has extended its support to significant occasions and vital sectors, emphasizing the importance of women's empowerment and holistic development.

The donation of TZS 15 million to the Ministry of Health in Zanzibar for International Women's Day activities showcases the Bank's recognition of the significance of this day in celebrating women and acknowledging their invaluable contributions to society. By supporting such occasions, the Bank demonstrates its commitment to promoting gender equality and honoring women's achievements.

Recognizing the importance of financial literacy and entrepreneurial skills, the Bank has been

hosting seminars specifically tailored for women entrepreneurs. These seminars serve as a platform to enhance women's knowledge and understanding of financial matters, equipping them with the necessary skills to succeed in their entrepreneurial endeavors. By fostering an entrepreneurial spirit and providing the tools for growth, the Bank actively contributes to women's economic empowerment and overall success.

Taking a comprehensive approach, the Bank addresses various aspects such as entrepreneurship, health, and hygiene in its empowerment initiatives. This multifaceted approach recognizes the interconnectedness of different facets of empowerment and aims to create a more inclusive and sustainable society. By investing in women and youth, the Bank ensures their holistic development and paves the way for a brighter future.

In summary, through its support for important occasions, financial literacy seminars, and comprehensive empowerment initiatives, the Bank exemplifies its commitment to empowering women and youth. By addressing various aspects of empowerment, the Bank plays a vital role in creating an inclusive and sustainable society that uplifts and celebrates the contributions of women.

Women Empowerment Impact Stories

"I have a dream of becoming a successful entrepreneur," shares Amina Ali, a determined small trader hailing from Kizimkazi Dimbani,

Zanzibar. Amina, a young mother of two, started her journey as a poultry farmer and has now ventured into small trading. Her financial acumen has earned her the respect of her family as a trusted decision-maker.

Amina is among the fortunate beneficiaries of CRDB Bank's Entrepreneurs Financial Literacy Program, a commendable initiative aligned with the bank's corporate social investment policy.

This program is designed to empower microentrepreneurs across Tanzania by equipping them with essential financial literacy skills to grow their businesses and improve their financial well-being. Amina acknowledges the significance of budgeting, one of the program's key lessons, as it has greatly contributed to her success. "Budgeting is one of the most valuable skills we have learned, and it has made a remarkable difference in our lives," affirms Amina.

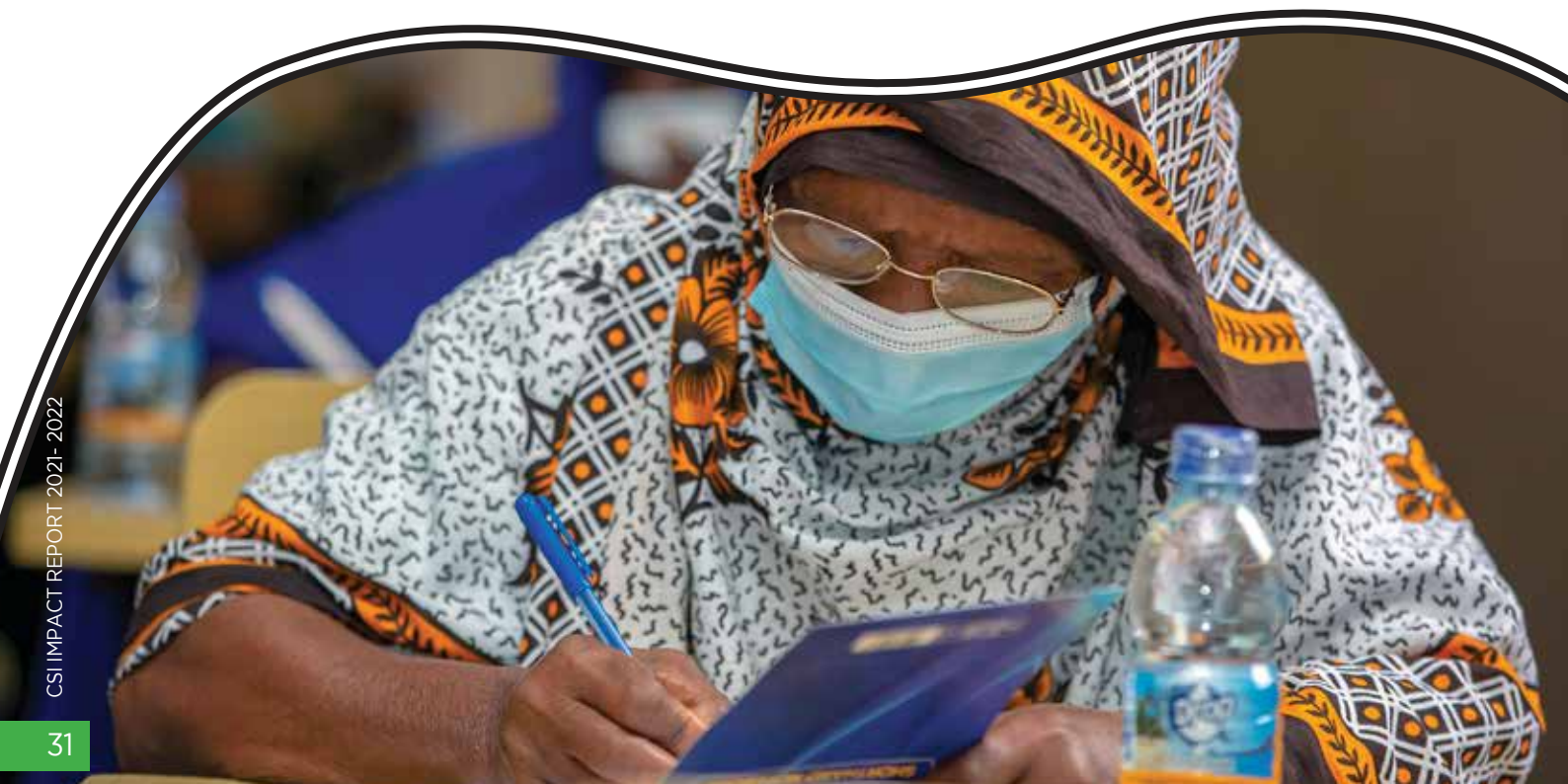
Moreover, Amina takes on the crucial role of chairperson in the Umoja savings group, which was established in 2008 under the patronage of CRDB Bank through the Niamoja account. Amina's friends, Raya and Halima, are also proud members of this group, and they express how the program has enhanced their business management skills, expanded their networks, and boosted their sales. The training they received on the importance of saving for children through the Bank's Junior Jumbo account was particularly appreciated.

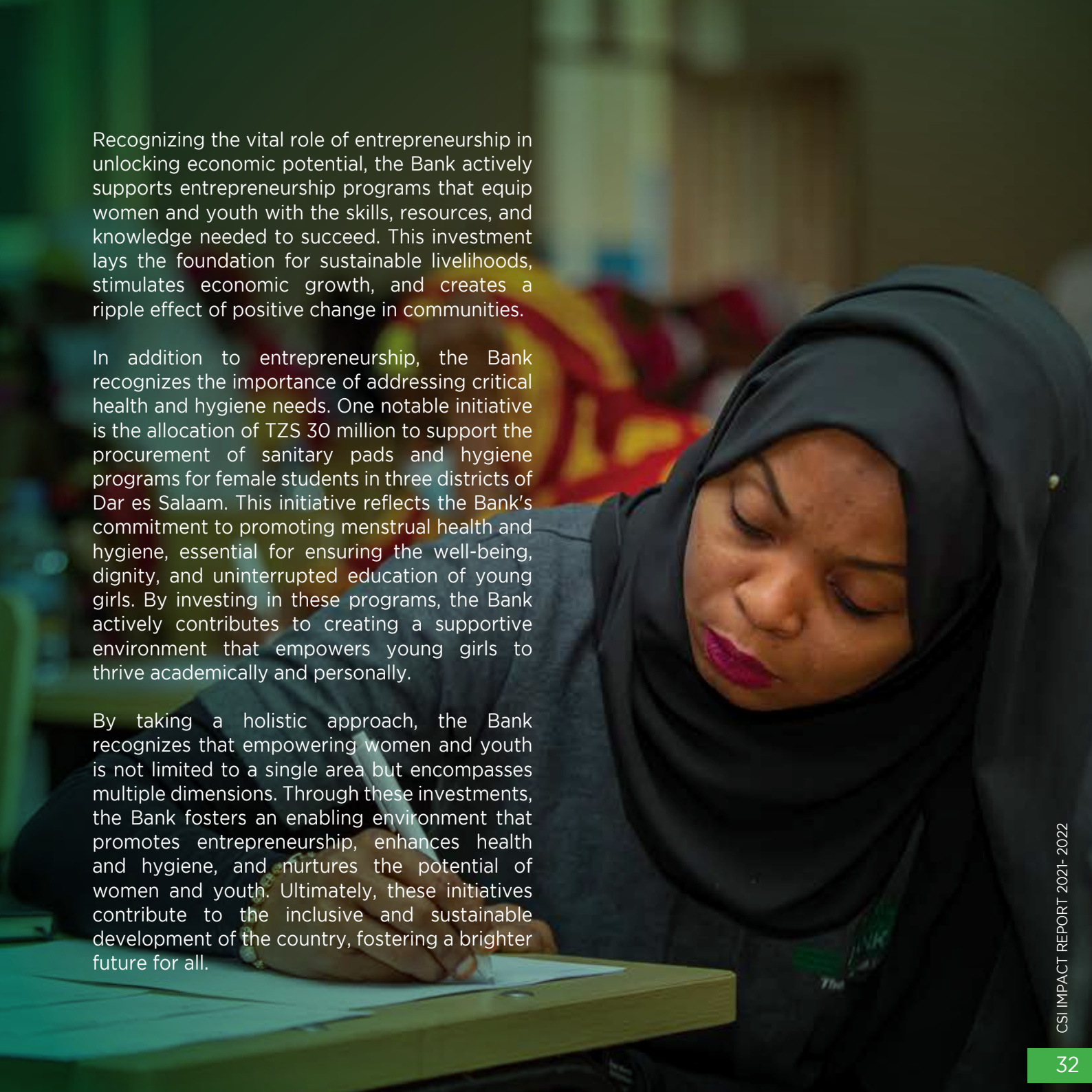
Since participating in the financial literacy program, Amina has witnessed remarkable improvements in her business and has been able to increase her income, effectively supporting her family. "Previously, I never saved as diligently as I do now, and I struggled to plan and budget my finances to meet my family's needs," she reflects, highlighting the positive impact of the program on her financial stability and prospects.

Amina's inspiring journey exemplifies how CRDB Bank's Entrepreneurs Financial Literacy Program empowers individuals like her to thrive as entrepreneurs, fostering financial independence and overall well-being. By

equipping microentrepreneurs with valuable skills and resources, the bank plays a pivotal role in transforming lives, supporting families, and driving economic growth in the community.

The Bank's investments in women and youth programs demonstrate a firm commitment to fostering their economic empowerment, a key driver of improved livelihoods, expanded entrepreneurship opportunities, and overall national development. By adopting a comprehensive approach, the Bank aims to address various facets of empowerment, including entrepreneurship, health, and hygiene.





Recognizing the vital role of entrepreneurship in unlocking economic potential, the Bank actively supports entrepreneurship programs that equip women and youth with the skills, resources, and knowledge needed to succeed. This investment lays the foundation for sustainable livelihoods, stimulates economic growth, and creates a ripple effect of positive change in communities.

In addition to entrepreneurship, the Bank recognizes the importance of addressing critical health and hygiene needs. One notable initiative is the allocation of TZS 30 million to support the procurement of sanitary pads and hygiene programs for female students in three districts of Dar es Salaam. This initiative reflects the Bank's commitment to promoting menstrual health and hygiene, essential for ensuring the well-being, dignity, and uninterrupted education of young girls. By investing in these programs, the Bank actively contributes to creating a supportive environment that empowers young girls to thrive academically and personally.

By taking a holistic approach, the Bank recognizes that empowering women and youth is not limited to a single area but encompasses multiple dimensions. Through these investments, the Bank fosters an enabling environment that promotes entrepreneurship, enhances health and hygiene, and nurtures the potential of women and youth. Ultimately, these initiatives contribute to the inclusive and sustainable development of the country, fostering a brighter future for all.



Pendezesha Tanzania Campaign in Goba Primary School in Dar Es Salaam, Tanzania

ENVIRONMENT:

For a greener tanzania, plant trees to restore life.

Taking action to combat climate change and promote environmental conservation is crucial for ensuring a sustainable future for our planet. By adjusting to more resilient practices and investing in environmental conservation strategies, we are contributing to efforts to mitigate the impacts of climate change and protect our environment.

Rising global temperatures, droughts, sea-level rise, and species extinction are indeed significant challenges that require collective action. It's important for individuals, businesses, and organizations, including banks, to take responsibility and implement sustainable practices to minimize their environmental impact.

The Bank Injecting over TZS 200 million into environmental conservation strategies is a positive step towards supporting efforts to protect the environment in Tanzania. It's essential to invest in projects and initiatives that promote sustainable practices, such as renewable energy, conservation of natural resources, and conservation of endangered species.

When it came to the environment, the first thing that came to mind was tree planting. And because The Bank couldn't do it alone, the government and environmental players banded together to launch a tripartite environmental campaign called "Pendezesha Tanzania" in 2019.

"Pendezesha Tanzania" is an environmental campaign launched in 2019, involving the bank, the government, and other environmental players. Tree planting is a crucial activity that can have a positive impact on the environment.

Tree planting is known to have numerous benefits, including mitigating climate change by absorbing carbon dioxide, improving air and water quality, conserving soil, providing habitat for wildlife, and supporting local livelihoods.

By coming together in a tripartite campaign, The Bank, the government, and other environmental players have leveraged their resources, expertise, and networks to make a meaningful impact on the environment and contribute to a more sustainable future for Tanzania.

Through the Pendzesha Tanzania campaign, the Bank has also been involving local communities and empowering them to be active participants in environmental conservation efforts. Engaging local communities in tree planting and other environmental initiatives has ensured that the benefits of these efforts are realized at the grassroots level and that the local communities have a sense of ownership and stewardship towards their natural resources.

The Bank spent over TZS 55.5 million through the Pendzesha Tanzania Campaign, where about 24,000 trees were planted. On average, a mature tree can sequester about 48 pounds (21.77 kilograms) of carbon dioxide per year. This means that 24,000 trees can capture approximately

1,152,000 pounds (522,960 kilograms) or 576 tons of carbon dioxide per year. On average, a single mature tree can produce enough oxygen to support the needs of two people for a year. So, 24,000 trees can produce oxygen equivalent to around 12,000 person-months or 1,000 years' worth of oxygen for a single person. It's important to note that these estimates are rough averages and can vary depending on various factors.

The expenditure of TZS 63,000,000 on environmental preservation initiatives reflects the bank's commitment to being socially responsible and contributing to a positive environmental impact. This investment was utilized in various ways, such as supporting reforestation projects, promoting renewable energy initiatives, conserving wildlife and natural habitats, advocating for sustainable waste management practices, or educating communities about environmental conservation.

Climate change is a pressing global issue that requires proactive measures to mitigate its impacts. In Tanzania, the government has recognized the importance of addressing climate change and has taken steps towards developing a comprehensive response strategy. To support this effort, the Bank has extended its support to the Minister of State in the President's Office by providing TZS 27 million for the preparation of the 2021–2026 climate change response strategy.

The Bank's decision to support the Secretary of State in the President's Office is a testament to its commitment to environmental sustainability and its recognition of the urgent need to address climate change. The funds provided will be utilized to

develop a comprehensive strategy that outlines Tanzania's response to climate change for the next five years, from 2021 to 2026.

The preparation of the climate change response strategy will involve a thorough assessment of the current state of climate change in Tanzania, including its impacts on various sectors such as agriculture, water resources, health, and infrastructure. The strategy will also take into account the country's vulnerability to climate change and its capacity to adapt to its impacts. It will be developed through a participatory approach, involving relevant stakeholders, including government agencies, civil society organizations, and local communities, to ensure that it is inclusive and reflects the needs and priorities of all stakeholders.

The climate change response strategy will outline the key priorities, goals, and actions that Tanzania will undertake to mitigate and adapt to the impacts of climate change. It will provide a roadmap for the government to integrate climate change considerations into its policies, plans, and programs and to mobilize resources for climate change activities. The strategy will also promote awareness and capacity-building on climate change among various stakeholders and foster partnerships and collaboration among relevant actors.

The Bank provided TZS 15 million to help AGM Entertainment Ltd organize the 2021 Environmental Forum, which aimed to raise awareness and promote sustainable environmental practices among the local community.

The 2021 Environmental Forum brought together experts, stakeholders, and the general public to discuss critical environmental issues facing Tanzania and explore solutions for a sustainable future. The forum featured engaging panel discussions, educational presentations, and interactive workshops on topics such as climate change, deforestation, waste management, and the conservation of natural resources.

The 2021 Environmental Forum not only provided a platform for meaningful discussions on pressing environmental issues but also facilitated networking, knowledge sharing, and collaboration among diverse stakeholders. The event helped to raise awareness about the importance of environmental conservation and sustainable practices and inspired participants to take action in their own communities to protect the environment and promote sustainability.

The Bank proudly contributed TZS 11 million to the Vice President's Office in Tanzania to mark the climax of World Environment Day in 2021, which was hosted by the Vice President. The contribution reflects the bank's commitment to environmental conservation and sustainability.

World Environment Day is a global event that is celebrated annually on June 5th, and it serves as a reminder to protect and preserve the environment for future generations.

As a socially responsible organization, The Bank recognizes the significance of environmental conservation and sustainable development. The Bank believes that safeguarding the environment is a collective responsibility and requires the collaborative

efforts of various stakeholders, including government institutions, private organizations, and individuals.

Furthermore, the Bank supported the University of Dodoma (UDOM) in Tanzania by providing TZS 22,370,000 to assist in the construction of an underground water reservation and the provision of fruit tree seedlings. This initiative aims to contribute to the sustainability and environmental conservation efforts of the university while promoting food security and self-sufficiency.

The construction of the underground water reservation will enable UDOM to store water efficiently and sustainably, ensuring a reliable water supply for various purposes such as irrigation, drinking water, and sanitation. This will help the university reduce its dependence on external sources of water and mitigate the impacts of water scarcity, which is a prevalent challenge in many parts of Tanzania.

The Bank has extended its support to the construction of water tank towers for doctor's houses and Sheha offices at Mkunguni Kizimkazi. This generous initiative by the bank addressed the critical need for access to clean water in the community and improved the living conditions of the residents in Mkunguni Kizimkazi.

The Bank is proud to have partnered with the Rotary Club of Dar es Salaam in their commendable initiative to clean up CocoBeach, a popular recreational spot in the coastal city of Dar es Salaam, Tanzania.

The Bank's employees, along with members of the Rotary Club of Dar es Salaam and volunteers from the local community, participated in the cleanup drive. Armed with gloves, trash bags, and a collective

spirit of service, the team enthusiastically scoured the beach and its surroundings, picking up litter and waste that had accumulated over time. The cleanup drive not only helped to restore the pristine beauty of Coco Beach but also created awareness among the public about the importance of responsible waste disposal and the need to keep our beaches clean and pollution-free.

The Bank, in its continued effort to support environmental sustainability and community development, recently spent TZS 6 million on the procurement of dustbins for Kagera and Coco Beach. This initiative is part of the Bank's commitment to promote proper waste management practices and improve the cleanliness of these two coastal communities.

Furthermore, The Bank's support of the Ealvine Walingozi Foundation's Green Generation initiative in Tanzania to plant trees in primary schools is a commendable effort. Tree planting has numerous environmental, social, and economic benefits, including combating deforestation, promoting biodiversity, mitigating climate change by sequestering carbon dioxide, providing shade and shelter, improving air and water quality, and fostering environmental awareness among young generations.



The Bank expanded its corporate social investment (CSI) portfolio by supporting various areas outside the four focus areas of its CSI efforts. Some of the initiatives supported by the Bank include:

- Ikupa Trust Funds – **TZS 2 million** for developing factsheets on the situation of disabled people in Tanzania.
- Mbweni Local Government Office – **TZS 20 million** for the construction of a local government office in the Malindi Mbweni area of Dar es Salaam.
- Njombe Regional Commissioner Office – **TZS 30 million** for the Uhuru Torch Race 2022 during the launch event and renovation of CC Sabasaba Grounds in Dar es Salaam.
- Kagera Regional Commissioner Office – **TZS 20 million** for the Uhuru Torch Race 2022 during the closing event.
- 100 years of Mwalimu Julius Nyerere Conference and inauguration of the Julius Nyerere Memorial Institute – **TZS 10 million**
- Supporting the Mtwara Regional Commissioner with 6 motorcycles to be used to address a security issue in the region – **TZS 16.2 million.**
- 100 chairs for the Police Special Force Meeting Hall in Dar es Salaam – **TZS 50M**
- Supporting the passing of the Uhuru Torch at Ubungo Municipal Council – **TZS 2 million**
- Benjamin W. Mkapa's Legacy Month by Benjamin Mkapa Foundation initiative – **TZS 40 million.**
- Supporting the success of the Tanzanian Cultural Festival at the Village Museum in Dar es Salaam – **TZS 2 million**
- Supporting the Kagera Annual Agricultural Conference and Exhibitions – **TZS 10 million**
- Supporting the National Defense Force during the Lakwata Festival- **TZS 3 million.**
- Supporting the Tanzania Embassy following the meeting held in Oman – **TZS 10 million.**

These initiatives reflect the Bank's commitment to corporate social responsibility and supporting various social and developmental causes in Tanzania beyond its core focus areas of CSI efforts.

At CRDB Bank, we recognize that external partnerships are crucial in our efforts to create a positive impact in the community. As new demands and expectations arise, we focus on building and maintaining relationships based on our chosen corporate social investment (CSI) initiatives and values.

Our CSI interventions are designed through a structured process of formal needs assessment, ensuring that our efforts are targeted towards addressing real community needs. We believe in the principles of community participation and ownership, government partnership, inclusivity, and sustainability in our CSI initiatives. This means that we actively involve the communities we serve, work in collaboration with relevant government institutions, and ensure that our interventions are sustainable in the long term.

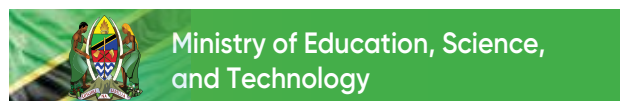
We onboard partners who align with our values and goals, and they become part of our constant evaluation framework. This enables us to monitor their performance and ensure that our partnerships are strategic and aligned with our CSI objectives. Collaboration and close partnerships with clients, suppliers, and other stakeholders in the sector are critical to the success of our CSI efforts.

We believe that by working together, we can achieve more and create a greater positive impact on the communities and sectors we serve. We are committed to maintaining open and transparent communication channels with our external partners and constantly engaging with them to ensure mutual understanding and alignment of our CSI initiatives.

At CRDB Bank, we recognize that our external partnerships are fundamental to the success of our CSI efforts. We remain dedicated to building and maintaining strong relationships based on our core values and working collaboratively to create meaningful change in the communities we serve.

Government Partnerships

Various government departments have supported The Bank's CSI projects over the years, which is a testament to the collaboration and effective stakeholder engagement practiced across our projects. Some of the key collaborations are listed below;



Ministry of Education, Science, and Technology

The Bank has partnered with the Ministry of Education on numerous projects aimed at improving access to quality education for underprivileged communities. This includes building and renovating schools, providing scholarships and bursaries to deserving students, and offering educational resources and training programs to teachers.



Ministry of Health

The Bank has collaborated with the Ministry of Health on various healthcare initiatives, such as funding medical equipment and supplies for hospitals and clinics, supporting vaccination drives, and promoting health awareness and prevention programs in marginalized communities.

 **Vice President's office through the Minister of State for Environment**

The Bank has partnered with the Minister of State for Environment on environmental conservation and sustainability projects. This includes initiatives such as tree planting, etc.

 **The Ministry of Culture, Arts, and Sports**

The Bank has worked with the Ministry of Youth and Sports to implement programs that promote youth empowerment, sports development, and recreational activities for young people. This includes funding sports facilities, organizing sports events, and offering skills training and mentorship programs for youth.

These collaborations between the Bank and various government departments have been instrumental in driving positive social impact and sustainable development in communities across different sectors. The effective stakeholder engagement and collaborative approach have helped to maximize the impact of The Bank's CSI projects and create meaningful change in partnership with the government.

IMPLEMENTATION PARTNERS

Even a perfectly conceptualized and designed project will not achieve the desired result if it is poorly executed. It is critical for any successful initiative to have the right implementation partners.

At the CRDB Bank. Each CSI partner is of national renown and is chosen through rigorous commercial processes.





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