



CSI
IMPACT
REVIEW 2024



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About the Report

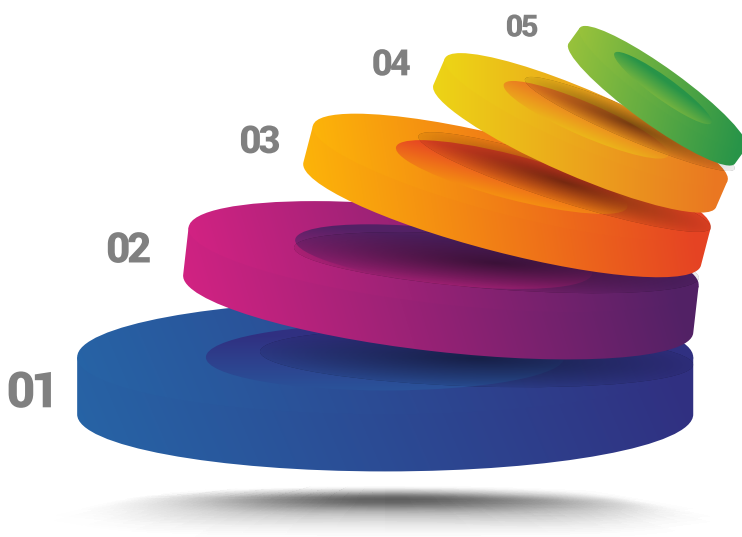
At CRDB Bank, our longterm success is deeply tied to the value we create for society. This 2024 Corporate Social Investment (CSI) Report highlights our strategic investments across education, health, environment, youth development, and other community initiatives. These efforts aim to create sustainable value and positive impact in the communities where we operate. This report covers the period from January 1st to December 31, 2024, and reflects our aim to create social value aligned with the United Nations Sustainable Development Goals (SDGs).

Delivering on Our Purpose

The 2024 CSI Impact Report showcases how The Bank's total investment of TZS 2.31 billion supports sustainable community development.



Key areas include:



- Other Community Initiatives:**
TZS 438 million for tourism, community events and religious support.
- Youth and Women Empowerment:**
TZS 432 million for sports, talent showcases and youth and women development.
- Environment:**
TZS 281 million for tree planting, clean cooking and flood relief.
- Health:**
TZS 156 million for health awareness initiatives and healthcare infrastructure.
- Education:**
TZS 1 billion for improving education, infrastructure and special needs education.

These investments reflect how the Bank is keen on addressing societal needs and promoting long-term development.

Governance and Reporting Framework

This report is guided by the CSI Committee, which ensures that the Bank's CSI Initiatives align with the bank's broader goals. Whereby these investments are governed by the CRDB Bank CSI Charter and Policy, providing a clear framework for directing funds toward impactful, transparent projects. The CSI Committee oversees the strategic direction of our corporate social investments, ensuring that each initiative delivers measurable, positive outcomes for the community.

Ensuring the Wellbeing of Our People

The Bank's priority remains the wellbeing of the employees, clients, stakeholders, and communities. In 2024, the Bank focused on providing support through our community driven initiatives, promoting engagement and positive outcomes for diverse groups.

Driving Transformation and Creating Impact

The Bank is responsible for driving transformation and empowering marginalized communities. The Bank's initiatives emphasize gender equality, social equity, and sustainable economic development, aiming to create change and opportunities for those in need.

Looking Ahead

As we move forward, the Bank remains focused on advancing our responsibility to community and economic development. In the coming years, the Bank will continue to prioritize education, healthcare, youth development, environmental sustainability, and other community based initiatives that address the emerging needs of our stakeholders.

The Bank is responsible for collaborating with government entities, non-governmental organizations, and other key partners to create long-term social impact. Through these partnerships and the Bank's focused investments, The Bank aims to strengthen inclusive development, improve livelihoods, and contribute to building a sustainable future for Tanzania.

Message from the CEO



Dear Colleagues,

Financial Year 2024 marked a significant chapter for the Bank as we continued to deepen our relationship with our customers and the communities we serve. We are proud to witness the evolution of CRDB Bank's Corporate Social Investment (CSI) efforts and their substantial impact on the communities we serve. This year has been essential in advancing our mission to be a true partner in the sustainable development of Tanzania, and our responsibility remains stronger than ever. Our strategy, anchored in the theme **EVOLVE**, continues to guide us as we strive to provide disruptive solutions that unlock social and economic value for our stakeholders. At CRDB Bank, we are committed to improving livelihoods, transforming lives, and developing economies to their fullest potential. We recognize that in today's world, we must evolve from merely facilitating transactions to building economies and generating value that will benefit communities for generations to come.

Throughout 2024, we made a mark in this direction by investing in areas that directly align with our broader goals of social impact and sustainable development. In education, healthcare, environmental sustainability, and the empowerment of youth, we focused on programs that not only meet immediate needs but also nurture long-term, positive change. Our approach is in line with our evolving purpose, which is shifting from traditional banking roles to actively building economies and advancing communities. Our investments this year whether in supporting orphaned students, raising awareness for health issues, or promoting environmental conservation are grounded in our strategy to transform lives and develop economies.

One key area of our strategy is the development and optimization of talent. By empowering youth and women, we are investing in the future workforce and equipping individuals with the skills and resources they need to thrive. This aligns with our commitment to moving from simply utilizing people to truly optimizing their potential. Through education and professional development programs, we are supporting to unlock new opportunities that lead to sustainable livelihoods. Additionally, our partnerships have been important in amplifying our impact. We are not just engaging with local communities but leveraging key partnerships to deliver more effective and scalable solutions. Our collaborations with government bodies, NGOs, and other partners enable us to address some of Tanzania's most pressing challenges.

Looking ahead to 2025, we will continue to evolve by expanding our focus on environmental stewardship and sustainability. As we progress, we will ensure that every initiative we undertake contributes to the protection of our planet and enhances the resilience of communities. These efforts are central to our vision to nurture long-term social, environmental, and economic impact.

Thank you for your continued support. Together, we will achieve even greater success in the years ahead.

Sincerely,

AbdulMajid Nsekela
Group, CEO CRDB Bank





Message from the Director of Corporate Affairs and Public Relations

Dear Colleagues,

At CRDB Bank, our purpose is clear, to improve livelihoods and deliver sustainable impact. This is more than just a statement; it is the foundation of everything we do. Our responsibility to making a difference in the communities we serve is deeply rooted in our actions, and 2024 has been a vital year in advancing this mission.

One of the standout initiatives this year is our ongoing support for education, particularly in the realm of special needs and infrastructure development. The completion of our various school building projects, including special needs classrooms, and the launch of community empowerment programs, are all aligned with the Bank's commitment to inclusive growth.

We are proud to announce the completion of several impactful projects aimed at improving educational infrastructure across Tanzania, transforming learning experiences, and ensuring access to quality education for all.

These initiatives include the construction of classrooms and essential infrastructure at Isabe Primary School in Kondoa, Kiloleni Primary School in Shinyanga, and Kiloka Primary School in Morogoro, as well as special needs classrooms at Endogikton Primary School in Manyara, just to mention a few.

Additionally, we have enhanced learning environments by providing desks and supporting student growth at schools like Shikizi and Endagikot Primary Schools. Beyond education, The Bank has also supported community resilience by distributing maize seeds to flood-affected families in Rufiji District, strengthening local agriculture and helping families rebuild their livelihoods. These projects reflect our responsibility to inclusive development and sustainable impact in the communities we serve.

The Keti Jifunze Campaign

As part of our support for the improvement of Tanzania's education system, we launched the Keti Jifunze campaign in 2023. The campaign aims to improve children's learning environments by addressing the critical shortage of desks in schools across the country, particularly in often neglected areas. In partnership with local councils, the Keti Jifunze campaign focuses on providing enough desks for classrooms, ensuring that students have the necessary resources to learn comfortably and effectively.

Since its launch, the campaign has made a significant impact, reaching over 75 councils with plans to expand to at least 35 councils by the end of 2025. In total, the Bank has invested over TZS 700 million in the campaign, with more funds allocated for continued support in the coming years. This initiative is designed to improve the learning environment, reduce absenteeism and boost academic performance by providing a comfortable and supportive space for students.

As we move forward, we remain committed to expanding this campaign, ensuring that even more students across Tanzania benefit from improved learning conditions.





Why Special Needs Education?

One of the priority areas for the year, 2024, for CRDB Bank has been our investment in schools for special needs students. In a country where access to education for children with disabilities can be limited, our efforts to construct specialized classrooms and provide tailored learning environments make a significant difference. The dedicated classroom built at **Endagikot Primary School** and **MajiMoto Maalumu**, along with the provision of specialized desks, ensures that children with disabilities can learn in a space designed for their needs. This is an area we look to invest more in the coming years as part of the bank's broader strategy to promote inclusivity. We understand that education is not one-size-fits-all, and every child deserves an environment that accommodates their individual needs.

We are proud of the completion of these projects and the difference they make in the communities we serve. Through education, special needs support, and infrastructure development, we continue to fulfill our purpose of empowering future generations.

Featured Projects and their Impact

Education, Health, Environment, Youth and Women



Education

Transforming Education, Transforming Lives

Education is the cornerstone of a brighter future for individuals and communities alike. It strengthens personal growth, social mobility, and economic empowerment. In 2024, the bank made a TZS 1 billion investment in education, reinforcing its commitment to developing Tanzania's future leaders. From constructing new classrooms to providing scholarships, the bank is dedicated to creating opportunities that will last for generations.

However, many Tanzanian children still face significant barriers to education, including financial hardship, lack of infrastructure, and inadequate support for students with special needs.

To make a meaningful impact, the bank's initiatives focus on four key areas:

- Improving and expanding educational infrastructure, including classrooms, dormitories, and sanitation facilities.
- Enhancing inclusivity by supporting special needs education.
- Providing higher education scholarships to nurture young talent.
- Supporting orphaned students with school fees and essential resources.

Through these efforts, the bank aims to transform lives by ensuring every child has access to quality education.

Supporting Orphaned Students

Financial barriers should never stand in the way of a child's education. In 2024, the bank supported 58 orphaned students across primary and secondary schools by covering their school fees and essential educational needs. This initiative ensures that vulnerable children can focus on their studies without the worry of financial constraints. By removing these obstacles, the bank is giving these students a chance to build a better future for themselves and their families.

Investing in Educational Infrastructure

A safe and conducive learning environment is crucial for academic success. The bank has invested in infrastructure improvements across Tanzania, constructing classrooms, dormitories, and sanitation facilities to ensure that more students have access to quality education.

Ongoing and Accomplished Projects - Primary and Secondary Schools Infrastructure



Omumwani Bukoba Secondary School

The Bank constructed dormitories, improving accommodation for students from remote areas and reducing dropout rates.



Misufini Primary School, Muheza (Tanga)

The Bank Built two classrooms and toilets, enhancing learning conditions.



Isabe Primary School, Kondoa (Dodoma)

The bank constructed five classrooms, significantly increasing the school's capacity.



New Shikizi Muungano Primary School (Manyara)

The Bank Built two classrooms, reducing overcrowding.



Kiloleni Primary School (Shinyanga)

The Bank Added one classroom, allowing more students to enroll.



Endagikot Primary School (Mbulu-Manyara)

The bank developed a special needs classroom, promoting inclusive education.



Kikilo Secondary School (Manyara)

The Bank Constructed two classrooms, providing additional learning space.



Kiloka Primary School (Morogoro)

Two classes and desks.

These investments directly benefit 7,558 to 8,658 students based on classroom capacity estimates:

- Primary school classrooms accommodate 60-70 students.
- Secondary school classrooms accommodate 45 students.

Each classroom has a lifespan of at least 10 years, benefiting multiple generations.



Isabe Primary School –Kondoa, handover was done on 25/04/2024. Bank represented by CRDB Bank Chairman of the Board of Directors Dr. Ally Laay.



New Shikizi Primary School Manyara. Handover to be done during 2024 AGM.



Kiloleni Primary School Shinyanga,(One class and 30desks). Handover on 09/04/2024



Kikilo Secondary School –Kondoa, handover was done on 24/04/2024. Bank represented by CRDB Bank Chairman of the Board of Directors Dr. Ally Laay.



Endagikot Primary School Mbulu –Manyara, One class for special need students and their special desks. Handover during the AGM



Kiloka Primary School – Morogoro, Two classes and desks. Handover planned to be in May 2024



Keti Jifunze

Addressing the Desk Shortage

In June 2023, the bank launched the Keti Jifunze campaign, a multi-year initiative aimed at addressing the shortage of desks in Tanzanian schools. This campaign, developed in partnership with local councils and government agencies, ensures that students in under-resourced areas have access to proper seating.

Impact in Numbers

- 1,595 desks provided to primary schools.
- 1,600 tables and chairs distributed to secondary schools.
- Reached 53 councils and 57 schools across Tanzania.

Estimated Student Beneficiaries

- Primary Schools (Desks) Each desk accommodates 3 to 4 students.
- It is estimated that 4,785 to 6,380 students benefited.
- Secondary Schools (Tables & Chairs)
- Each set serves 1 student.
- An estimated 1,600 students benefited.

Total Direct Beneficiaries

A total of 6,385 to 7,980 students now have proper seating, significantly improving their learning experience.

Sustainability and Long-term Impact

Desks and chairs last at least 15 years.

Impact over time:

Assuming each school serves a new batch of students annually, the campaign will benefit 95,775 to 119,700 students over its lifespan.

Broader Community Benefits

- **Improved Learning Environment** - Students can now study comfortably, enhancing focus and academic performance.
- **Better Classroom Management** - Teachers can conduct lessons more effectively.
- **Reduced Dropout Rates** - A more supportive learning environment encourages student retention.
- **Educational Equity** - The initiative prioritizes under-resourced schools, bridging the education gap.

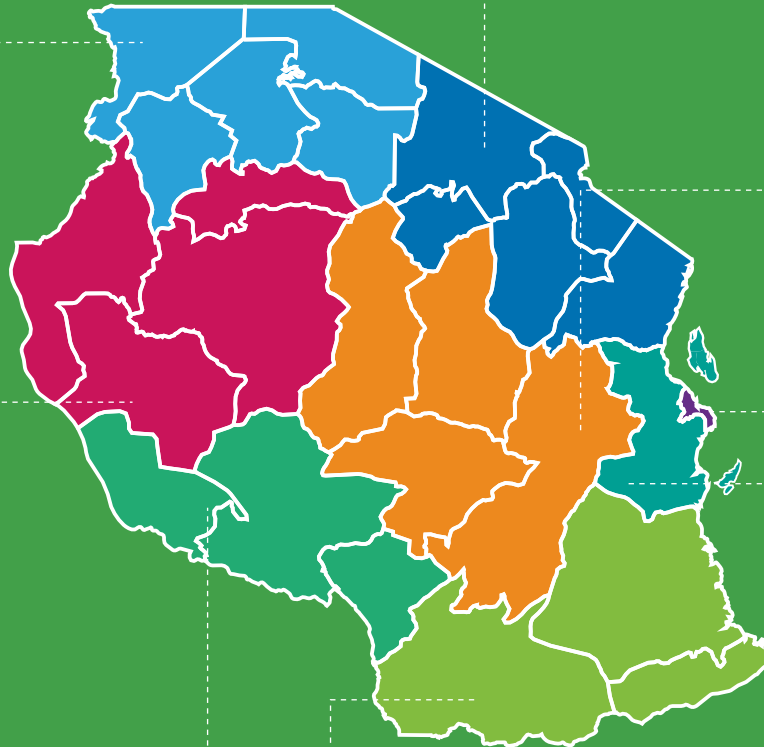
Championing Inclusivity: Supporting Special Needs Education

The bank believes that every child, regardless of their physical or cognitive challenges, deserves an equal opportunity to succeed. The bank is actively working to break down barriers for students with disabilities by improving accessibility and providing specialized resources.



KetiJifunze

Performance in 2024



Lake Zone

Council Name	School Name	Desks	Tables & Chairs
Ijilima	Ijilima Primary	40	
Meatu	Tindabulgi Primary	30	
Bunda	Mara Girls Secondary		40
Karagwe	Kagera River Secondary		40
Ilamela	Bujingwa Primary	40	
Biharamulo	Kibindi Secondary		40
Kwimba	Mwandukihalla Primary	40	
Magu	Magu Mjini Secondary		40
Total		150	160

Western Zone

Council Name	School Name	Desks	Tables & Chairs
Sikonge	Useula Primary	40	
Nzaga	Itabo Secondary		40
Ucamba	Sania Primary	40	
Kibanda	Kasebuzi Primary	40	
Kasulu	Kabujanawili Primary	40	
Kigoma Municipal	Sakoina Primary	40	
Chato	Mkuyuni Primary	40	
		400	
Total		640	40

Highland Zone

Council Name	School Name	Desks	Tables & Chairs
Mbaroti	Ihai Primary	50	
Chunya	Ibewe Secondary		50
Rungwe	Mwankwaja Primary	50	
Songwe	Kabonde Primary	50	
Mbozi	Juhudi Primary	50	
Tunduma Town	Uwanjani Secondary		50
Momba	Chikananjo Secondary		50
Ludewa	Kimbila Primary	50	
Total		250	150

- Lake Zone
- Western Zone
- Highland Zone
- Southern Zone
- Coastal Zone
- Dar es Salaam
- Central Zone
- Northern Zone

Northern Zone

Council Name	School Name	Desks	Tables & Chairs
Kilindi	Mababanga Secondary		40
Kilindi	Kwamwanda Secondary		40
Moshi	Mashinga Secondary		40
Anuaha City	Unga Mt Secondary		40
Meru	Seeba Secondary		40
Anuaha City	Kalimoi Secondary		40
Babati	Serone Secondary		40
Babati Town	Shikoti Muungano Primary	40	
Hanang	Muboduu Primary	40	
Mbulu	Endaghot Primary		25
Total		80	305

Central Zone

Council Name	School Name	Desks	Tables & Chairs
Mpwawa	Chinyia Secondary		50
Singida Municipal	Mwenyi secondary		50
Singida	Muhovi primary	50	
Kinga Municipal	Uyole primary	50	
Matinga Town	Changarawe Primary	50	
Mufindi	Ngwazi Secondary		50
Kandoo	Ibaba Primary	80	
Kandoo	Kikiba Secondary		80
Total		230	230

Dar es Salaam Zone

Council Name	School Name	Desks	Tables & Chairs
Ubungu Municipal	King'azi Secondary		150
Dar es Salaam City	Kifuru Primary	100	
Dar es Salaam City	St. Therese Primary		70
Total		100	220

Southern Zone

Council Name	School Name	Desks	Tables & Chairs
Nyasa	Limbo Secondary		40
Mbinga	Kiamli Secondary		40
Tunduru	Kungu Secondary		40
Nangumbi	Kamundi Secondary		40
Masasi	Namajani Secondary		40
Nevale Town	Tulindane Secondary		40
Mtwara	Muungano Pashani Secondary	80	
Lindi Municipal	Lindi Girls Secondary		40
Total		0	330

Coastal Zone

Council Name	School Name	Desks	Tables & Chairs
Chadiza	Ridhiani Kikwete Secondary		40
Rufiji	Kwanga Mpakani Secondary		20
Rufiji	Lugungwe Secondary		50
Kibaha	Samia Mtaangani Secondary		50
Bagamoyo	Shushujwada Primary	50	
Total		50	160

Key Special Needs Education Projects

- **Katete Primary School, Tunduma & MajiMoto Maalum Primary School, Mpimbwe (Katavi)**

The bank provided specialized furniture, including mattresses, chairs, and tables, designed for students with disabilities.

- **Endagikot Primary School (Mbulu-Manyara)**

The bank developed a dedicated special needs classroom, ensuring inclusive learning for students with disabilities.



Katete Primary School, Tunduma



MajiMoto Maalum Primary School



Endagikot Primary School (Mbulu-Manyara)



Endagikot Primary School (Mbulu-Manyara)

Impact on Students with Special Needs

For students like Peter from Katete Primary School, this support has been life-changing:

“Before CRDB Bank’s support, I couldn’t sit comfortably for long periods. The new chairs and mattresses have made it so much easier for me to focus on my studies and be more involved in classroom activities. I feel like I can now achieve just like my classmates.”

Peter, Katete Primary School

The bank is committed to expanding its efforts in special needs education by

- Providing additional specialized resources to more schools.
- Ensuring teachers receive training to cater to the diverse needs of students with disabilities.
- Improving accessibility in learning institutions to create inclusive environments where every child can thrive.

Transforming Lives, One Student at a Time

The real impact of the bank’s initiatives is seen in the success stories of students who now have the opportunity to learn, grow, and build a brighter future. Fatima, a primary school student from Misufini Primary School, shared her experience:



Thanks to CRDB Bank, the new classrooms are much more comfortable, and I feel excited about learning every day. Before, we had to walk 7km to school, which made learning even more challenging. Now, with these improvements, I know that this opportunity will help me build a better future for myself and my family.

Fatima, Misufini Primary School



The bank's long-term commitment to education will continue with more classroom construction, additional scholarships, and expanded support for special needs students.

Education is the foundation of progress, and CRDB Bank is proud to be a part of shaping a better future for all.

By investing in education today, the bank is empowering the next generation and helping build a more inclusive, equitable, and prosperous Tanzania.





Heath

An Alliance to Achieve Better Health

The bank understands that a well-supported healthcare system is essential for providing quality care and ensuring that every Tanzanian has access to the treatment they need. In 2024, the bank invested TZS 156 million in various health initiatives, with a special focus on improving healthcare infrastructure and expanding access to critical medical services. By enhancing key health facilities, funding research, and supporting community outreach programs, the bank is laying the foundation for a healthier and more resilient future.

Healthcare Challenges and the Bank's Response

In many parts of Tanzania, healthcare facilities are constrained by limited infrastructure and resources. This results in overcrowded hospitals, long waiting times, and insufficient access to specialized treatment. Recognizing these challenges, the bank has taken a comprehensive approach to healthcare support, combining direct investments in hospital infrastructure with partnerships that expand access to specialized care and preventive health initiatives.

The Bank's Health Initiatives in 2024

The bank's health programs in 2024 focused on five key areas:



Impact in Numbers

The bank's commitment to healthcare in 2024 has directly improved thousands of lives:

- ⊕ **100 underprivileged children** received life-saving cardiac surgeries through CRDB's partnership with Jakaya Kikwete Cardiac Institute (JKCI).
- ⊕ **72 high-risk pregnant women** accessed maternal healthcare services through CCBRT, reducing birth complications and improving maternal health outcomes.
- ⊕ The construction of **Mukulu Health Centre** will improve healthcare access for **thousands of underserved residents**, ensuring they receive quality medical attention closer to home.
- ⊕ The bank donated hospital benches to **Nyamagama Hospital**, significantly enhancing patient comfort and easing congestion in waiting areas.
- ⊕ The Bank, through the **Afya Check Outreach Program**, reached **over 17,000 Tanzanians**, promoting preventive healthcare and early disease detection.
- ⊕ A **TZS 5 million** donation to **Bariadi District Council** supported critical health and education infrastructure projects.
- ⊕ The Bank sponsored Tanzania's participation in the **World Health Assembly (WHA)**, ensuring the country remains engaged in global health discussions and policy development.



Ongoing and Accomplished Projects

Expanding Access to Specialized Medical Care

The bank's strategic partnerships with JKCI and CCBRT have made an impact on life-saving medical care. Through these partnerships:

- Children from underprivileged backgrounds received free cardiac surgeries, ensuring they can live healthier lives.
- Women with high-risk pregnancies accessed critical maternal healthcare services, reducing mortality rates for mothers and newborns.

Enhancing Healthcare Infrastructure

- The **Mukulu Health Centre** project is a **game-changer** for healthcare access in underserved areas, bringing quality care closer to rural communities.
- The **donation of hospital benches to Nyamagama Hospital** has improved the patient experience by providing **more comfortable waiting areas**.



Mukulu Health Centre – Iramba Singida. Construction is ongoing.

Addressing Chronic Disease Challenges

- The bank's support for the **Professor Jay Foundation** is improving access to **kidney disease treatment**, helping patients receive **life-saving dialysis and medical care**.
- Through **health research funding**, the bank is contributing to **government healthcare policies**, ensuring data-driven improvements in the sector.

Community Health Awareness and Prevention

- The **Afya Check Outreach Program**, sponsored by the bank, has educated **thousands of Tanzanians** on disease prevention, early detection, and healthy living.
- **Sponsorships of major health events**, such as the **Msoga Half Marathon** and **NBC Bank Dodoma Marathon**, have encouraged healthier lifestyles while raising funds for medical initiatives.

A Nurse's Perspective

One individual who directly benefited from these initiatives is Sofia, a nurse at Nyamagama Hospital, who shared her experience:

Sofia's experience highlights how even **small infrastructure investments** can **greatly enhance** the patient experience.

"Before the benches were provided, patients often had to stand for long periods, waiting for their turn. Now, thanks to CRDB Bank, they can rest while waiting for their appointment. It's such a simple but meaningful improvement."

Sofia,
Nyamagama Hospital Nurse





A Stronger Healthcare Future

The bank remains committed to expanding these efforts in the coming years. Future plans include:

- Supporting the construction of more healthcare facilities in underserved areas.
- Providing additional hospital resources such as hospital beds and medical equipment.
- Expanding partnerships to support more specialized medical programs for vulnerable populations.
- Increasing investments in health research to further improve Tanzania's healthcare policies and services.

At the bank, we believe that investing in healthcare infrastructure and medical services is one of the most effective ways to ensure that every Tanzanian has access to the quality care they deserve. By improving facilities, funding medical initiatives, and supporting research, the bank is helping build a stronger, healthier Tanzania for generations to come.



Environment

Planting a Greener Tomorrow

Environment—Planting a Greener Tomorrow

A healthy environment is key to the prosperity of communities, the sustainability of natural resources, and the well-being of all living beings. In 2024, the bank invested **TZS 281.3 million** in environmental initiatives aimed at protecting ecosystems, supporting sustainable agriculture, and addressing the effects of climate change. Through **tree planting, clean cooking, flood relief, and farmer support**, the bank is contributing to a greener, more sustainable future for Tanzania.

Impact in Numbers:

10,000 trees

planted across all schools in **Vunjo (Kilimanjaro)**, enhancing environmental conservation and combating deforestation.

The bank backed a renewable energy initiative (**Arusha Constituency**), encouraging the shift to sustainable energy sources and reducing reliance on non-renewable fuels.

1

2

Support for the **Women Clean Cooking Conference (Dodoma)** to promote sustainable cooking methods and reduce indoor pollution.

3

4

Distributed maize seeds to flood victims in **Rufiji District**, helping farmers restore agricultural productivity.

5

The bank supported the upcoming **NEEC and Women Clean Cooking Conference 2024**, expanding efforts to empower women with clean cooking solutions.

Ongoing and Accomplished Projects - Tree Planting for a Greener Future

One of the bank's most impactful initiatives was **planting 10,000 trees** in schools across Vunjo (Kilimanjaro). This project not only helps restore the natural environment but also educates students about the importance of tree conservation. These trees will provide shade, improve air quality, and prevent soil erosion—contributing to long-term environmental sustainability.

Advancing Clean Cooking Solutions

Traditional cooking methods contribute to **deforestation and household air pollution**, affecting millions of Tanzanians, particularly women and children. To address this, the bank sponsored the **Women Clean Cooking Conference in Dodoma**, where participants learned about sustainable cooking technologies that reduce harmful smoke emissions. Additionally, **the bank supported a renewable energy initiative in Arusha**, encouraging the adoption of cleaner, more efficient cooking solutions in rural communities.

The Bank **supported the NEEC and Women Clean Cooking Conference 2024**, ensuring even more women gain access to sustainable cooking solutions.

Flood Relief and Agricultural Recovery

Extreme weather events in Tanzania, such as floods, have devastated rural farming communities in Tanzania. Recognizing the urgency of recovery efforts, the bank **donated maize seeds to flood-affected farmers in Rufiji District**, enabling them to replant their crops and restore their livelihoods. This intervention has played a crucial role in ensuring food security and helping communities bounce back from climate-related disasters.

Juma, a farmer from Rufiji, shared his gratitude:



"Thanks to CRDB Bank's support, I was able to replant my crops after the floods destroyed everything. The maize seeds they provided have given me a fresh start, and I am hopeful that this season will be better."

The Road Ahead:

A Commitment to Sustainability



By integrating sustainability into its operations, the bank is not only protecting the environment but also empowering communities with the tools they need to thrive. The bank believes that a **greener Tanzania is a more prosperous Tanzania**, and through these initiatives, it is planting the seeds for a brighter, more sustainable future.





Youth Development

The bank understands that investing in youth is investing in the nation's future. In 2024, the bank supported several programs designed to equip young people with skills, resources, and opportunities to build successful careers and businesses.

Key Youth Empowerment Projects

The bank understands that investing in youth is investing in the nation's future. In 2024, the bank supported several programs designed to equip young people with skills, resources, and opportunities to build successful careers and businesses.

- **Panda Initiative**

Focused on empowering youth refugees, women, and people with disabilities, this initiative provided vocational training, entrepreneurship skills, and financial literacy workshops to help them achieve self-reliance.

- **CRDB Bank Taifa Cup Sponsorship**

The bank sponsored the Old Basketball Club, giving young athletes a platform to develop their skills, gain exposure, and compete at a national level.

- **University and College Engagements**

The bank partnered with 10+ universities and colleges to offer career mentorship, internship opportunities, and financial literacy training, preparing students for the workforce.

- **Startup Support Program**

The bank funded and mentored 50+ youth-led startups, providing them with seed capital and business development training.





Sports Support: Strengthening Youth Development Through Sports

CRDB Bank believes that sports play a vital role in youth development, promoting teamwork, leadership, and discipline.

Key Sports Sponsorships



TPDF Football Team Sponsorship

The Bank provided **jerseys and financial support** to the Tanzania People's Defence Force football team, encouraging sports excellence.



Kuambiana Cup Tournament (Ludewa)—This community-based tournament

received financial backing from CRDB Bank, fostering youth engagement in sports and strengthening community ties.



CRDB Bank Taifa Cup

By supporting youth participation in **basketball and football tournaments**, the bank has helped young athletes gain exposure and develop their careers in sports.

A Long-Term Commitment to Youth Empowerment

CRDB Bank's support for the youth goes beyond financial investment—it is about creating sustainable opportunities for growth and success. Whether through business, education, sports, or leadership programs, the bank is working to unlock the full potential of women and youth across Tanzania.



Other Community Initiatives

Sustainable development is not only about economic growth, but also about supporting the social and cultural fabric of our communities. In 2024, The Bank invested TZS 438 million in a wide range of community focused initiatives, aimed at fostering development, promoting tourism, supporting religious communities, and enhancing national growth. Through the Bank's dedication to tourism, national development, fundraising events, and religious community support, The Bank is helping build a more connected and prosperous Tanzania.

Tanzania is a nation rich in cultural diversity, natural beauty, and untapped potential. However, many communities face challenges such as limited access to development resources, infrastructure, and opportunities for growth. The Bank recognizes that it is essential to address these challenges in a way that not only supports economic progress but also promotes social well-being. The Bank's community initiatives in 2024 were focused on four key areas: tourism support, national development, fundraising events, and religious community support.

Tourism Support is a key area where the Bank has made a huge contribution. In 2024, The Bank supported the tourism sector in Arusha by purchasing motorcycles for local police. These motorcycles are being used to enhance security for tourists, allowing law enforcement officers to more efficiently patrol tourist hotspots and ensure the safety of visitors. By improving security, The Bank is contributing to a safer and more attractive environment for both local and international tourists, boosting the local tourism industry and the broader economy.

As part of the Bank's commitment to national development, The Bank sponsored zonal symposiums for the National Development Vision 2050. This initiative aimed to engage key stakeholders, policymakers, and the public in discussions about Tanzania's long-term development goals and strategies. By facilitating these symposiums, The Bank played an important role in raising awareness about Vision 2050 and ensuring that the public has a voice in shaping the country's future. These symposiums are helping to lay the groundwork for sustainable and inclusive development that will benefit all Tanzanians.

The Bank also recognizes the importance of fundraising events in supporting vital community services. In 2024, we supported the **Goba Hill Marathon**, an event aimed at raising funds for the construction and improvement of maternity ward facilities. This marathon brought together people from all walks of life to support a noble cause – improving healthcare for mothers and children in Tanzania. By supporting such initiatives, The Bank is helping to ensure that vital health services are accessible to all, especially in underserved communities.

In addition to health-related initiatives, The Bank also supported the International Travel Agents Trip to promote Tanzanian tourism. This event provided an opportunity for travel agents from around the world to experience Tanzania's beauty and culture firsthand. By showcasing Tanzania as a premier travel destination, this initiative is helping to attract international tourists, thereby boosting the tourism sector and contributing to economic growth.

As part of our dedication to enhancing unity and support among Tanzania's religious communities, The Bank sponsored an **Iftar event** for religious leaders in Dar es Salaam. This event provided an opportunity for religious leaders from various faiths to come together in a spirit of harmony, discuss matters of common interest, and strengthen their collective role in promoting peace and social cohesion. By supporting such initiatives, The Bank is helping to build a stronger, more united community where religious leaders can work together for the common good of all Tanzanians.

The impact of these initiatives has been wide-reaching. The motorcycles purchased for the local police in Arusha are enhancing security for tourists, contributing to a safer and more welcoming environment for visitors. The zonal symposiums for Vision 2050 have helped ensure that the public is actively engaged in the planning process for Tanzania's long-term growth, allowing for more inclusive and sustainable development strategies. The Goba Hill Marathon has raised significant funds to improve healthcare facilities for mothers and children, ensuring that more Tanzanians have access to the medical care they need. The International Travel Agents Trip has generated increased interest in Tanzania's tourism sector, further strengthening the country's position as a global travel destination. And the Iftar event for religious leaders has promoted peace, dialogue, and collaboration across different faith communities.

Looking forward, The Bank is committed to expanding these community initiatives even further. The Bank will continue to support the tourism sector, foster national dialogue on Vision 2050, contribute to more fundraising events for important causes, and promote interfaith unity through religious community initiatives.

At CRDB Bank, we understand that building a stronger, more sustainable community requires collaboration, investment, and a shared vision for the future. Through our community initiatives, we are helping create an environment where all Tanzanians can thrive and contribute to the growth and prosperity of the country.



Recognition and Awards

CRDB Bank

Honored for Supporting Pediatric Cardiac Care



The bank continues to be recognized for its commitment to corporate social responsibility, receiving the Donor Appreciation Award from the **Heart Team Africa Foundation** in collaboration with the **Jakaya Kikwete Cardiac Institute (JKCI)**. The award was presented on November 2, 2024, at the Johari Rotana Hotel in Dar es Salaam in appreciation of the bank's generous support in raising funds through the **CRDB Bank Marathon** to treat children with heart diseases.

Through this recognition, the bank reaffirms its dedication to making a positive impact in the healthcare sector by providing financial support to lifesaving medical treatments. The bank's contribution has helped ensure that children with heart conditions receive the specialized care they need at JKCI, Tanzania's leading cardiac treatment center.

Guided by its corporate social investment strategy, the bank remains committed to initiatives that transform lives and strengthen communities.

CRDB Bank

Recognized for Humanitarian Efforts



The bank's dedication to social impact continues to earn recognition, with the latest honor coming from the **Professor Jay Foundation**. The bank received the Humanitarian Award in appreciation of its exceptional support in advancing the foundation's mission and vision.

This award acknowledges the bank's commitment to uplifting communities through various social investment initiatives, particularly in areas of healthcare, education, and economic empowerment. By partnering with organizations like the Professor Jay Foundation, the bank plays a crucial role in creating sustainable development and improving lives across Tanzania.

This recognition further strengthens the bank's resolve to support impactful projects that create long-term benefits for society.



CSI Special Feature

How CRDB Bank Marathon is Improving Maternal Health for Young Girls in Tanzania

Tanzania, like many countries in Sub-Saharan Africa, is grappling with a significant challenge—adolescent pregnancies. With a large and growing youth population, the country faces serious health, education, and economic consequences due to high rates of pregnancies among teenage girls. These pregnancies have far-reaching impacts, including high maternal mortality rates, school dropouts, and prolonged poverty. The situation calls for urgent intervention and sustainable solutions to support young mothers and break the cycle of disadvantage.

The Challenge:

According to the 2015–2016 Tanzania Demographic and Health Survey (TDHS), 27% of girls aged 15–19 in Tanzania have either had a child or are pregnant with their first child. This statistic is alarming, given that the risks associated with adolescent pregnancies are higher, both for the mothers and their babies. Teenage mothers face higher chances of complications during childbirth, increased maternal mortality, and lower chances of returning to school or achieving economic independence.

In Tanzania, one in four adolescent girls give birth before the age of 18, with rates even higher in rural areas where access to education, reproductive health services, and family planning are often limited. The challenges are compounded by cultural norms that encourage early marriages and childbearing, further reinforcing the cycle of poverty and disadvantage.

The Intervention:

In response to these challenges, several initiatives have been implemented to provide healthcare and support for women, including adolescent mothers, during their pregnancies. One notable initiative is the CRDB Bank Marathon, which has been instrumental in raising funds to support CCBRT (Comprehensive Community Based Rehabilitation in Tanzania).

The funds from the CRDB Bank Marathon support a wide range of women facing high-risk pregnancies, including those with disabilities, fistula, and other complications. In 2023, the marathon raised TZS 150 million, which went towards providing critical maternal healthcare services to women in need. This support included prenatal care, postnatal care, and specialized treatment for those with high-risk conditions, such as fistula or disabilities. The marathon's funds have directly contributed to improving access to quality maternal healthcare and newborn care for women across the country.

While the initiative addresses a broad spectrum of maternal health issues, this article will primarily focus on how the funds are specifically helping adolescent pregnancies—a growing and urgent concern in Tanzania.

The Impact:

The contribution from the CRDB Bank Marathon has had a transformative impact on the lives of many women, particularly teenage mothers. In 2023, the TZS 150 million raised by the marathon allowed 69 women with high-risk pregnancies, including adolescent mothers, to receive essential healthcare services. This funding enabled 552 prenatal clinic visits and 207 postnatal clinic visits, significantly improving health outcomes for mothers and their babies.

Adolescent mothers are particularly vulnerable to pregnancy-related complications, and the specialized care they received helped ensure safer pregnancies and deliveries. The support provided by CCBRT is crucial for reducing the risk of maternal and neonatal mortality, which remains high in Tanzania, especially among teenagers. By offering access to proper prenatal and postnatal care, many adolescent mothers were able to recover physically, stay healthy, and regain the opportunity to continue their education and build a better future for themselves and their children.

The success of initiatives like the CRDB Bank Marathon shows that community involvement and partnerships are key to overcoming these challenges. However, much work remains to be done to provide education on sexual and reproductive health, reduce the stigma surrounding teenage pregnancies, and improve access to family planning services.



I never thought I would be able to continue my education after getting pregnant at such a young age.

"I never thought my life would turn out like this after I got pregnant at such a young age," says Faudhia Ramadani, a 16-year-old from Mmbwewe, Bagamoyo Pwani. Faudhia was once a bright and motivated student, with big dreams for her future. However, her life took a drastic turn when she became pregnant by a bodaboda rider who left her as soon as he found out. His abandonment forced Faudhia to stop school, and she was left to navigate the challenges of pregnancy alone.

"I was very smart in school, and I had big dreams for my future," Faudhia shares. ***"But when I got pregnant, everything changed. The man who got me pregnant ran away, and I had to stop school. I felt confused and alone."***

Now at home with her parents, Faudhia is focused on raising her two young twins. Despite the hardship, she remains hopeful for the future. ***"Right now, I'm taking care of my children. Once they are older and independent, I hope to go back to school and continue my education. I believe I can still achieve my dreams."***

Faudhia is deeply grateful for the support she received from CCBRT during her pregnancy. ***"Thanks to CRDB Bank and CCBRT, I received the care I needed, and I am so thankful that my twins and I are safe,"*** she says. The treatment and healthcare Faudhia received ensured that she and her babies remained healthy, and she feels fortunate that she could receive this support despite the challenges.

Although Faudhia's immediate focus is on her children, she remains determined to return to school when the time is right. ***"I want to be a role model for my children and show them that no matter what happens, they can keep moving forward and build a better future."***

Faudhia Ramadhani, a 16-year-old from Mmbwewe Bagamoyo





I Was Thinking of Getting an Abortion

"I was so scared to tell my parents. I didn't know what to do, and I even thought about getting an abortion," says Niceyne Joseph, a 17-year-old from Mapinga, Tanzania. ***"I didn't know what to do or who to turn to,"*** says Niceyne Joseph, a 17-year-old from Mapinga, Tanzania. Niceyne's life was turned upside down when she found out she was pregnant, and fear and uncertainty clouded her mind. As a young girl with big dreams, she never imagined being in such a situation. ***"The thought of telling my parents terrified me,"*** she continues. ***"I was so afraid they would be disappointed or angry with me. The only thing I could think about was ending the pregnancy, but something inside me told me that I couldn't go through with it alone."***

After months of worrying, Niceyne found the courage to share her situation with her parents. To her surprise, they supported her through the pregnancy. Despite the fear and difficult decision she had faced, Niceyne gave birth to a healthy baby girl and feels incredibly grateful for the opportunity to be a mother. ***"I am so thankful that my daughter and I are healthy,"*** says Niceyne, her voice now filled with relief. ***"It hasn't been easy, but I am so glad I made the choice to keep my baby. It's the best thing that has ever happened to me."***

Although Faudhia's immediate focus is on her children, she remains determined to return to school when the time is right. ***"I want to be a role model for my children and show them that no matter what happens, they can keep moving forward and build a better future."*** Now at home with her daughter, Niceyne is determined to be independent and provide a better future for herself and her child. ***"One day, I want to stand on my own and not depend on anyone,"*** she says with a quiet strength. ***"It might be hard now, but I know I can achieve my dreams. I just have to keep moving forward."***

Niceyne's story also highlights the importance of support during pregnancy. She is deeply grateful for the medical care she received from CCBRT. ***"Thanks to the CRDB Bank Marathon and CCBRT, I received the care I needed. My baby and I are both safe and healthy. The support I got during my pregnancy made a huge difference."*** With her baby girl by her side, Niceyne now focuses on her dreams of returning to school. ***"I want to show my daughter that no matter how hard things get, you can keep going. I will make sure she knows that she can do anything, no matter the challenges."***

You're welcome! Here's the story for Witness Emmanuel Kepha, following the same structure and emphasizing the support she received:

Niceyne Joseph, a 17-year-old from Mapinga, Tanzania.



I Didn't Know If I Was Going to Make It

"I was so scared that I might not survive," says Witness Emmanuel Kepha, a 14-year-old from Kimara, Tanzania. Witness never imagined that her life would take such a drastic turn at such a young age. Pregnant at 14, she faced severe complications that put her life and her baby's life at risk. The fear of not knowing what would happen next was overwhelming.

"At first, I didn't understand what was happening. The pain was so intense, and I was scared," Witness recalls. ***"I didn't know if I was going to make it. I was so young, and I knew this pregnancy could be life-threatening."*** Her situation became critical due to her young age, and the complications worsened as her pregnancy progressed. She urgently needed specialized medical care, and that's when the CRDB Bank Marathon funding came to her rescue. Thanks to the support from CRDB Bank and CCBRT, Witness was able to receive the life-saving treatment she needed. The care she received ensured both her safety and the safety of her baby, who was born healthy.

"I am so grateful to CRDB Bank and CCBRT for helping me," she says, tears of relief in her eyes. ***"Without them, I don't think I would have survived. They gave me the chance to live and see my baby."*** Witness' story highlights the extreme risks that young girls face when they become pregnant, especially at such an early age. She was fortunate to have access to the specialized care provided by CCBRT, which helped her overcome the life-threatening complications caused by her pregnancy.

While her immediate focus is on caring for her baby, Witness is determined not to let her circumstances define her future. ***"I want to go back to school when I am ready. I want to show my baby that we can have a better future together. I am not giving up on my dreams,"*** she says with quiet determination.

Witness is thankful for the chance to recover and be with her baby, and with the support from CRDB Bank and CCBRT, she is confident that brighter days are ahead.

Witness Emmanuel, a 14-year-old from Kimara, Tanzania





THANK YOU!
