

CRDB Bank Addressing Food System Challenges

Looking to Explore
Dar es Salaam?
turn to Pg 22



**AFRICA FOOD
SYSTEMS FORUM 2023**
Recover. Regenerate. Act.
Africa's Solutions to Food Systems Transformation



CRDB Bank the largest integrated financial services provider in Tanzania aspiring to transform the lives of Africans through the financial service sector.

Our African Operations

Tanzania
Burundi
Congo

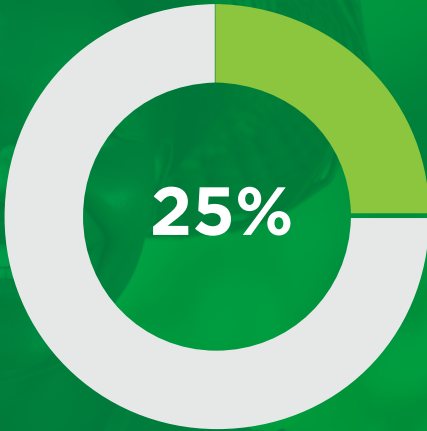
Our Key Credentials

Listed on the Dar es Salaam Stock Exchange

Rated B2, Positive Outlook by Moody's

1st GCF Accredited

Total Market Share



Our Business

Commercial Banking

Insurance Services

Investment - Local & Regional

CRDB Bank in the Climate Finance Landscape.



GREEN CLIMATE FUND



CRDB Bank is Tanzania's sole Direct access Accredited Entity to GCF



First Commercial Bank to be accredited to GCF in East, Central and Southern Africa



First Commercial Bank in Africa to get its Funding Proposal approved by GCF



Tanzania's largest lender to the agriculture sector (45% of all credit to agriculture borrowers)

Historical Involvement in Addressing Climate Change.



Addressing the Climate Ecosystem

The first commercial bank in Tanzania to finance climate impact-related projects.

Good track record of financing diversified businesses that also embrace climate change Frameworks and the United Nations Sustainable Development Goals.

Some initiatives in financing climate related projects separate from GCF accreditation include:

Financed energy generation and access projects including renewable energy generation, afforestation, reforestation, and agricultural irrigation schemes.

Financed low carbon emission transportation buses for Dar City rapid transport.

Through MoU with the Government of Zanzibar, we have
financed microentrepreneurs involved in the Blue Economy
(Inuka na Uchumi wa Buluu)



Accredited to the GCF: The sole direct access entity and the first commercial Bank in Eastern and Central Africa to be accredited by the GCF

First Commercial Bank in Africa to get its Funding Proposal approved by GCF

Tanzania's largest lender to the agriculture sector with 45% of all credit to agri borrowers, which supports climate mitigation actions

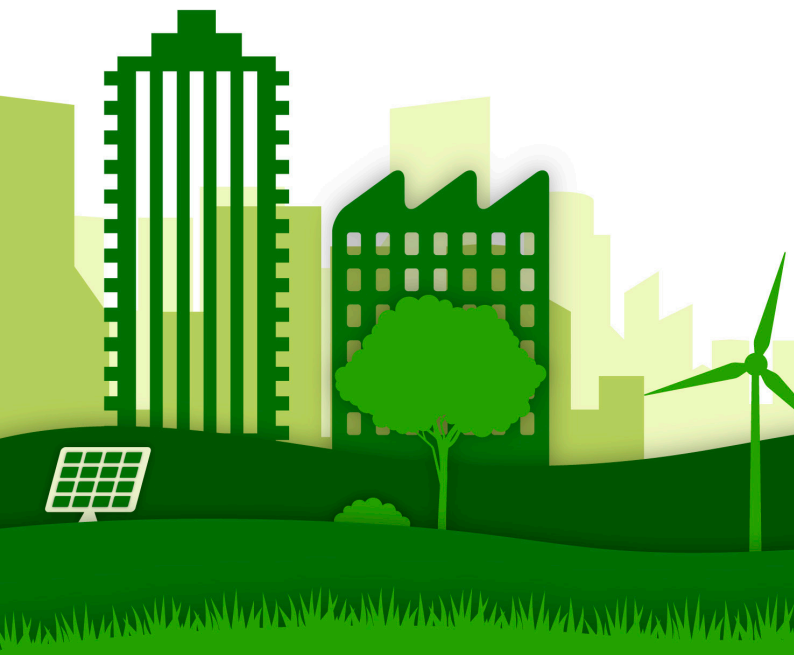
A commercial Bank with a robust Environmental and Social Management System (ESMS)

Able to formulate and submit more Climate action projects for fund mobilization to support the country's climate change strategies

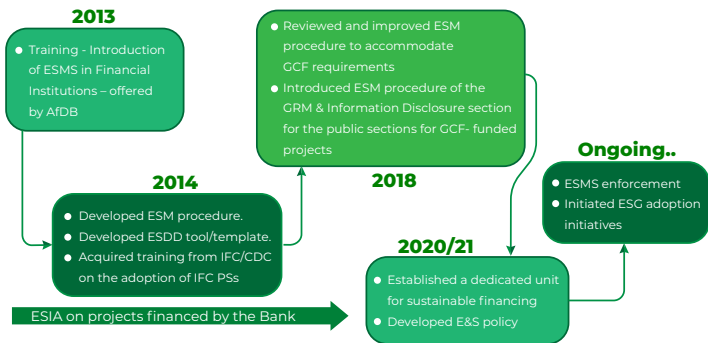
Financed sustainably managed forestry project.

Financed construction of various school buildings with adequate ventilation to eliminate need for air conditioners.

CRDB bank's *Sustainability* Journey



CRDB has a robust Environmental and Social Management System (ESMS). The bank has in place a set of environmental and social policy, procedure and tools for assessing environmental and social impact on projects financed by the bank. We have a dedicated team with competency in driving sustainability agenda within the bank including experience in applying international ESG standards



In 2017, we went through a thorough process to accredit the bank to the Green Climate Fund (GCF) to facilitate climate fund mobilization. This was done in the quest to become a leading commercial bank in sustainability and to support the country in its efforts to combat climate change. We have been successfully accredited and have become the first commercial Bank in East and Central Africa to earn such a recognition.



- We have been approved for a medium access equivalent to USD 250 million per single project/ programme
- We are accredited as category A as far as ESS is concerned, meaning that we can submit for approval any projects ranging from minimum to very high E&S risks/impact– so long as proper mitigation measures are in place



GCF APPROVED CRDB'S TANZANIA AGRICULTURE CLIMATE ADAPTATION TECHNOLOGY DEPLOYMENT PROGRAMME (TACATDP)

Total Financing: USD 200M

GCF Financing: USD 100M (70.0M Senior Loans + 10M
Guarantees + 20M grant for TACATDP support)

CRDB Bank Co-financing: USD 100M

Implementation period: 5 years

Grace period: 5 years

Repayment period: up to 20 years

Adaptation potential: 1,241,288 direct and 4,903,056
indirect beneficiaries (total of 6.1 million)

Funded Activity Agreement: Signed

Received part of grant to support TACATDP programme kick off



TACATDP objectives

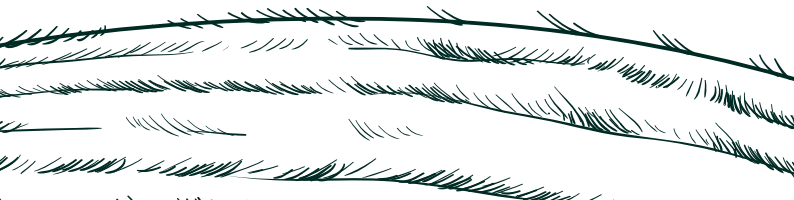
This programme will strengthen resilience of Tanzania's agriculture sector by facilitating access to agriculture climate adaptation technologies. This will be achieved by establishing a lending and de-risking facility that will make the technologies affordable to local farmers and agriculture enterprises; accompanied by TA for capacity building and policy interventions to build adaptive capacity of public and private sector. The programme also strengthen awareness of climate threats and risk-reduction processes among government, industry actors and the financial sector

**6.1 Million
estimated
beneficiaries**

Tanzania Agriculture Climate Adaptation Technology Development Programme (TACATDP)

In October 2021, GCF approved the bank first funding proposal fund namely Tanzania Agriculture Climate Adaptation Technology Development Programme (TACATDP)

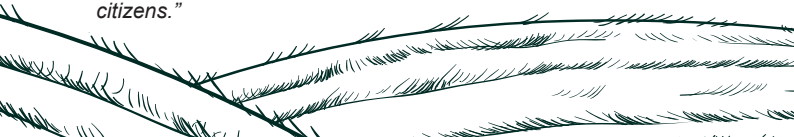
We have marked a key step in kicking off the Tanzania Agriculture Climate Adaptation Technology Deployment Programme (TACATDP)



TACATDP will strengthen the climate resilience of these groups and the country's agriculture sector by removing the major financial, regulatory, and technical barriers related to accessing climate adaptation technologies. The programme will also serve to increase their access to finance and create new jobs in the sector.



"We are delighted to be partnering with GCF in addressing climate change threats that call for global solutions. This is in line with our current President's, Her Excellency Samia Suluhu Hassan, aspirations in driving SDGs and Economic Diplomacy," said CRDB Bank Group CEO and Managing Director Abdulmajid Mussa Nsekela. "This programme aims to reach more than 6.1 million direct and indirect beneficiaries through the transformation of the country's climate financing processes to better address affordable climate adaptation technologies in the agriculture sector. This will ultimately lead to boosting food security and enhancing the resilience of smallholder farmers, thereby improving the livelihoods and quality of life of our citizens."



WHAT TACATDP FOCUSES ON



Focus on benefiting small holder farmers

1,241,288 direct beneficiaries over the programme lifetime, representing an average 62,000 annual beneficiaries

4,903,056 indirect beneficiaries over the programme lifetime, representing an average of 245,152.80 annual beneficiaries

Total of 6.1million beneficiaries (of which 30% to 50% are women)

How will they benefit:

Credit line for Agriculture Resilience and Adaptation (ARA) lending operations – with highly concessional rates.

Guarantee coverage to support ARA activities -The Guarantee Facility will cover smallholder farmers and SMEs who have collateral challenges.

Crop Insurance scheme (Weather Index Insurance) dedicated to smallholder farmers - To encourage high participation in the scheme, the plans is to launch the five-year insurance pilot by offering a 100 percent premium subsidy to eligible beneficiaries in the first-year beneficiaries sign up.

Training to farmers on adaptation technologies and business development.

Provision of early warning systems in the agriculture sector





Focus on the financial supporting Government institution related to the programme

This programme is expected to complement government initiatives such as Build a Better Tomorrow (BBT) by way of offering of concessional facilities

Government institution include:

President's Office (VPO's) – Financial support for the implementation of the Tanzania's National Climate Change strategy

Ministry of Agriculture – Financial support on the development of Agriculture Adaptation Routine Data System (AARDS)

National Insurance Corporation (NIC) – Financial support for the piloting and establishment of the new insurance parametric programme

Tanzania Meteorological Agency (TMA): - Financial Support for climate information services for agriculture and water resources monitoring

Tanzania Regulatory Authority (TIRA): - Financial support for further development of crop parametric insurance in Tanzania

Financial Deepening Trust Fund (FSDT): - Financial Support to the Financial Sector Deepening Trust (FSDT) for the integration of climate risks into financial sector





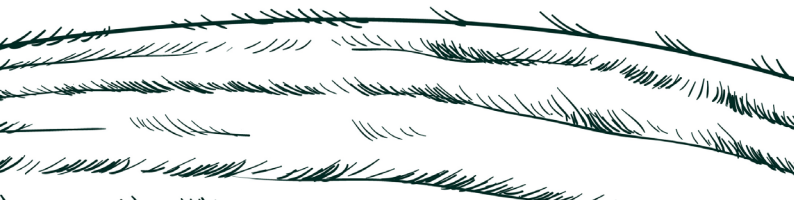
Focus on supporting CRDB Bank on the following:

Instill Agriculture Resilience and Adaptation (ARA) knowledge to bank staff

Financial support on the development of integrated online interface climate risk assessment platform in the Bank lending operations

Financial support for the training on the use, maintenance and upgrading of the tool overtime. Training will be provided using the climate risk assessment.

Financial support on for the establishment and implementation of the new insurance parametric programme – Weather Index Insurance





EXPLORE

Dares Salaam



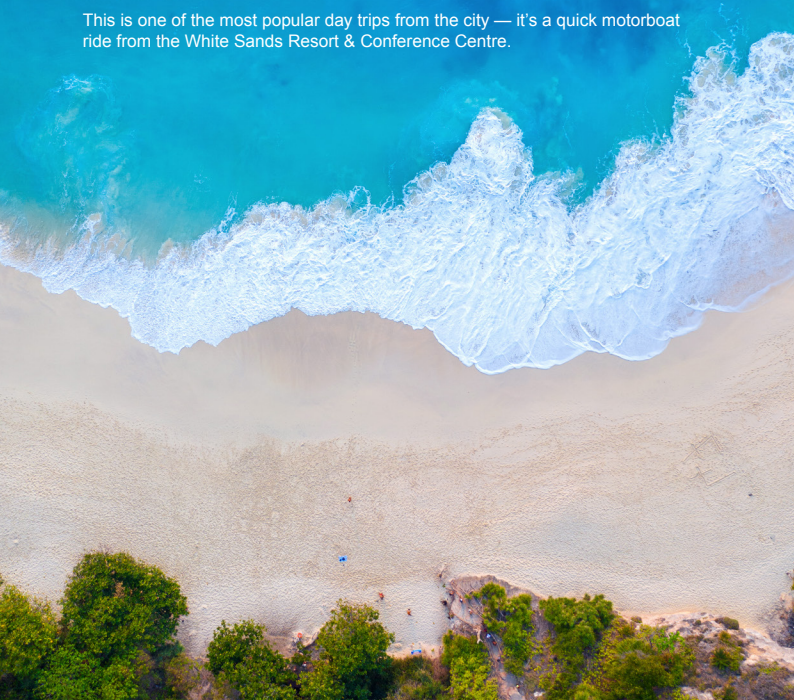
Day trip to

Mbudya Island

Beautiful Mbudya Island, in the Dar es Salaam Marine reserve, seems a world away from the hustle and bustle of downtown Dar es Salaam.

Sun seekers come here to bask on the island's white-sand beaches and snorkel and swim in the turquoise waters. Bandas (thatched huts) are available for rent on the beach, and locals sell fresh barbecued seafood and cold drinks.

This is one of the most popular day trips from the city — it's a quick motorboat ride from the White Sands Resort & Conference Centre.



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Day trip to

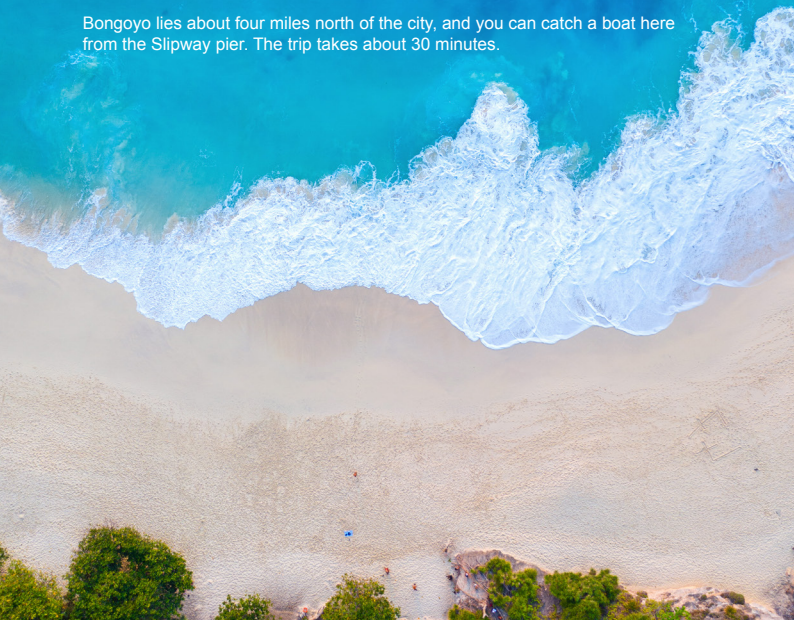
Bongoyo Island

Lying off the Msasani Peninsula, Bongoyo Island makes an idyllic day trip or half-day trip from the city. Popular things to do here include relaxing under the shade of thatched umbrellas on the white-sand beach and cooling off in the clear waters.

Snorkeling is also popular. Angelfish, starfish, clownfish, and sea urchins, are just some of the marine species you might spot among the coral.

Behind the beach, nature trails wind between baobab trees to the island's opposite shore. The open-air snack bar serves cold drinks and fresh barbecued seafood.

Bongoyo lies about four miles north of the city, and you can catch a boat here from the Slipway pier. The trip takes about 30 minutes.



Day trip to

Village Museum

About 10 kilometers north of the city center, the Village Museum showcases traditional dwellings from some of Tanzania's 120 ethnic groups. You can wander through replicas of tribal homesteads, scattered across 15 acres, and learn about traditional customs and crafts.

Most visitors take a self-guided tour here, as each hut has interpretative signs detailing how the dwellings are constructed and the materials used. But you can also hire a guide if you want more information.

The museum also hosts tribal dances, and other cultural activities. Children, in particular, love exploring the different huts and traditional artifacts.



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- SAMAKI SAMAKI - MASAKI
- HAMU RESTAURANT - MASAKI
- TIPS COCO - COCO BEACH
- H&O TRADING TURKISH
- FOOD RESTAURANT - SLIPWAY
- THE HAPPENING PLACE - OYSTERBAY
- HUG A MUG - MASAKI
- MSUMBI ESTATE COFFEE - SLIPWAY
- PALM BEACH RESTAURANT - PALM BEACH
- KAYY CAFE - OYSTERBAY
- PANTALEO BARBECUE - OYSTERBAY
- CENTRAL PARK CAFE - UPANGA
- CAFE AROMA - UPANGA

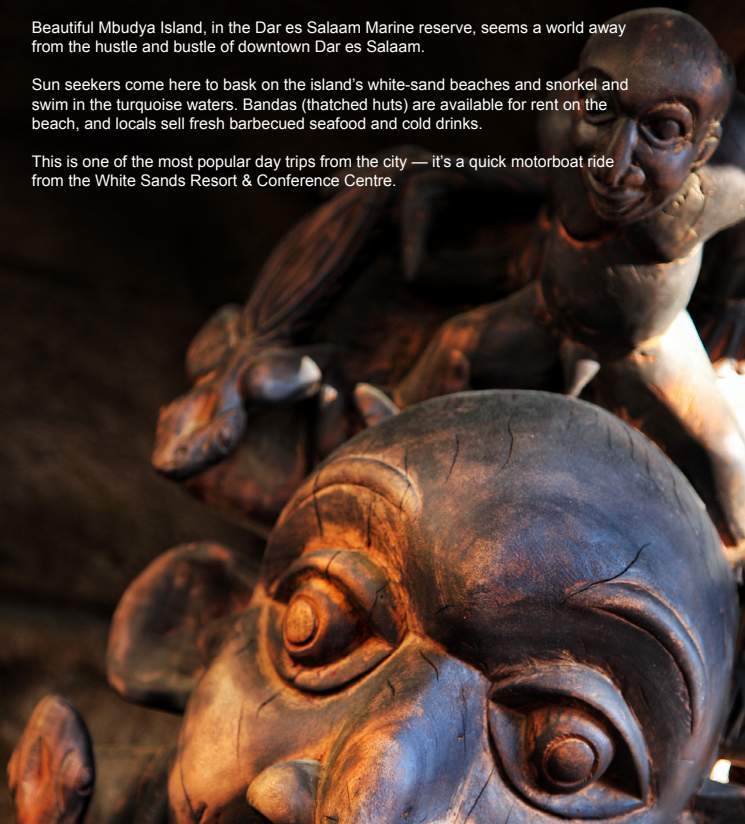
National Museum &

House of Culture

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Shopping in

Dar es Salaam

Looking for souvenirs for your friends and family while you're visiting the city? You'll find plenty of diverse places to shop in Dar es Salaam.

The Slipway Shopping Center, a palm-lined Swahili-inspired shopping mall on the waterfront, is a great place to start. Here, you'll find everything from colorful clothing to local artwork, sculptures, masks, and hand-made bags.

Tanzanite is one of the top things to buy in Dar es Salaam, and you'll find a store selling it here. This blue or violet-hued stone is found only in Tanzania and makes a unique gift for someone special.

The Slipway is also a stop on the Dar es Salaam nightlife circuit — live music wafts from some of the waterfront venues here, and it's a wonderful spot to watch the sunset after you've splashed your cash on gifts. This is also one of the popular places to eat in Dar es Salaam. You'll find several restaurants here — some with lovely views over the water.

For color and chaos, head to Kariakoo Market. This indoor/outdoor market spills into several city blocks, and buzzes day and night. This is where the locals shop, and it's a fun place to soak up the vibe and capture some colorful photos. Stalls brim with kaleidoscopic fabrics, teetering towers of baskets, fragrant spices, and fresh produce.

Feel like some fresh seafood? Kivukoni Fish Market on the waterfront sells the catch of the day fresh off the boats.

And if you're looking for a posh place to shop, Oyster Bay is home to hip boutiques and art galleries. This is where the vibrant Tinga Tinga painting style originated, and you can purchase these colorful art pieces at the Tinga Tinga Arts Cooperative Society.

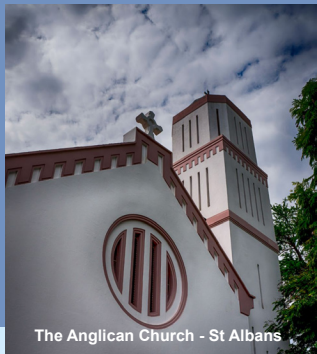


Church *Tours*

St Joseph's is Built by German missionaries from 1897 through 1902, this Gothic-style Roman Catholic church looks a little incongruous amid the steel and glass skyscrapers bristling along the harbor front. But it's a cool and calming place to sit and reflect on a hot day.

The Azania Front Lutheran Church is a Lutheran church in Dar es Salaam, Tanzania, serving as a cathedral for the local diocese. It is among the most well-known landmarks and tourist attractions of the city. It is in the city center, close to the ocean, facing the harbour. It was built by the German missionaries in 1898, in the Bavarian style of the time, with a red-tiled roof, tiled canopies over the windows and bright white walls

The Anglican Church of Tanzania was inaugurated in 1970 after the Province of East Africa was divided into the Province of Kenya and the Province of Tanzania. [5] Sepeku remained bishop of the diocese of Dar es Selaam, retaining office while also Archbishop of Tanzania, until his death in 1983.



The Anglican Church - St Albans

St Joseph's Cathedral



The Azania Front

Mosque

Maamur

Built by German missionaries from 1897 through 1902, this Gothic-style Roman Catholic church looks a little incongruous amid the steel and glass skyscrapers bristling along the harbor front. But it's a cool and calming place to sit and reflect on a hot day.

St. Joseph Cathedral is the seat of the Dar es Salaam archdiocese, and several striking features make it worth a visit. Most notable are its shingled spire, vaulted interior, and beautiful stained-glass windows. The cathedral also contains many of the original German inscriptions and artwork, including a carved relief above the main altar.

To really soak up the atmosphere here, try to attend a packed Sunday morning service, when the church reverberates with the soulful strains of the local choir.

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SCAN ME



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