



The bank that listens

# TemboNEWS

Special Edition - Burundi Subsidiary Launch

December 2012



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## From the Editor

French Philosopher and Nobel Laureate Anatole France once said that;

*“To accomplish great things we must not only act, but also dream; not only plan, but also believe”.*

2012 has been the year of our dreams and we have worked hard to achieve what we dreamt. We believe in our dreams and work hard towards realizing them. Today, I am deeply touched by the team effort employed by CRDB Bank staff, senior management, authorities and above all our beloved customers who have supported us throughout the year.

I wish to welcome you to read this special edition of Tembo News dubbed “Tembo News - Burundi Edition” which mainly focuses on our launch of Burundi operations. You will agree with me that December 7, 2012 is a historic day for us at CRDB Bank PLC, our shareholders, our beloved customers as well as Tanzanians and Burundians as a whole. We are making great strides towards becoming a leading regional bank that has a reputation of impeccable service and upholds high standards of social responsibility.

CRDB Bank has launched operations in Burundi with two main goals: one, to deliver credible financial services to the people of Burundi and enable them grow their capabilities in business and other commercial activities. This is our inherent dream as a resident of this society and we have devoted ourselves in ensuring this happens every day we open our doors to the public. Secondly, CRDB Bank is working hard to redefine the banking landscape by injecting new and innovative banking solutions and products so as to offer all customers an unrivalled experience in banking. This, we believe, will give people more incentive to take up available financial services and benefit from our immense expertise in finance and ultimately grow their business,



irrespective of size and place. We have already developed the Inzovu Card for our Burundi customers as an introductory product that will provide them a unique chance to enjoy our irresistible services.

This bulletin will give you a clear picture of our launch of Burundi operations, a sneak preview of the events around the launch and what the business community in Burundi feels about CRDB Bank's value proposition to Burundi.

I wish to note that as a bank, we will continue to uphold our standards and work towards improving the environment within which we operate because we strongly believe that this is pertinent to our business. We have already taken up Social Responsibility (CSR) projects in Burundi with the hope of impacting the lives of the beautiful people of our new host country. I believe that with this spirit, we shall all reap the benefit of coexistence and grow from strength to strength. Enjoy the read and feel free to engage us anytime. Thank you.

*Kaze muri CRDB Bank, welcome CRDB Bank*

**Tully Esther Mwambapa**  
Editor

# Message from the Managing Director

Dear Customer,

I am delighted to report to you that we have made tremendous progress in as far as achieving most of our goals this year. I am proud that we have achieved this courtesy of your continued support throughout the year and we owe it all to you together with other stakeholders. I write to you today with a jubilant heart. Jubilant because together, we have made possible the dream of the Tanzanian people and citizens of East Africa to have a bank that serves them conveniently, reliably and above all, diligently.

Today we are celebrating a milestone following the successful and colorful launch of our Burundi subsidiary. This is commendable achievement to us as a leading financial institution and it only attests to our commitment to progressive growth that is hinged on exemplary customer service. CRDB Bank is the leader in the Tanzanian banking industry and it is only appropriate that we have extended our expertise to our neighboring country, Burundi and with whom we trade on a daily basis. I believe that this is a huge leap for Tanzania as it is a huge boost for Burundi in the quest to achieve economic self - sufficiency.

I wish to acknowledge the determination of my team here at CRDB Bank and the effort that we all have employed to realize this milestone that I believe has reignited the spirit of teamwork. The launch of the Burundi Subsidiary comes as a bold step for CRDB Bank and we are confident that our strategic approach, which continues to inform our branch network expansion, is sound and impeccable. We have set aside considerable budgets for targeted expansion projects and we are working tirelessly to build a robust network that will significantly grow our footprint in East and Central Africa over the next five years.

The Burundi subsidiary, which we have called Inyenyeri (or star), is a \$10 Million investment and we believe it has widened our bottom line as a reputable financial institution further weighting our balance sheet as dependable and strong entity. I am thankful to the Burundian government and



especially His Excellency President Pierre Nkurunziza for the support that he has bestowed upon us to enable us achieve this timeless dream. CRDB Bank has faith in Burundi as a resplendent country and we believe the future is bright for its citizens. We undertake to provide financial leadership as well as support the country in its economic quest to grow the per capita income and the Gross Domestic Product (GDP).

As a bank, we remain keen on playing an important role in guiding the economic direction of our region and we will continuously work to support deliberate efforts that are geared towards improving the business environment as well as socially impact on the of the communities within which we operate. This has been the driving force of our business and we hope you are with us in this. Thank you.

**Dr. Charles Kimei**  
Managing Director, CRDB Bank PLC

# Listening, to Make History

by Saugata Bandyopadhyay

Approaching Bujumbura at an 1800ft altitude above sea level, the aerial sight of shiny miniature structures scattered on the earthy surface stained by ballooning shores of the expansive Lake Tanganyika, one can only relate the breathtaking view with a Google Earth impression on a HD tablet...



# ≡ Listening, to Make History

**“Buja” as fondly called by exuberant locals, comes across as one of the first emerging urban centres in East Africa.**

Contrary to what may have been said, the people are receptive and have a unique sense of African hospitality that not only charms a foreign heart, but also soothes one’s spirit to softly ignite a new sense of friendship. In short, the city is a pearl and so are its people.

The melodious sounds of Kirundi - the native language - fused with the somewhat dialectical French tones serves to create an aura of harmonized diversity of the Burundian population, who are gladly bound by an admirable tradition. What better reason would inform CRDB Bank’s move to take the first available opportunity to be a part in building this beautiful country and empower its people, who behove timeless admiration.

December 7, 2012 goes down in history as the most memorable day for CRDB Bank and the Burundian population following the colourful launch of the former’s maiden subsidiary outside the Tanzanian borders. The subsidiary has been named Inyenyeri, which means ‘the star’ and it’s a fine combination of architectural glamour and indelible excellence that has somewhat elevated Buja by some small degree. CRDB Bank’s reputation as an innovative bank that listens blends in perfectly well with the zeal and will that are inherent the Burundian people.

The relatively wet Friday began on a high note with the management and staff of CRDB Bank braving the early morning cold to put final touches on the finely organized event. It looked crisp and presidential. The team, comprising junior and senior staff from Dar -es - salaam and Bujumbura, had stayed up all night to ensure all things were neat to the knit. Spates of the green white and black brand colours were elaborate and effectively worked to enhance the professional,

yet emphatic demeanor of a bank that has grown from a paper idea into a banking giant in the region. CRDB Bank’s growth story is closest to the proverbial story of the mustard seed in the old biblical days, one could bet.



Amid an overwhelmingly tight security, invited guests walked the fresh breeze that was shoving the downhill city to witness this milestone, perhaps with the hope of appearing in the books of history alongside the history maker that is CRDB Bank. For CDRB Bank, making history seems like a daily practice and judging from the elaborate guest list, Friday December 7, 2012 will easily make into the preludes of history books as the most prestigious business event Buja has ever witnessed. Distinct personalities graced the event even as diplomats, state officials and the entire business community in Bujumbura sought to be a part in celebrating the grand entry of CRDB Bank into Bujumbura. Sharply clad business magnates sat in the flanks of prominent personalities such as former Tanzanian Prime Minister (PM) Frederick Sumaye, Tanzanian Ambassador in Burundi Honorable Dr. James Nzagi among other high ranking officials from the Burundian government, who had accompanied their president. With these, one was sure that the day was definitely poised to end up in history journals as unique and memorable for both the Tanzanian and Burundian banking industry.

# ≡ Listening, to Make History



*“The role of CRDB bank as an innovative financial institution in Burundi will be to play a part in the building of a robust economy by providing sound financial services to both small, medium and large scale business enterprises”* says Dr Kimei.

Dr. Kimei’s words not only underscore the value that CRDB Bank attaches to its customers, but also speak volumes on the dream the bank has for the people of Burundi. In the words of President Nkrunziza, CRDB Bank is the people’s bank and its arrival in Buja could never have been precise. *“This is a bank that will go to the people; not sitting in offices waiting for the people to come”* the Burundi Head of State reckons.

The president’s fluency in French and his unmistakably supernatural sense of humor regularly sparked episodes of receptive laughter that was often drowned by the reverberating drums from a group of young patriotic Burundi boys. Their largely energetic dance and unwittingly loud chants complemented by a fine dance from young beauties added a luster of undeniable excitement to the day let alone the mellow sounds from Kenyan - based Burundi Afro - fusion maestro Kidum.

CRDB Bank Inyenyeri is undoubtedly the beacon of excellence. The bank is in the able hands of a seasoned

banker Mr. Bruce Mwile and is poised to inject a new force in the Burundi banking circles considering the diverse expertise and innovative products it plans to deliver. From hassle-free bank accounts (starting with as little as 20,000 Burundian Francs) through to the revolutionary Inzovu Card and the convenient “Branch-on-Wheels”, CRDB Bank has set the bar high up for banks in the East African region in as far as excellent customer service is concerned. The bank brings together a host of the region’s brains in banking and Burundi should expect nothing less than global quality standards in financial service.

And as it were, Buja is full of life and being a historic Friday, there was no better way to sum up the eventful day than a themed cocktail. A little more of Kidum hits with sumptuous foods and assorted drinks came as a perfect plan for many a Burundian business elites. The night went down with concerted celebrations that got everyone doing a jig in resonance with the melodious future that CRDB Bank is bringing to the drumming nation of Burundi. It was an event to behold! It is my sincere wish that we will continue with this spirit and celebrate more successes in future.

*(Saugata Bandyopadhyay is CRDB Bank’s Deputy Managing Director - Operations & Customer Service)*

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*CRDB Bank PLC, East Africa's Most Innovative Bank, is growing by Leaps and Bounds. CRDB Bank Marketing Director, Mrs. Tully Mwambapa gives more insight into the Bank's brand promise, following the great achievement.*

**Tembo News:** CRDB bank has just launched operations in Burundi, what does this mean for the Brand?

**Ms. Tully:** First of all, we are very delighted to start operations in Burundi and as you may already know, it is the first subsidiary outside the Tanzanian borders. By all means, this is a great stride for the CRDB Bank brand it is a result of hard work employed by the team here as well as sound leadership provided by the top management. In essence, this is a huge step in the right direction towards fortifying the brand as a formidable financial institution in the region.

**Tembo News:** CRDB Bank has over the years positioned itself as an innovative bank. What is in it for the bank's customers in Burundi?

**Ms. Tully:** CRDB Bank believes in delivering innovative services and tailored products to all customers. Our Burundi customers are no exception. As a matter of fact, we have already developed for them a unique credit card called Inzovu Card, which delivers equally premium services as our TemboCard MasterCard and TemboCard Visa. As a matter of policy, we are committed to delivering unrivalled banking services and solutions for the people of Burundi as we have done for the people of Tanzania over the past seven years.

**Tembo News:** How would you describe this achievement by CRDB Bank?

**Ms. Tully:** I would say this has been a journey of success. For us at CRDB Bank, the launch of our Burundi subsidiary is an epic milestone that will be celebrated by our customers, employees as well as all residents of the East African region, because we are all a part of it in every sense. And as our brand promise, we will continuously provide invaluable expertise in financial services in the region. I must say that we truly celebrate the unwavering support that we continue



to receive from our customers and we believe we will achieve greater service levels that will guarantee our customers satisfaction and enable them grow from strength to strength.

**Tembo News:** What services will the Burundian subsidiary offer, considering that it's operating in a totally new environment?

**Ms. Tully:** Well, the Burundi subsidiary, just like our branches in Tanzania, will offer a comprehensive range of corporate and retail banking services. These include: forex, depository accounts, electronic banking services, loans facilities, withdrawals, guarantees and microfinance services. Similarly, our customers in Burundi will have access to our flexible Corporate, SME and Microfinance Loans, alongside Mortgage facilities as well as enjoy other versatile products including mobile banking (SimBanking) and Internet Banking Services.

**Tembo News:** What sets CRDB Bank above the rest in the region, especially now that the bank has embarked on an aggressive network expansion drive?

**Ms. Tully:** I would definitely say it's our innovation and the commitment to serve our clients. This is informed by the need to satisfy all our clients and facilitate their growth from time to time. I believe also that our diligence in upholding responsible citizenship principles and giving back to the communities within which we operate makes us a bank of choice. This is clearly defined in our Corporate Social Responsibility (CSR) policy that guides our societal involvement.

# Doing Business in Burundi 2013

## A Closer Look at the Country and Its Business Environment

CRDB Bank PLC, Tanzania's leading commercial bank, has ventured into Burundi with the view of participating in the growth of the country's economy while at the same time increasing its footprint in the East African region. This is a strategic move and is in line with the company's regional expansion plan targeting the larger Eastern Africa over the next few years. Below is a brief Economic Profile of Burundi that will help you understand and probably consider investing in Burundi.

### Brief Country profile

Burundi is a landlocked country in east-central Africa, covering an area of 10,745 square miles. The country's capital is Bujumbura and is located on the northeastern shore of Lake Tanganyika. It is also the largest city of the country and the main port of Burundi. The country is bounded on the north by Rwanda, by Tanzania on the east and south, and on the west by the Democratic Republic of the Congo.

Burundi is one of the smallest countries in Africa and is divided into seventeen provinces. The major provinces are: Bubanza, Bujumbura Mairie, Bururi, Karuzi, etc. The country's official currency is called Burundi Franc, denoted by the ISO 4217 code BIF. The currency was first issued in 1963. The official languages of Burundi are French, Rundi and Swahili and the country is predominantly Christian with Roman Catholicism being the prominent religion. About 67 percent of Burundians are Roman Catholics, 23 percent practice indigenous beliefs, and 10 percent are Muslims.

### The Economic Activities

Agriculture is the main source of revenue in Burundi, with 90 percent of the population dependent on farming. Coffee, cotton, tea, corn, sorghum, sweet potatoes, bananas,

tapioca and milk are the major agricultural products. The country exports coffee, tea, sugar, and cotton. Belgium, France, Italy, Kenya, Tanzania, Zambia, Uganda and Japan are the import partners. The export partners of Burundi are Germany, Belgium, Switzerland, Rwanda and Thailand.

### The Business Environment

Burundi is classified as a low income country (The World Bank/IFC Doing Business 2013 Report). With a population of slightly over 8.5 million; the country's Gross National Income (GNI) per capita stands at \$250. Ease of Doing Business (DB) 2013 rank is currently at 159 out of 184. This is a huge improvement compared to the DB 2012 in which the country was ranked 172. The rank is moving closer to the regional average in Ease of Doing Business which currently stands at 140, according to the World Bank/IFC Report. Rwanda leads the pack with DB rank of 42, followed by Kenya at 121 and Tanzania at 134.

### Starting a Business

Where does the economy stand today? What does it take to start a business in Burundi?

According to data collected by Doing Business, starting a business there requires 4 procedures, takes 8 days, costs 18.3% of income per capita and requires paid-in minimum capital of 0.0% of income per capita. The government of Burundi has made starting a business easier by eliminating the requirements to have company documents notarized, to publish information on new companies in a journal and to register new companies with the Ministry of Trade and Industry.

(Source: Doing Business 2013 - Smarter Regulations for Small and Medium Enterprises)

# Bruce Mwile

## The man at the helm of CRDB Bank Burundi



### Bruce is a calm, focused and diligent banker.

At least, this is how his immediate superiors describe him. Bruce, 42, is a seasoned banker with over 14 years of hands-on experience in banking within Tanzania. Over the years of his service, Bruce has amassed a wealth of experience drawing from his diverse roles at CRDB Bank PLC.

He joined CRDB Bank PLC in February 2001 as a Relationship Manager having worked at Citibank Tanzania Limited as an Assistant Supervisor in the Operations Department. Bruce has since served as a Manager of Corporate Banking at the CRDB Bank Head Office until his appointment as General Manager CRDB Bank Burundi.

He holds a Bachelor of Commerce Degree (Finance Option) and an MBA, both from the University of Dar-es Salaam. Bruce is married and a proud father of three.



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## Giving Back:

### CRDB Bank Plants Trees, Helps Build Sports Stadium in Cibitoke, North West of Bujumbura, Burundi



by Godwin Semunyu

*"Those who devote their lives to serving a country, children, and neighborhoods are giving back. They have answered the call to serve."*

These were the words of Jennifer Granholm, a seasoned Canadian-born American politician. It is this call that CRDB Bank PLC heeded the moment it established its business and it continues to serve the communities within which it operates.

A day after launching operations in Bujumbura, the CRDB Bank team was on the road 'to make a difference' in Cibitoke, a small township - approximately 50 kilometers north - west of the Burundian Capital of Bujumbura. The day began with a congregation at Roca Golf Hotel within the city centre, where the convoy of over ten cars would begin the journey to Cibitoke. Despite the fatigue from the previous day's event, the team was upbeat and more willing to make a difference in the society before going back home to Dar-es- Salaam. Under the able - leadership of Mrs. Tully Mwambapa, the Marketing Director at CRDB Bank, the team rose up early in readiness for the worthy exercise.

Shortly after 9am, we embarked on the journey that we had all been waiting for. The convoy steered out of the city in a rather orderly fashion even as residents lined up the roadside to wave; perhaps mesmerized by the unwavering zeal displayed by CRDB Bank on entry into Burundi. CRDB Bank had excited the city fully.

#### Breath-taking sites

The journey was relatively bumpy with sections of the road leading to Cibitoke playing host to numerous potholes. But the team was aptly determined and no amount of swerves would deter our collective spirit to go forth and make a difference. The convoy - comprising land cruisers and various off-road SUV's relentlessly drove across the green, lush plains of Burundi heading North West in a bid to make it in time for the event. The sun was moving up fast and the temperatures were ascending by the second. Sights of hardworking farmers on the expansive fields were regular and the convoy often interrupted their concentration. From afar, one could see some farmers dancing to the music from the CRDB Bank's road show van, which was keeping people up to date with the CRDB Bank services.



# Giving Back

Minutes after 10am, we arrived at Cibitoke. Cibitoke is a unique town surrounded by mountains - Mt. Huye of Rwanda to the North, Itombwe mountains on the East and Tshibinda mountains of Congo to the West. The town is also near the DRC Congo border town of Bukavu, which according to locals is 'a few minutes away'. At Cibitoke, the itinerary was simple but tight. We were to join His Excellency President Pierre Nkurunziza in planting trees at a nearby village in line with the CRDB Bank policy on environment. The weather



Burundi President H.E. Pierre Nkurunziza (in white hat, blue coat) works hand in hand with the people, mixing cement for construction.

was perfect and soon, we were in a field waiting upon the president to arrive so that we could plant seedlings of tens of trees to conserve the environment. This was after trekking approximately a kilometer on an earth road across a field of healthy cassava plantation. It wasn't hard for anyone to note that Cassava is an important crop in Cibitoke.

## Excited crowds

The president arrived on time and despite the heavy security presence, the villagers were exceedingly jubilant to see their leader. The heavily armed military police (informed by the proximity to the volatile DRC) had a huge task of controlling the excited crowds.

CRDB Bank Managing Director Dr. Charles Kimei, flanked by CRDB Bank Burundi MD Mr. Bruce Mwile and Marketing Director Mrs. Tully Mwambapa, alongside other top bank officials, stood in line to welcome the president in the

environmental conservation drive. Moments later, the team together with the president proceeded to plant trees before returning to the shopping centre to take part in an exercise that would leave everyone exhausted. This was to be the climax of our visit to Cibitoke. On arrival, the President was led into the Cibitoke Stadium as thousands of locals thronged in to witness their beloved leader alongside CRDB Bank staff take part in what is a historic event. Clad in black gumboots and a light-blue track top and navy-blue pants, the President swung into action and led the way in mixing concrete cement to commence the building exercise.

It was a humbling sight to behold even as his security detail had no choice but to get dirty working alongside their president whilst keeping an eye on his safety. It was a price they had to pay for working together with a hand-on head of state.

## Great display of teamwork

By midday, sun was scorching and the amount of work ahead was still mountainous. The president did not relent, for a minute, in his duty of leading the way in building the 10,000 seats stadium. He would pause to catch a breath and swiftly wipe his wet forehead as he rallied people to 'put in more effort'. Hundreds of energized locals lined up to pass on bales of concrete to the highest point of the stadium terrace in a fashion reminiscent to the medieval days when cranes and concrete mixers had not been invented. Profuse sweat was everywhere but everyone was busy at work.

On the lawn, a couple of yards away from the formed terraces, hundreds of determined Burundian citizens squat on the ground plucking weeds from the already shaped up field. It was a perfect display of teamwork and dedicated effort that is a regular practice at CRDB Bank. The hard work would continue until late afternoon when the concrete mixture was finished.

By this time, everyone starting from the president, the CRDB Bank staff to all civilians on site, was overly stained by marks of cement residue and sand dust in what turned out to be historic a working day.



CRDB Bank MD Dr. Charles Kimei doing his part in the construction exercise in Cibitoke

It was time to wrap up the day and the crowd congregated outside the Stadium for an address from the President. Leveraging his charisma, the president easily moved the crowds into singing and waving as the public address system was prepared in readiness for short speeches. It was about 3pm and sun had become even hotter. The crowds willingly braved the heat to catch a glimpse of their president, who was flanked by neatly branded CRDB Bank staff. President Pierre Nkurunziza's oratory prowess came in handy in rallying the crowd to laud CRDB Bank's hand in developing the one single infrastructure that the predominantly young population of Cibitoke needed – a football stadium.

## A humbling experience

After a few short speeches the president embarked on a funds drive to get friends of Burundi to contribute towards the Cibitoke Stadium project. CRDB Bank being 'the biggest friend of the day' generously extended a \$20,000 grant (equivalent of 30 Million Burundian Francs) worth of cement to go towards completing the construction of the Cibitoke Stadium. Also touched by the humility of the president and the resplendence of the Cibitoke population, CRDB Bank Managing Director Dr. Charles Kimei made a personal contribution of 5 Million Burundian Francs. The

contributions were a great deal of support to the people and president reckons that "CRDB Bank is a true friend of the Burundian people."

For CRDB Bank, the event was (and will remain) 'a humbling experience,' in the words of Dr. Kimei the bank's Managing Director. "We are so privileged today to have been part of this healthy exercise that is not common in many parts of the world. I must say, Mr. President that you are the only leader I have come across who can get down to business and work with your people hands-on," Dr. Kimei said.

"We have come to Burundi to be a part of the people here and we are happy to give back whenever we can," assures Dr. Kimei.

Cibitoke is now part of CRDB Bank's history and being the flagship Corporate Social responsibility (CSR) project, we believe there are plenty of opportunities in days to come.

As a leading Financial Services entity, CRDB Bank is committed to giving back to the society through Education, Health and Sports and the Cibitoke Project was an opportunity for the Bank to give back to society.

(Godwin Semunyu is CRDB Bank's Public Relations Manager)

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## Painting Bujumbura Green.

### CRDB Bank's stylish arrival in Burundi

Adorned in green t-shirts written "Kaze muri CRDB Bank, twese hamwe dutere imbere" (welcome to CRDB Bank, lets forge ahead together) CRDB Bank staff put on a spectacle in Bujumbura on Friday December 7, 2012 in what was a historic launch of the first ever subsidiary outside the Tanzanian borders since its inception in 2006. The somewhat safe combination in green and black broken by white inscriptions on the neatly done attire was a breathtaking sight and lingers fresh in the memories of those who witnessed it firsthand. The day progressed to be a colorful one with the visitors not disappointing an inch. They all came clad in neat suits and elegant dresses that electrified the day and sent a message home. CRDB Bank just does it! It's all in pictures...





1. CRDB Bank staff sitting at a table during the cocktail even on the day of launching the Burundi Subsidiary.
2. Burundian National guard police march along the presidential red carpet moments before the arrival of President Pierre Nkrunziza at the launch of the CRDB Bank Burundi Subsidiary.
3. Senior CRDB Bank officials together with MD Dr. Charles Kimei (Second Right) and Mr. Bruce Mwile (Extreme Right) wait to receive Burundian president Pierre Nkrunziza during the launch of CRDB Bank subsidiary in Burundi.
4. Burundian president Pierre Nkrunziza (in blue tie) walks into the venue of CRDB Bank launch alongside CRDB Bank MD Dr. Charles Kimei (in glasses) during the launch of the bank's Burundi Subsidiary.
5. H.E President Pierre Nkrunziza of Burundi (right) cuts a ribbon to officially open the CRDB Bank Inyenyeri Subsidiary in Bujumbura as CRDB bank MD Dr. Charles Kimei (left) applauds
6. CRDB Bank Marketing Director Mrs. Tully Mwambapa presents a gift to Burundi President H.E Pierre Nkrunziza when CRDB Bank paid him a courtesy call in State House Bujumbura.
7. CRDB Bank Managing Director Dr. Charles Kimei (Right) presents a football jersey to President Pierre Nkrunziza of Burundi after the CRDB Bank team paid him a courtesy call in State House Bujumbura.
8. Former Tanzanian Prime Minister Frederick Sumaye exchanges pleasantries with President Pierre Nkrunziza during the launch.
9. A traditional dancer entertains guests during the launch of CRDB Bank Burundi subsidiary.
10. CRDB Bank Managing Director Dr. Charles Kimei thanks President Pierre Nkrunziza of Burundi in the presence CRDB bank senior staff shortly after opening the new subsidiary.
11. President Piere Nkrunziza catches a breath during a construction exercise in Cibitoke. CRDB Bank team had joined the president in building a stadium as part of their CSR.
12. The exercise did not discriminate, drawing even the disabled.
13. An aerial view of people at work during the construction.

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