
Annual Performance Report

Project/Programme title: Tanzania Agriculture Climate Adaptation Technology
Deployment Programme (TACATDP) (FP179)

Accredited Entity: CRDB Bank Plc (CRDB)

Date of Report submission: 18 August 2026

Version number V2.0



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RATIONALE

This report layout is designed to support the drafting of a structured report that assesses, evaluates, documents, and communicates the progress on Funding Proposal (FP) implementation and on its associated Funded Activity Agreement (FAA). The layout aims to provide a clear and comprehensive understanding of key objectives, progress, and risks, drawing on project implementation related data provided by Accredited Entities (AEs). Considering the Green Climate Fund's (GCF) evolving strategic direction toward a Risk-Based Approach, the report is intended to:

- Track quantitative and qualitative progress of the project implementation.
- Highlight critical findings and emerging trends.
- Identify risks and propose actionable mitigation strategies.
- Support evidence-based decision-making.
- Promote transparency and accountability.
- Align with strategic and regulatory frameworks.
- Serve as a foundation for AE engagement on project performance

METHODOLOGY

The report's layout mirrors, to the extent possible, the structure of the Funding Proposal (FP) to maintain coherence with the presented information. However, the FP and the Report differ in scope and strategic intent; thus, while the FP serves a functional role in informing the Report, it does not dictate a strictly parallel structure.

A. PROJECT DATA (Prefilled where possible)

Should any information/data prefilled from Section A.1 to Section A.12 be incorrect or require updating, please inform GCF's Project Lead of appropriate corrective action.

A.1. Date of report submission		18 August 2026		
A.2. Project or programme	Project	A.3. Sector	Private	
A.4. Total Financing (GCF + Cofinance)	GCF Financing		Mill. USD 100.0	
	Grants		Mill. USD 20.0	
	SeniorLoans		Mill. USD 70.0	
	Guarantees		Mill. USD 10.0	
	Co-Financing		Mill. USD 100.0	
	SeniorLoans		Mill. USD 100.0	
	Total Financing		Mill. USD 200.0	
A.5. Total GCF funding disbursed to this date	NA (draft)			
A.6. Implementation period	From NA to NA			
A.7. ESS Category (Refers to GCF revised <u>Environmental and Social Policy</u> and GCF ESS Standards to assess your FP category.)			Intermediation 2	
A.8. Executing Entity Information				
Full legal name	Country of registration (or, for intl orgs, country of HQ)	Entity type	Role in project	Focal Point(s) and email(s)
CRDB BANK PLC	Tanzania	DIRECT ACCESS ENTITY (DAE)	PROJECT MANAGEMENT AND IMPLEMENTATION	kenneth.kasigila@crdbbank.co.tz

A.9. Co-Financier information				
Full legal name	Country of registration (or, for intl orgs, country of HQ)	Focal Point(s) and email(s)	Ownership Type	Beneficial Owner(s)
CRDB BANK PLC	Tanzania	Kenneth.Kasigila@crdbbank.co.tz	Public Limited Company	Public

A.10. Alignment with country NDCs & NAP <i>(NB Only populate if applicable, e.g., if your project/programme specifically contributes to a country's NDC or NAP target/s)</i>				
Country	Date of NDC/ NAP submission	NDC/ NAP objective	Brief description of project's alignment with NDC/ NAP objectives	Percentage of target met with proposed project.Beneficial owner(s)
Tanzania	14 January 2026	To reduce vulnerability to the impacts of climate change by building adaptive capacity and resilience, and to facilitate the integration of climate change adaptation into all relevant social and economic development policies, strategies, plans, programmes, and budgets at all levels	To reduce vulnerability to the impacts of climate change by building adaptive capacity and resilience, and to facilitate the integration of climate change adaptation into all relevant social and economic development policies, strategies, plans, programmes, and budgets at all levels	19%

A.11. Estimated duration of impact	
A.12 Report to be shared with NDA	Yes ☒ No ☐
20 April 2026	

B. EXECUTIVE SUMMARY

Should any information/data prefilled in Section “B” be incorrect or require updating, please inform GCF’s Project Lead for appropriate corrective action.

B.1. Summary

The Tanzania Climate Adaptation Technology Deployment Programme (TACATDP) is a project led by CRDB Bank with support from the Green Climate Fund (GCF). Its main goal is to help farmers and agricultural businesses across Tanzania adapt to the effects of climate change. The programme provides affordable financing, training, insurance support, and modern farming technologies that improve productivity while making agriculture more resilient to droughts, floods, and changing weather patterns.

By December 2025, the programme had achieved significant progress. More than TZS 107 billion had been provided through over 1,000 loans to farmers and agribusinesses. The project reached over 616,000 beneficiaries, including a high participation of women (58%). The financing supported climate-smart solutions such as irrigation systems, improved seeds, farm machinery, crop processing equipment, storage facilities, and other technologies that reduce post-harvest losses and improve food security.

The project also focuses on strengthening the wider agricultural ecosystem, not just financing. CRDB Bank worked closely with government institutions, weather agencies, insurance regulators, and development partners to improve climate information, agricultural insurance, and technical support for farmers. Training and monitoring activities were carried out to ensure the investments create real impact at community level, including a large survey involving 3,000 households to measure long-term benefits.

Overall, the report shows that TACATDP is helping farmers become more productive, financially included, and better prepared for climate-related challenges. It demonstrates how combining finance, technology, training, and partnerships can support sustainable agriculture and improve livelihoods across Tanzania.

The major challenges are:

i.) Knowledge Gaps in Climate-Smart Agriculture (CSA)

Limited knowledge and technical capacity regarding Climate-Smart Agriculture (CSA) practices among internal staff, lending officers, and local farmers.

Create a cascading "Train-the-Trainer" program. Develop simplified, local-language CSA manuals for farmers and technical toolkits for lending staff to help them assess climate risks.

ii.) Lack of Dedicated Mobility for Business Development

Lack of dedicated logistics and transport assets for Regional Managers (RMs) or Relationship Managers during business solicitation and field-level project pipeline development.

Form corporate formal partnership with reliable local car rental

iii) Resource Constraints for International Exposure

Inadequate financial and logistical resources to fund international study tours or benchmarking trips for staff, lending officers, and farmers to experience successful GCF-funded countries.

Key lessons learned during the 2025 implementation period includes:

- **Enhanced Institutional Knowledge:** The Bank deepened its understanding of Climate-Smart Agriculture (CSA) principles and practices to better support sustainable farming.
- **Data-Driven Operations:** Digital customer profiling and geocoordinate mapping significantly improved monitoring and risk management.

C. RESULTS AND IMPACTS

C.1. Overall Summary of the Project Progress

(This section provides a narrative report summarizing the overall progress of the implementation status of the funded activity progress during the reporting period. 1,500 words)

The implementation status of the funded activity progress is as follows:

1. Activity 1.1: We have started to issue sub loans (ARA credit) to farmers. To December 31st loans with total amount of USD 40,846,275 were disbursed to 848 customers.
2. Activity 1.2: A total value of USD 6,551,069 portfolio has been guaranteed
3. Activity 1.3: Tender for engaging vendor to determine pricing and vulnerable crops for premiums booking was advertised and the process is underway.

Component 2

Activity 2.1: The first prototype of the climate assessment tool was developed in November 2025. The second version of the climate assessment tool (demo version) was completed in March 2025.

Activity 2.2: Baseline studies on climate change and climate variability were conducted in 2025 to map key actors and adaptation solutions for inclusion in the activities program; the report is available. Four (4) fact-finding mission studies on identified value chains with high climate-resilience potential, practices, and technologies were conducted in 2025.

Activity 2.3: Training documents, manuals, materials, and knowledge products for CRDB staff were successfully provided for each training session. Outcome reports, documenting key results, outcomes, and lessons learned from the assignment workshops, were successfully provided for 2025. Training manuals were presented in both English and Kiswahili for the trainings conducted in 2025.
als developed and shared.

Activity 2.4: Training and capacity building sessions conducted and all necessary deliverables submitted.

Activity 2.5: Legal framework report submitted 22 may 2025.

Activity 2.6: A detailed work plan was provided by VPO for the year 2024/2025, with a total amount of USD 100,000 allocated and disbursed for the implementation of activities as per the approved work plan and report for the year ended 2024/2025 available. In December 2025, VPO provided the work plan for the 2025/2026 year and disbursed an additional USD 200,000.

Activity 2.7: Evaluation of the Agriculture Climate Resilience Plan conducted in August 2025. Drafting and submission of the Inception Report completed in December 2025.

Activity 2.8: The User Requirements Document was submitted in October 2025. The Software Design Document was submitted in October 2025. The System Architecture was completed in October 2025.

Activity 2.9: Current the procurement process is on progress to acquire vendor to support parametric insurance.

Activity 2.10: The Inception Report was received in January 2026.

C.2. Performance against the Funding Proposal Logical Framework Indicators

For each of the indicators please report only the 'annual value' for the reporting year; this means reporting solely the values achieved from January 1st, 2025, to December 31st, 2025. The "cumulative value" will automatically be updated by the system by aggregating reported annual values since project FAA effectiveness.

Please ensure that targets are clearly defined and reported using the following categories:

- *Midterm Target: The results to be achieved by the midpoint of implementation.*
- *Final Target: The results to be achieved by the conclusion of project or programme implementation.*
- *Lifetime Target: The total results expected over the entire operational period of the project or programme.*

Note that the baseline, midterm, final and lifetime targets will be prefilled based on your previous Annual Performance Report and/or Funding Proposal. It is imperative that you carefully review, verify and update where relevant.

Should the project be Multicounty, please report the achievement by Country.

Lastly, avoid using commas or periods as thousand separators. Periods should only be used as decimal separators.

For REDD+ Results-Based Payment (RBP) projects, you are only required to report on the progress of activities.

Should any prefilled information/data in the Logical Framework be incorrect or require updating, please inform GCF's Project Lead for appropriate corrective action.

GCF Outcome Level: Standardized Indicators

PMF/IRMF Results Management Framework

No indicators/questions defined.

(PMF) A1 and A2 Total number of direct and indirect beneficiaries (IRMF) Core 2 Direct and indirect beneficiaries reached						
Provide the total number of direct beneficiaries (female/male) cumulatively receiving adaptation benefits from GCF-supported interventions, disaggregated by result area.						
Unit						No. of Beneficiaries
Disaggregation by: Result Areas (Adaptation)	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Livelihoods of people and communities	0	653,928	1,307,855	0	138,414	138,414

(PMF) A1 and A2 Total number of direct and indirect beneficiaries (IRMF) Core 2 Direct and indirect beneficiaries reached						
Provide the total number of direct beneficiaries (female/male) cumulatively receiving adaptation benefits from GCF-supported interventions, disaggregated by Gender.						
Unit						No. of Beneficiaries
Disaggregation by: Gender	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Female	0	228,875	457,749	0	80,280	80,280
Male	0	425,053	850,106	0	58,133	58,133

(PMF) A1 and A2 Total number of direct and indirect beneficiaries (IRMF) Core 2 Direct and indirect beneficiaries reached						
Provide the total number of direct beneficiaries (female/male) cumulatively receiving adaptation benefits from GCF-supported interventions, disaggregated by Country.						
Unit						No. of Beneficiaries
Disaggregation by: Project Countries	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Tanzania	0	653,928	1,307,855	0	138,414	138,414

(PMF) A1 and A2 Total number of direct and indirect beneficiaries (IRMF) Core 2 Direct and indirect beneficiaries reached						
Provide the total number of indirect beneficiaries (female/male) cumulatively receiving adaptation benefits from GCF-supported interventions, disaggregated by result area.						
Unit						No. of Beneficiaries
Disaggregation by: Result Areas (Adaptation)	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Livelihoods of people and communities	0	2,452,528	4,905,056	105,119	477,701	582,820

(PMF) A1 and A2 Total number of direct and indirect beneficiaries (IRMF) Core 2 Direct and indirect beneficiaries reached						
Provide the total number of indirect beneficiaries (female/male) cumulatively receiving adaptation benefits from GCF-supported interventions, disaggregated by Gender.						
Unit						No. of Beneficiaries
Disaggregation by: Gender	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Female	0	1,226,264	2,451,528	14,716	2,770,667	2,785,383
Male	0	1,226,264	2,451,528	90,403	200,634	291,037

(PMF) A1 and A2 Total number of direct and indirect beneficiaries (IRMF) Core 2 Direct and indirect beneficiaries reached						
Provide the total number of indirect beneficiaries (female/male) cumulatively receiving adaptation benefits from GCF-supported interventions, disaggregated by Country.						
Unit						No. of Beneficiaries
Disaggregation by: Project Countries	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Tanzania	0	2,452,528	4,905,056	105,119	477,701	582,820

Livelihoods of people and communities

No indicators/questions defined.

(PMF) A1.2 Number of males and females benefiting from the adoption of diversified, climate resilient livelihood options (including fisheries, agriculture, tourism, etc.) (IRMF) Supplementary 2.1 Beneficiaries (female/male) adopting improved and/or new climate-resilient livelihood options						
Provide the total number of direct beneficiaries (female/male) adopting diversified or strengthened climate-resilient livelihood strategies (including agriculture, fisheries, natural resource-based, and informal livelihoods), disaggregated by gender.						
Unit						No. of Beneficiaries
Disaggregation by: Gender	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Female	0	228,875	457,749	18,396	80,280	98,676
Male	0	425,053	850,106	113,004	58,133	171,137

(PMF) A1.2 Number of males and females benefiting from the adoption of diversified, climate resilient livelihood options (including fisheries, agriculture, tourism, etc.) (IRMF) Supplementary 2.1 Beneficiaries (female/male) adopting improved and/or new climate-resilient livelihood options						
Provide the total number of direct beneficiaries (female/male) adopting diversified or strengthened climate-resilient livelihood strategies (including agriculture, fisheries, natural resource-based, and informal livelihoods), disaggregated by country.						
Unit						Enter unit
Disaggregation by: Project Countries	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Tanzania	0	620,644	1,307,854	131,400	138,414	269,814

Project Specific Indicators							
Indicator	Unit	Baseline	Target		Previous Year Cumulative Value	Annual value	Cumulative Value <i>(automatically calculated)</i>
			Mid-term	Final target			
Use by vulnerable households, communities, businesses and public-sector services of Fund, supported tools instruments, strategies and activities to respond to climate change and variability	No. of Households	0	620,644	1,241,288	0	138,414	138,414
Number of males and females made aware of climate threats and related appropriate responses through access to climate information services.	No. of Persons	0	620,644	1,241,288	0	138,414	138,414
Number and level of effective coordination mechanisms	No. of Coordination Mechanisms	0	3	6	0	1	1
A2.2 Total Number of food secure households (in areas/periods at risk of climate change impacts)	No. of Households	0	206,881	413,762	131,400	138,414	269,814
A2.2 Female Number of food secure households (in areas/periods at risk of climate change impacts)	No. of Households	0	103,441	206,881	18,396	80,280	98,676
A5.2 Number and level of effective coordination mechanisms	No. of Coordination Mechanisms	0	3	6	0	1	1
A6.1 Use of climate information products/services in decision-making in climate-sensitive sectors	No. of Institutions	0	1	2	0	2	2

Activities				
Activity Name	Implementation Progress (%)	Utilised GCF Budget	Allocated GCF Budget	% (Automatically calculated)
Establishment of a dedicated credit line for CRDB ARA lending operations	59	40,976,672	52,500,000	78
Expand guarantee coverage to support ARA activities	0	0	5,000,000	0
Establishment of an insurance scheme dedicated to ARA for smallholder farmers	0	0	4,425,423	0

Activities				
Activity Name	Implementation Progress (%)	Utilised GCF Budget	Allocated GCF Budget	% (Automatically calculated)
Development of an online interface and training support for the CRDB climate risks assessment tool	27	238,781	869,100	27
Customer capacity building on adaptation technologies and business development	49	335,000	335,000	100
Tailored TA for the integration of climate and ESG risk assessments in agriculture support programmes, including the extension service	44	387,400	387,400	100
Dedicated legal and financial TA including support for sourcing	14	22,397	108,000	20
Support for the implementation of the Tanzania's National Climate Change implementation	40	200,000	200,000	100
Policy intervention and support for the ministry of agriculture adaptation routine data system (AARDS)	42	345,863	426,350	81
Support to the Tanzania Meteorological Authority for climate information services for agriculture and water resources monitoring	6	35,885	260,000	13
Support to the Tanzania Insurance Regulatory Authority for further development of crop parametric insurance in Tanzania	0	0	200,000	0

C.2.1. Subprojects

Where applicable, include information on sub-projects. For projects and programmes approved until B.31, the logical framework should focus on the mitigation and adaptation Performance Measurement Frameworks (PMF). For projects and programmes approved from B.32 onwards, the logical framework should reflect the Integrated Results Management Framework (IRMF).

Title	Currency	GCF Funds	Co-Financing	Country	GHG Emissions Reduced	Direct Beneficiaries	Indirect Beneficiaries
N/A	USD	0	0	Tanzania	N/A	N/A	N/A

C.3. Compliance with FAA covenants	Yes ☐ No ☒
A non-compliance issue has been identified regarding the FAA between GCF and CRDB Bank Plc. Funds received from 2024 through June 2026 were not deposited into an interest-bearing account as required.	
C.4. Funded Activity Implementation Arrangements in the Following Year	Yes ☐ No ☒
No change envisaged	

D. RISKS ASSESSMENT AND MANAGEMENT

D.1. Risk and mitigation measures

As stated in the Board-approved "Risk Appetite Statement," a cornerstone of the GCF's Risk Framework is proactive risk management. This includes risk identification, assessment, monitoring, reporting and appropriate mitigation to minimize and respond to risks, both directly and through partners implementing GCF's projects and programmes.

Risk Management Matrix

A risk is the probability of an event to adversely affect the achievement of the project Impact (its objectives, outcomes, and results). "Inherent risk" refers to the level of risk present before any of the mitigating measures are applied. "Residual risk" represents the level of risk after mitigating measures have been implemented.

Please update the project risk matrix by reviewing and revising information for all previously identified risks, and adding any new risks identified during implementation by selecting the adequate Risk Area in the drop-down menu. For each risk, ensure you provide a clear risk description, outline the potential negative consequences, specify the mitigating measures in place, and complete the severity scoring as required.

For the Integrity Risk Area, an annual reporting (and more frequent and prompt reporting if stated in the legal agreements with the GCF) is required for each of its 3 Risk Sub-areas, as GCF has zero tolerance for Prohibited Practices, for SEAH in Fund-related Activities, and for working with parties and engaging in activities subject to sanctions imposed by the United Nations Security Council. The AE reporting obligations under GCF's policies and in the legal agreement(s) with the GCF include but are not limited to requiring AEs to take action to identify, mitigate and promptly disclose to the GCF any real or perceived Conflict of Interest, any alleged or suspected Prohibited Practice, promptly notify the Fund of any material risks or other indications of money laundering and/or financing of terrorism in relation to the Project and promptly take remedial steps in consultation with the GCF.

The AE shall also provide updates on the risks and mitigating measures under the other Risk Areas when changes to already identified risks or new risks have been identified.

Risk scoring:

For likelihood, please rate on a scale from 1 to 5: 1. Unlikely, 2. Possible, 3. Likely, 4. Almost certain, 5. Certain

For impact, please rate on a scale from 1 to 5: 1. Close to none, 2. Low, 3. Medium, 4. High, 5. Catastrophic

The severity of each risk is automatically computed based on the likelihood and impact of the risk.

Risk 1	Credit Risk		
Risk Origin	Project Related		
Risk Area	Integrity		
Risk Sub-area	Sanctions		
Description	Credit risk is the potential loss resulting from a borrower, issuer, or counterparty failing to meet their financial obligations to the bank		
Consequences	Total Bank Failure: Massive defaults can trigger bank runs and complete insolvency.		
Inherent Risk	Likelihood	Impact	Severity
	2 - Possible	3 - Medium	6 - Medium
Mitigation Measure(s)	We adopt a moderate appetite for credit risk and mitigate it through rigorous analysis of each lending proposal, ensuring we lend only to creditworthy customers in compliance with policy, regulatory standards and best practices Our approach includes diversifying exposures across sectors, customer segments, and geographies to avoid concentration risk and achieve an optimal portfolio mix		
Residual Risk	Likelihood	Impact	Severity
	1 - Unlikely	2 - Low	2 - Low
Current Residual Risk	Likelihood	Impact	Severity
	1 - Unlikely	2 - Low	2 - Low
Comments	In line with our commitment to sustainability, we uphold high ethical, social, and environmental standards, and refrain from financing projects that could harm communities, ecosystems, or worker safety.		
Risk 2	Compliance Risk		
Risk Origin	External Factors		
Risk Area	Regulatory		
Risk Sub-area	N/A		

Description	Compliance risk refers to the potential impact on earnings and capital arising from violations of, or non-compliance with, applicable laws, regulations, internal policies, prescribed practices, and ethical standards		
Consequences	Massive Regulatory Fines: Authorities levy multi-million dollar penalties for compliance failures. License Revocation: Regulators permanently shut down business lines or revoke banking charters.		
Inherent Risk	Likelihood 1 - Unlikely	Impact 4 - High	Severity 4 - Medium
Mitigation Measure(s)	The bank is firmly committed to upholding a high standard of compliance with all relevant legal and regulatory requirements, internal controls, and sound corporate governance principles.		
Residual Risk	Likelihood 1 - Unlikely	Impact 1 - None	Severity 1 - Low
Current Residual Risk	Likelihood 1 - Unlikely	Impact 1 - None	Severity 1 - Low
Comments	We maintain a zero-tolerance stance toward deliberate or purposeful breaches and ensure that any identified non-compliance is addressed promptly and effectively.		
Risk 3	Financial Crime		
Risk Origin	Project Related		
Risk Area	Integrity		
Risk Sub-area	Money Laundering (ML) & Terrorist Financing (TF)		
Description	Combating financial crime and unethical business activities belongs to the corporate mission and identity of the bank. The bank is committed to caring that products and services being offered are not misused for any type of financial crime like money laundering, terrorism financing and proliferation financing.		
Consequences	Severe International Sanctions: Non-compliant nations face gray-listing or black-listing by the FATF. Loss of Correspondent Banking: Global institutions cut ties, cutting off a country's foreign trade access		
Inherent Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Mitigation Measure(s)	The bank has low appetite to financial crime risk and we continuously improve and update our processes to ensure compliance with applicable laws. By defining clients and business activities for which we do not have appetite. The bank has implemented transparent standards and reserve the right to reject any client, payment, or business that is not consistent with our risk appetite		
Residual Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Current Residual Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Comments	The bank has implemented transparent standards and reserve the right to reject any client, payment, or business that is not consistent with our risk appetite.		
Risk 4	Market Risk		
Risk Origin	External Factors		
Risk Area	Macro-economics		
Risk Sub-area	N/A		
Description	Market risk refers to the potential for financial loss arising from adverse movements in market variables, including interest rates, foreign exchange rates, commodity prices, equity prices, and credit spreads.		
Consequences	Increased borrowing costs: Rising interest rates elevate debt service expenses. Stifled capital investment: Market volatility discourages long-term business projects.		
Inherent Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Mitigation Measure(s)	The bank is primarily exposed to market risk through the interest rate sensitivity of its marked-to-market investment portfolio, and, in exceptional circumstances, through non standard or emergency interventions aimed at addressing financial or price instability.		

	Reflecting our low-risk appetite in this area, the bank adopts a prudent and disciplined approach to market risk Management.		
Residual Risk	Likelihood	Impact	Severity
	1 - Unlikely	2 - Low	2 - Low
Current Residual Risk	Likelihood	Impact	Severity
	1 - Unlikely	2 - Low	2 - Low
Comments	This approach is guide by our investment strategy, anticipated return, prevailing market conditions and the broader dynamics of the bank balance sheet, ensuring that market risk is effective controlled in alignment with our overall risk tolerance.		
Risk 5	Fraud and Corruption Risk		
Risk Origin	Project Related		
Risk Area	Integrity		
Risk Sub-area	N/A		
Description	Fraud and corruption risk is the probability of financial loss, legal penalties, or reputational damage caused by intentional deception, dishonesty, or the abuse of entrusted power for private gain.		
Consequences	Damaged brand equity: Customers abandon untrustworthy brands for compliant competitors. Eroded shareholder value: Public exposure triggers sharp stock price declines.		
Inherent Risk	Likelihood	Impact	Severity
	1 - Unlikely	3 - Medium	3 - Low
Mitigation Measure(s)	The bank takes all allegations of suspected fraud or corruption very seriously and responds fully and fairly as set out in our Human Resources Policies and Guidelines		
Residual Risk	Likelihood	Impact	Severity
	1 - Unlikely	3 - Medium	3 - Low
Current Residual Risk	Likelihood	Impact	Severity
	1 - Unlikely	3 - Medium	3 - Low
Comments	The bank takes all allegations of suspected fraud or corruption very seriously and responds fully and fairly as set out in our Human Resources Policies and Guidelines		
Risk 6	Conflict of interest		
Risk Origin	Project Related		
Risk Area	Integrity		
Risk Sub-area	N/A		
Description	Conflict of interest risk is a type of corruption risk that occurs when an individual's personal or financial relationships compromise their professional obligations, leading to biased decision-making that harms the organization.		
Consequences	Destroyed investor confidence: Public disclosure triggers stock sell-offs and severely damages brand reputation. Devastating legal penalties: Regulatory bodies impose heavy fines for breaches of fiduciary duty		
Inherent Risk	Likelihood	Impact	Severity
	1 - Unlikely	2 - Low	2 - Low
Mitigation Measure(s)	Annual Declarations and Independent Audits.		
Residual Risk	Likelihood	Impact	Severity
	1 - Unlikely	1 - None	1 - Low
Current Residual Risk	Likelihood	Impact	Severity
	1 - Unlikely	1 - None	1 - Low
Comments	Mandate annual declarations: Require all key employees to sign comprehensive financial disclosure forms.		

D.2. Report risk incidents

If any risk (previously identified or not) has materialized, please capture it here as a risk incident.

(this section is confidential)

E. FINANCIAL INFORMATION

E.1. GCF financing

In addition to the financial report in the annex, update the table with relevant GCF financial data for each country and instrument, including amounts and allocation percentages.

Country	Instrument	Currency (as per FAA)	Committed Amount	Disbursed Amount	Expenditure (reporting year)	Cumulative Expenditure	Mitigation	Adaptation
Tanzania	Grants	USD	2,377,968	4,253,700	1,353,687	1,875,732	0%	100%
Tanzania	Loans	USD	11,523,328	52,500,000	40,846,274	40,976,672	0%	100%
Total		USD	13,901,296	56,753,700	42,199,961	42,852,404	N/A	N/A

E.2. Co-financing

Please populate the table with relevant Co-financing data for each Co-financier and instrument, including amounts and allocation percentages.

Co-financier	Instrument	Currency (as per FAA)	Committed Amount	Disbursed Amount	Expenditure (reporting year)	Cumulative Expenditure	Mitigation	Adaptation
CRDB BANK PLC	Loans	USD	0	75,000,000	100,461,278	75,000,000	0%	100%
Total		USD	0	75,000,000	100,461,278	75,000,000	N/A	N/A

E.3. Additional Finance Mobilised Beyond Approved Co-financing

Report the realised (cumulative value) and/or expected volume (Final Target) of private/public finance leveraged as a result of GCF involvement in the investment, in addition to and beyond any co-financing originally committed at approval. This datapoint shall be reported separately from official co-financing figures and is intended to capture the catalytic effect of GCF investments and support institutional learning.

GCF Policy: <https://www.greenclimate.fund/sites/default/files/document/policy-cofinancing.pdf>

Institution Type (public/private)	Instrument	Currency	Cumulative Value	Final Target (estimation)
Private	In-kind	USD	0	0
Total		USD	0	0

F. ENVIRONMENTAL & SOCIAL SAFEGUARDS, GENDER, and INDIGENOUS PEOPLES

This section provides an update against the ESS standards agreed as part of the Environmental and Social Action Plan (ESAP) and Environmental and Social Management Framework (ESMF), as well as Environmental and Social Management System (ESMS), Environmental and Social Impact Assessment (ESIA), Environmental and Social Management Plan (ESMP), Indigenous Peoples Plan (IPP), Indigenous Peoples Plan Framework (IPPF), Resettlement Action Plan (RAP), Resettlement Policy Framework (RPF) when applicable.

F.1. progress on key challenges and updates regarding Environmental and Social Safeguards

Key Environmental and Social Changes

Have there been any changes in the key environmental and social risks and impacts? If you tick 'Yes,' please provide further information.

Yes ☐ No ☒

Environmental and Social Safeguarding Updates

Have there been any change/update on environmental and social safeguarding? you tick 'Yes,' please provide further information.

Yes ☐ No ☒

F.2. Compliance with laws and regulations applicable to ESS. Gender and Indigenous Peoples.

Have there been any changes or updates regarding compliance with applicable laws and regulations of the country, as well as the relevant conditions or covenants under the FAA?

Yes ☐ No ☒

F.3. ESS standards implementation progress

Does this reporting period include any ESS standards-related activities or updates?

Yes ☒ No ☐

If you tick 'Yes', please provide further information to report on the progress made in complying with the requirements of the relevant ESS standards that were triggered during the approval of the funding proposal and during the reporting period, if any; and the GCF Indigenous Peoples Policy, if relevant, describing achievement and specifying details outlined in the tables below.

Activities implemented during the reporting period, including monitoring

During the reporting period, CRDB Bank continued implementation of the Environmental and Social Management System (ESMS) under FP179 TACATDP through environmental and social screening, categorization, due diligence, and monitoring of eligible sub-projects. Environmental and Social Due Diligence (ESDD) and ESS assessments were completed and disclosed for climate adaptation investments supporting post-harvest loss reduction, food security enhancement, and agricultural value addition, including maize milling facilities, grain storage infrastructure, cereal processing facilities, wheat silo complexes, and rice storage warehouses. The assessments reviewed compliance with applicable national environmental legislation, IFC Performance Standards, and GCF Environmental and Social Safeguards requirements. Monitoring activities included review of environmental permits and approvals, implementation of Environmental and Social Management Plans (ESMPs), occupational health and safety measures, labour and working conditions, stakeholder engagement processes, grievance redress mechanisms, emergency preparedness arrangements, and community health and safety measures. Capacity support was also provided to sub-project sponsors to strengthen environmental and social performance and compliance with agreed mitigation measures.

Outputs during the reporting period

1. Environmental and social screening and categorization completed for eligible TACATDP sub-projects. 2. ESDD and ESS reports prepared, disclosed, and submitted for qualifying subprojects financed under the programme. 3. Environmental and social mitigation measures integrated into financing conditions and Environmental and Social Action Plans where applicable. 4. Monitoring and supervision activities conducted to assess compliance with environmental, social, occupational health and safety, and stakeholder engagement requirements. 5. Grievance redress mechanisms maintained and communicated to project stakeholders. 6. Continued integration of gender considerations into project appraisal, implementation, and monitoring processes. 7. Compliance with national environmental permitting requirements and GCF ESS requirements verified during due diligence and monitoring.

Key environmental, social and gender issues, risks and impacts addressed during implementation

The programme addressed environmental and social risks associated with construction and operation of agricultural processing, storage, and value-addition infrastructure. Key issues assessed and managed included occupational health and safety risks, construction-related disturbances, waste management, resource efficiency, pollution prevention, emergency preparedness, labour and working conditions, contractor management, and community health and safety. Due diligence and monitoring activities also reviewed stakeholder engagement practices, operation of grievance redress mechanisms, compliance with environmental permits, and implementation of mitigation measures identified through ESDD and ESMP processes. Gender considerations continued to be integrated through promotion of equitable access to climate adaptation technologies, finance, and agricultural value-chain opportunities for women and vulnerable groups. Monitoring conducted during the reporting period did not identify any significant environmental or social incidents, fatalities, major grievances, involuntary resettlement issues, Indigenous Peoples impacts, or material non-compliance with GCF Environmental and Social Safeguards requirements. Identified environmental and social risks remain site-specific, manageable, and subject to ongoing monitoring and implementation of agreed mitigation measures.

Any pending key environmental, social and gender issues needing accredited entity's actions and GCF attention

No material environmental, social or gender issues requiring specific GCF intervention were identified during the reporting period. Ongoing actions include continued monitoring of implementation of ESMP commitments, verification of compliance with permit conditions, strengthening environmental and social reporting by subproject sponsors, and follow-up on Environmental and Social Action Plans where applicable. CRDB Bank will continue regular supervision of financed subprojects to ensure continued compliance with GCF ESS requirements and national regulatory obligations.

Remarks/Notes

Environmental and social performance under TACATDP remains satisfactory. Environmental and social risk management continues to be implemented through CRDB Bank's ESMS, supported by project-level ESDD assessments, monitoring activities, stakeholder engagement mechanisms, and grievance management procedures. Environmental and social supervision will continue throughout programme implementation.

F.4. Sub-projects information

Have any subprojects been implemented?

Yes ☒ No ☐

Title of the sub-project

Construction of a Milling Plant for Maize Value Addition to Enhance Food Security

ESS management plan/instrument in place

Title of the sub-project	Construction of a Milling Plant for Maize Value Addition to Enhance Food Security
Environmental and Social Due Diligence (ESDD), Environmental Impact Assessment (EIA) approvals, Environmental and Social Management Plan (ESMP), Occupational Health and Safety procedures, Grievance Redress Mechanism (GRM), and monitoring requirements.	
Stakeholder engagement plan in place	
Stakeholder engagement mechanisms were maintained through consultations with local authorities, workers, contractors, neighbouring communities, and regulatory agencies. Information on project activities, grievance channels, occupational health and safety requirements, and environmental management measures was made available to relevant stakeholders. Community concerns, where raised, were addressed through established grievance management procedures and routine engagement with project representatives.	
Activities/engagement conducted with Indigenous peoples	
Not applicable. No Indigenous Peoples meeting the criteria of the GCF Indigenous Peoples Policy were identified within the project area during screening and due diligence activities.	
Key environmental, social and gender issues, risks and impacts addressed during this reporting period	
Key issues addressed included occupational health and safety, construction-related impacts, dust and noise generation, waste management, labour and working conditions, emergency preparedness, contractor management, stakeholder engagement, and community health and safety. Gender considerations were incorporated through equal employment opportunity commitments and non-discrimination measures. Monitoring confirmed implementation of mitigation measures and compliance with applicable environmental and social requirements.	
Any pending key environmental, social and gender issues needing accredited entity's actions and GCF attention	
No material environmental, social or gender issues requiring GCF intervention were identified. Continued monitoring of ESMP implementation, occupational health and safety performance, contractor compliance, and environmental permitting conditions will be maintained throughout implementation.	
Title of the sub-project	Construction of Silo Complex for Wheat Value Addition by Flying Fox Milling Company Limited to Enhance Food Security.
ESS management plan/instrument in place	
ESDD Report, Environmental Impact Statement/EIA documentation, ESMP, Occupational Health and Safety procedures, stakeholder engagement arrangements, emergency response procedures, and GRM.	
Stakeholder engagement plan in place	
Stakeholder engagement was undertaken with local government authorities, employees, contractors, surrounding communities, and relevant regulatory institutions. Stakeholder concerns were captured through consultations and grievance channels. Engagement focused on construction activities, environmental controls, workplace safety, and community health considerations.	
Activities/engagement conducted with Indigenous peoples	
Not applicable. No Indigenous Peoples were identified within the project area consistent with GCF Indigenous Peoples Policy screening requirements.	
Key environmental, social and gender issues, risks and impacts addressed during this reporting period	
Monitoring focused on construction safety, dust and noise management, waste management, labour conditions, contractor management, emergency preparedness, and stakeholder engagement. Gender considerations included equal	

Title of the sub-project	Construction of a Milling Plant for Maize Value Addition to Enhance Food Security
opportunity employment and prevention of workplace discrimination. Environmental risks remained localized and manageable through implementation of mitigation measures.	
Any pending key environmental, social and gender issues needing accredited entity's actions and GCF attention	
No significant unresolved environmental or social issues were identified. Continued supervision will focus on implementation of environmental and social mitigation measures, occupational health and safety performance, and compliance with applicable permit requirements.	
Title of the sub-project	Support to Address Post-Harvest Losses Through Value Addition of Maize and Other Cereals to Enhance Food Security by Cereals and Other Produce Board (CPB) from Smallholder Farmers.
ESS management plan/instrument in place	
ESDD Report, ESMS screening documentation, associated facilities review, grievance mechanism, monitoring procedures, and compliance verification of relevant environmental approvals for associated storage and milling facilities.	
Stakeholder engagement plan in place	
Stakeholder engagement was maintained with smallholder farmers, producer groups, warehouse operators, milling facilities, local authorities, and relevant government institutions. Engagement focused on fair procurement arrangements, grievance management, environmental compliance, and programme benefits for participating farmers.	
Activities/engagement conducted with Indigenous peoples	
Not applicable. Screening confirmed no Indigenous Peoples impacts requiring specific measures under the GCF Indigenous Peoples Policy.	
Key environmental, social and gender issues, risks and impacts addressed during this reporting period	
Key issues addressed included responsible procurement practices, labour and working conditions within associated facilities, occupational health and safety, storage management, stakeholder engagement, and equitable access for participating farmers. Gender considerations focused on inclusion of women farmers and equitable participation in programme benefits. Environmental risks remained low because financing supported procurement activities rather than new physical infrastructure.	
Any pending key environmental, social and gender issues needing accredited entity's actions and GCF attention	
No major environmental or social concerns requiring GCF attention were identified. Ongoing monitoring will continue to verify compliance of associated facilities with applicable environmental and social requirements and implementation of corrective actions where necessary.	

F.5. Implementation of the stakeholder engagement plan	
Were any actions undertaken to increase engagement of relevant stakeholders in the project, particularly regarding environmental, social, and gender elements?	Yes ☒ No ☐
Activities implemented during the reporting period	
During the reporting period, CRDB Bank continued implementation of the Stakeholder Engagement Plan (SEP) under FP179 through environmental and social due diligence processes, stakeholder consultations, borrower engagement, and project monitoring activities. Stakeholder engagement was undertaken during the preparation and disclosure of ESDD and ESS reports for eligible subprojects financed under TACATDP, including maize processing, wheat storage, and cereal value addition investments. Engagement activities involved project sponsors, smallholder farmers, local government authorities, sector regulators,	

workers, contractors, community representatives, and financial institution staff. Discussions focused on environmental and social risks and mitigation measures, occupational health and safety, labour and working conditions, grievance redress mechanisms, gender inclusion, climate adaptation benefits, and compliance with national environmental requirements and GCF safeguards. Stakeholder feedback was incorporated into environmental and social assessments and mitigation measures. CRDB also continued engagement with implementing partners and subproject sponsors to strengthen compliance with ESMS requirements and enhance awareness of environmental, social, and gender considerations throughout project implementation.	
Dates and venues of engagement activities	
Stakeholder engagement activities were conducted throughout 2025 as part of environmental and social due diligence, project appraisal, monitoring visits, and consultations undertaken for TACATDP sub-projects. Activities were conducted at project sites, borrower offices, local government offices, and through meetings involving vendors, regulators and community representatives in the respective project locations.	
Sex-disaggregated data on stakeholder engagement participants (male + female = total)	
Male = To be confirmed from engagement records Female = To be confirmed from engagement records	
Information shared with stakeholders	
Information shared with stakeholders included project objectives and expected climate adaptation benefits, environmental and social risks and mitigation measures, occupational health and safety requirements, grievance redress mechanisms, stakeholder rights and responsibilities, gender inclusion measures, environmental permitting requirements, labour and working conditions standards, and compliance obligations under CRDB's ESMS and GCF Environmental and Social Safeguards. Stakeholders were also informed about project implementation timelines, expected community benefits, and available channels for raising concerns or grievances.	
Outputs including issues raised and addressed during the reporting period	
Stakeholder engagement activities contributed to improved awareness and understanding of environmental, social, occupational health and safety, and gender requirements among project beneficiaries and sponsors. Environmental and social risks identified during consultations were incorporated into project-specific mitigation measures and Environmental and Social Management Plans where applicable. Key issues raised by stakeholders included occupational health and safety arrangements, environmental permitting requirements, waste management practices, employment opportunities, community health and safety, grievance management procedures, and inclusion of women and vulnerable groups in project benefits. These concerns were addressed through clarification of project commitments, implementation of mitigation measures, strengthening of grievance mechanisms, and integration of gender-responsive approaches into project implementation. The engagement process supported improved stakeholder participation, strengthened environmental and social risk management, enhanced transparency of project activities, and contributed to compliance with GCF Environmental and Social Safeguards requirements. No significant stakeholder grievances or unresolved concerns requiring escalation to GCF were reported during the reporting period.	
Remarks/Notes	
Stakeholder engagement activities remain on track and continue to be implemented through CRDB Bank's ESMS and project-level ESDD processes. Engagement has strengthened awareness of environmental, social, and gender requirements among project stakeholders and supported effective implementation of mitigation measures. No significant delays or stakeholder-related issues affecting project implementation were recorded during the reporting period.	

F.6. ESS forward planning and lessons learned	
Are there any planned ESS activities for the next reporting period or lessons learned to share from this period?	Yes ☒ No ☐
Provide planned activities on environmental and social safeguards for the next reporting period	

During the next reporting period, CRDB Bank will continue implementation of the Environmental and Social Management System (ESMS) for TACATDP in accordance with GCF Environmental and Social Safeguards requirements. Planned activities include environmental and social screening and due diligence for eligible subprojects, review of compliance with applicable environmental permits and approvals, monitoring of implementation of Environmental and Social Management Plans (ESMPs), and supervision of Environmental and Social Action Plans where applicable. CRDB will continue conducting environmental and social monitoring visits to financed subprojects to assess compliance with agreed mitigation measures, occupational health and safety requirements, labour and working conditions, stakeholder engagement commitments, grievance redress mechanisms, and community health and safety measures. Capacity-building activities for borrowers and project sponsors on environmental and social risk management will also continue. The Bank will maintain environmental and social reporting and disclosure requirements for eligible subprojects and continue integrating gender considerations into project appraisal, monitoring, and implementation processes. Stakeholder engagement activities will be undertaken throughout the reporting period to ensure continued participation of project beneficiaries and affected stakeholders.

Provide any success stories, good practices, or challenges, including those related to the engagement of Indigenous peoples and local communities, promoting Indigenous knowledge and benefits to Indigenous peoples and local communities

A key achievement during the reporting period was the successful integration of environmental and social risk management into the appraisal and monitoring of climate adaptation investments under TACATDP. The programme demonstrated effective application of CRDB Bank's ESMS through environmental and social screening, preparation of ESDD reports, stakeholder engagement, and monitoring of mitigation measures for agricultural processing and storage investments aimed at improving food security and reducing post-harvest losses. Stakeholder engagement activities enhanced awareness of environmental, social, occupational health and safety, and gender considerations among project sponsors and beneficiaries. The programme also promoted inclusion of women and smallholder farmers in climate adaptation investments, supporting equitable access to project benefits. No Indigenous Peoples meeting the criteria of the GCF Indigenous Peoples Policy were identified within the financed subproject areas during the reporting period. Continued stakeholder engagement and monitoring will ensure that vulnerable groups and local communities continue to benefit from programme investments while environmental and social risks remain effectively managed.

F.7. Grievance Redress Mechanism - confirmation & grievances

Please indicate whether the project can confirm the following statement:

Fully functional and operational Grievance Redress Mechanisms are in place, have been communicated to and are accessible by all stakeholders applicable to this project

☒ The accredited entity confirms the statement above at project-level, AE-level, and GCF-level grievance mechanisms.

☐ The accredited entity does not confirm the statement above

Have there been any grievances received during the reporting period?

Yes ☐ No ☒

N/A

F.8. Implementation of activities and actions agreed in the Gender Action Plan

During the year 2025 the programme demonstrated strong delivery through TZS 107.31 billion disbursed as direct loans to direct 1,023 borrowers, reaching 616,115 as total beneficiaries, including 58% women, while supporting climate-smart agriculture technologies such as efficient irrigation systems, post-harvest storage, crop processing for value addition, resilient seeds, mechanization and value-chain financing.

Are there GAP implementation activities or progress to report for this period?		Yes ☒ No ☐
<i>Summary on Activities and Actions agreed in the Gender Action Plan (max. 200 words)</i> <i>Provide a progress report on the gender action plan developed during project preparation stage for the reporting period. This will primarily be a report on activities undertaken and results achieved because of completion of an activity. Further, it should also indicate if the project is on track to achieving the intended outcome(s). The reporting should be done for activities, targets and indicators already set in the action plan including on vulnerable groups (youth, poor, female heads of households, etc.) as would have been identified in the gender analysis and action plan. If activities or targets are not achieved as per plan, reasons should be provided, and recourse action should be proposed. Please include reporting on any changes or deviations. Include a Report on implementation challenges and lessons learnt and how these will inform on-going actions and what action will be taken by when to address the challenges faced. Incorporate both quantitative data and qualitative reports on the performance of such actions, and on progress on actions identified.</i>		
GAP Activity		
Activity 1.1: Establishment of a dedicated credit line for CRDB ARA lending operations		
Indicator		
Volume of ARA Loans		
Rating of Indicator	GREEN (on track to be met)	
Baseline	0	
Target, including sex-disaggregation where applicable	40	
Annual progress update (Reporting Period)		
Atleast 58 percent number of women has been reached		
Cumulative progress update (Entire period)		
Atleast 58 percent number of women has been reached		
Budget	4,250,000	
Currency	USD	
Timeline (Planned completion of activity)	31 December 2025	
Responsibility		
CRDB Bank Plc		
Remarks/Notes		
CRDB Bank Plc		
GAP Activity		
Activity 1.2: Expand guarantee coverage to support ARA activities		
Indicator		
Volume of ARA Loans		

Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	40
Annual progress update (Reporting Period)	
Atleast 8 % number of women have been reached	
Cumulative progress update (Entire period)	
Atleast 8 % number of women have been reached	
Budget	250,000
Currency	USD
Timeline (Planned completion of activity)	31 December 2025
Responsibility	
CRDB Bank Plc	
Remarks/Notes	
CRDB Bank Plc	
GAP Activity	
Activity 1.3: Establishment of an insurance scheme dedicated to ARA for smallholder farmers	
Indicator	
Volume of ARA Loans	
Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	80
Annual progress update (Reporting Period)	
Vendors has already procured and system is under developement	
Cumulative progress update (Entire period)	
Vendors has already procured and system is under developement	
Budget	250,000
Currency	USD

Timeline (Planned completion of activity)	31 December 2025
Responsibility	
CRDB Bank Plc	
Remarks/Notes	
CRDB Bank Plc	
GAP Activity	
Activity 2.1: Development of an online interface and training support for the CRDB climate risks assessment tool	
Indicator	
Number of personnel	
Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	40
Annual progress update (Reporting Period)	
- The first prototype of the climate assessment tool was developed in November 2025. - The second version of the climate assessment tool (demo version) was completed in March 2025.	
Cumulative progress update (Entire period)	
- The contract signature and inception report were received in July 2024. - Training workshop reports on climate impact assessment were completed in October 2024.	
Budget	250,000
Currency	USD
Timeline (Planned completion of activity)	31 December 2025
Responsibility	
CRDB Bank Plc and Sustainable Solution for Africa (SSA)	
Remarks/Notes	
Sustainable Solution for Africa (SSA)	
GAP Activity	
Activity 2.2: Customer capacity building on adaptation technologies and business development	
Indicator	

Number of customers	
Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	40
Annual progress update (Reporting Period)	
• Baseline studies on climate change and climate variability were conducted in 2025 to map key actors and adaptation solutions for inclusion in the activities program; the report is available. • Four (4) fact-finding mission studies on identified value chains with high climate-resilience potential, practices, and technologies were conducted in 2025.	
Cumulative progress update (Entire period)	
Preparation of a comprehensive delivery timeline was completed in 2024.	
Budget	100,000
Currency	USD
Timeline (Planned completion of activity)	31 December 2025
Responsibility	
CRDB Bank Plc, CRDB Foundation and SUGECO	
Remarks/Notes	
CRDB Foundation and SUGECO	
GAP Activity	
Activity 2.3: Tailored TA for the integration of climate risks assessments in extension service programme	
Indicator	
Number of personnel	
Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	40
Annual progress update (Reporting Period)	
• Outcome reports, documenting key results, outcomes, and lessons learned from the assignment workshops, were successfully provided for 2024 and 2025. • Training manuals were presented in both English and Kiswahili for the trainings conducted in 2024 and 2025.	
Cumulative progress update (Entire period)	

- A detailed implementation plan with timelines for the assignment was successfully provided for the three years: 2024, 2025, and 2026.
- Training documents, manuals, materials, and knowledge products for CRDB staff were successfully provided for each training session.

Budget	100,000
Currency	USD
Timeline (Planned completion of activity)	31 December 2025
Responsibility	
CRDB Bank Plc and Tress Consultancy	
Remarks/Notes	
Tress Consultancy	

GAP Activity	
Activity 2.4: Capacity building for the establishment of the new insurance parametric programme	
Indicator	
Number of Personnel	
Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	40
Annual progress update (Reporting Period)	
Consultant were able to deliver all deliverable with no outstanding.	
Cumulative progress update (Entire period)	
Consultant were able to deliver all deliverable with no outstanding.	
Budget	60,000
Currency	USD
Timeline (Planned completion of activity)	31 December 2025
Responsibility	
CRDB Bank Plc and PULA Advisory	
Remarks/Notes	
PULA Advisory	

GAP Activity	
Activity 2.5: Dedicated legal and financial TA including support for sourcing	
Indicator	
Number of personnel	
Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	40
Annual progress update (Reporting Period)	
Legal framework report submitted 22 may 2025.	
Cumulative progress update (Entire period)	
Legal framework report submitted 22 may 2025.	
Budget	30,000
Currency	USD
Timeline (Planned completion of activity)	31 December 2025
Responsibility	
CRDB Bank Plc and Dentos Legal EALC	
Remarks/Notes	
Dentos Legal EALC	

GAP Activity	
Activity 2.6.A: Support for the implementation of the Tanzania's National Climate Change implementation	
Indicator	
Number of participants	
Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	40
Annual progress update (Reporting Period)	

A detailed work plan was provided by VPO for the year 2024/2025, with a total amount of USD 100,000 allocated and disbursed for the implementation of activities as per the approved work plan and report for the year ended 2024/2025 available

Cumulative progress update (Entire period)

A detailed work plan was provided by VPO for the year 2024/2025, with a total amount of USD 100,000 allocated and disbursed for the implementation of activities as per the approved work plan and report for the year ended 2024/2025 available. In December 2025, VPO provided the work plan for the 2025/2026 year and disbursed an additional USD 200,000.

Budget	100,000
Currency	USD
Timeline (Planned completion of activity)	31 December 2025
Responsibility	
CRDB Bank Plc and Vice President Office (VPO)	
Remarks/Notes	
Vice President Office (VPO)	

GAP Activity

Activity 2.7: Policy intervention and support for the ministry of agriculture and development of Agriculture Adaptation Routine Data System (AARDS)

Indicator

Number of Stakeholders

Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	40

Annual progress update (Reporting Period)

The parties shall meet at least once per calendar year to assess the implementation and achievements of the MoU and the meeting was held on late November 2025.

Cumulative progress update (Entire period)

The parties agree to comply with and cooperate on their respective activities as described in the programme.

Budget	185,000
Currency	USD
Timeline (Planned completion of activity)	31 December 2025

Responsibility	
CRDB Bank Plc and Ministry of Agriculture (MOA)	
Remarks/Notes	
Ministry of Agriculture (MOA) and BACAS	

GAP Activity	
Activity 2.8: Support to the Tanzania Meteorological Authority for climate information services for agriculture and water resources monitoring	
Indicator	
Number of stakeholders	
Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	40
Annual progress update (Reporting Period)	
• The Inception Report was submitted in August 2025. • The User Requirements Document was submitted in October 2025. • The Software Design Document was submitted in October 2025. • The System Architecture was completed in October 2025. • The	
Cumulative progress update (Entire period)	
• The Inception Report was submitted in August 2025. • The User Requirements Document was submitted in October 2025. • The Software Design Document was submitted in October 2025. • The System Architecture was completed in October 2025. • The	
Budget	100,000
Currency	USD
Timeline (Planned completion of activity)	31 December 2025
Responsibility	
CRDB Bank Plc and Meteorological Authority (TMA)	
Remarks/Notes	
Meteorological Authority (TMA) and Multics system Ltd.	

GAP Activity	
Activity 2.9: Support to the Tanzania Insurance Regulatory Authority for further development of crop parametric insurance in Tanzania	
Indicator	
Number of stakeholders	
Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	40
Annual progress update (Reporting Period)	
Current the procurement process is on progress to acquire vendor to support parametric insurance.	
Cumulative progress update (Entire period)	
Current the procurement process is on progress to acquire vendor to support parametric insurance.	
Budget	50,000
Currency	USD
Timeline (Planned completion of activity)	31 December 2025
Responsibility	
CRDB Bank and Tanzania Insurance Regulatory Authority (TIRA)	
Remarks/Notes	
Tanzania Insurance Regulatory Authority (TIRA)	

GAP Activity	
Activity 2.10: Support to the Financial Sector Deepening Trust (FSDT) for the integration of climate risks into financial sector	
Indicator	
Number of stakeholders	
Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	40
Annual progress update (Reporting Period)	

• The Inception Report was received in January 2026.	
Cumulative progress update (Entire period)	
• The Inception Report was received in January 2026.	
Budget	75,000
Currency	USD
Timeline (Planned completion of activity)	31 December 2025
Responsibility	
CRDB Bank Plc and Financial Sector Deepening Trust (FSDT)	
Remarks/Notes	
Impact Africa Ltd	
F.9. Gender Action Plan implementation review	
Is the gender expert for the project/programme engaged to support the implementation of the gender action plan? If engaged previously, please advise if the gender expert has been retained by the project/programme, including plans to engage another expert if a previously engaged expert has left the project/programme.	Yes ☒ No ☐
<i>Yes, the gender expert has been actively engaged and retained to support the implementation of the Gender Action Plan (GAP).</i>	
Has the implementation of gender action plan/s being implemented according to Funding Activity Agreements and GCF's Updated Gender Policy? Please ensure that the budget is included in the reporting above if it was indicated in the approved or updated gender action plan.	Yes ☒ No ☐
<i>Yes, the budget allocated for the implementantion of the gender action plan/s being implemented according to Funding Activity Agreement and GCF's gender policy.</i>	
Are the planned activities, targets, indicators, timelines, etc. on track during the reporting period?	Yes ☒ No ☐
<i>Yes, the planned activities , targets, indicators , timelines etc are no track during the reporting period.</i>	
Were there any revisions of the approved GAP during the reporting period? Please submit the updated GAP in Annex section of this APR and ensure that the updated GAP has details on each change.	Yes ☐ No ☒

<i>There were no revision of the approved GAP during the reporting period</i>	
Are the reported results on track to contribute to meeting the sex-disaggregated targets for the direct beneficiaries in the funding proposal, if applicable?	Yes ☒ No ☐
<i>Yes, the reported results are on track to contribute to meeting the sex disaggregated for the direct beneficiaries in the funding proposal.</i>	
Has the project/programme experienced any implementation challenges that affect gender-related activities? If yes, please include lessons learnt and how they are informing ongoing actions.	Yes ☐ No ☒
<i>No, the project /programme has not experienced any implementantion challenges that affect gender related activities.</i>	
Were there any best practices identified, or case studies prepared on benefits/activities undertaken as agents of action by women and the female heads of households during the reporting period? Please share any case studies in the text boxes or in the Annex section of the APR.	Yes ☐ No ☒
<i>No, there were no new formal case studies prepared or distinct best practices codified regarding women and vulnerable groups as agents of action during this specific reporting period.</i>	
Provide planned activities on gender elements for the next reporting period	
<i>Planned activities on the gender element for the next reporting period will follow the approved GAP</i>	

G. ANNEXES (UPLOADED)
Annex 1: GHG emission reduction calculation methodology (for projects reporting GHG emission reductions) and details on the calculations of the annual and cumulative value.
No annexes provided.
Annex 2: Communication and visibility material
File Name: TACATDP FLYER.pdf File Name: CAP&FLAG_APROVED.pdf File Name: TACATDP Round Neck T-shirt.jpg
Annex 3: List of grievances received
No annexes provided.
Annex 4: Procurement information
File Name: Procurement_2025.xlsx
Annex 5: Updated implementation timetable for the Funded Activity for the following year
File Name: UPDATED TACATDP IMPLEMENTATION PLAN 2026.xlsx
Annex 6: Updated Gender Assessment and/or Action Plan
File Name: CRDB - Gender Action Plan VDEF - Updated.docx
Additional Annexes (if applicable)
No annexes provided.

