



# Portfolio De-risking & Adaptation Investment Pipeline

CRDB Bank is a strategic partner for GCA's mandate to mainstream adaptation and de-risk climate-vulnerable portfolios. As Tanzania's largest commercial bank and the only GCF-accredited commercial bank in the country, CRDB plays a leading role in scaling climate finance. It holds 45% of agricultural lending nationally and operates regionally in the DRC, Burundi, and soon Dubai. GCA partnered with CRDB under the Africa Adaptation Acceleration Program (AAP) to ensure that climate adaptation is integrated from the outset of the project. This collaboration represents a strategic shift in mobilizing private sector engagement, directing investments towards climate-resilient development and embedding climate risk considerations into investment decision-making and credit practices.

# Adaptation Need

Despite the availability of funds and financing facilities, there is a significant technical and decision-making gap. The bank lacks sufficient technical capacity to systematically identify, evaluate, and support adaptation-focused SMEs. Tanzania’s climate vulnerability such as floods, droughts, and shifting rainfall patterns, poses a material threat to CRDB’s key sectors, including agriculture, infrastructure, and tourism. However, these risks are not currently integrated into the financial decision-making or risk pricing of CRDB. This gap between the funding facility’s mandate and the bank’s technical capacity hinders the ability of the bank to invest effectively toward climate-resilient businesses.

# GCA’s Added Value

GCA will support CRDB through a targeted technical assistance program focused on de-risking the bank’s portfolio, strengthening institutional capacity, and developing a pipeline of adaptation investments. This includes assessing exposure to physical and transition climate risks across CRDB’s lending portfolio, identifying climate-resilient investment opportunities, and building staff capacity through tailored training and the integration of GCA’s Adaptation Finance Masterclass.

Total Investment Value Influenced

N/A

Beneficiaries

N/A

IFI Implementation period

2024 - 2030

Program

Adaptation Finance

Partners

Cooperative and Rural Development Bank

Status

In progress

Countries





## PROJECT GOALS

### Mainstreaming Adaptation and Resilience

GCA's support to CRDB aims to mainstream climate adaptation and resilience across the investment cycle. Through climate risk assessments, stress testing, and targeted training such as the Adaptation Finance Masterclass, climate resilience will be mainstreamed into the bank's credit decisions and product design. This approach enables more climate-informed, cost-effective lending aligned with national adaptation goals, while ensuring green bond proceeds are deployed toward scalable, high-impact adaptation investments.

### Expected Outcomes

Strengthened capacity within CRDB to identify, monitor, and manage climate-related financial risks.

Integration of climate risks into CRDB's institutional risk framework and financial decision-making.

Development of a climate-informed investment pipeline, with a focus on de-risking and scaling adaptation investments.

Enhanced resilience of CRDB's portfolio to climate shocks, contributing to long-term financial sustainability and national climate goals.

## TIMELINE

# Project status

Technical Assistance Preparation

GCA Support Implementation

GCA Support Completion

Monitoring

## FINANCE

# Project Investment Value

Total Investment Value  
N/A

IFI INVESTMENT VALUE

N/A

OTHER INVESTMENT  
VALUE

N/A

IFI partners



Cooperative and  
Rural Development  
Bank

GENERAL MEDIA INQUIRIES

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