

Guardian News

Volume 17 | June 2025



Message From Our Deputy General Manager

Dear Valued Customer,

As we share with you this latest edition of our Bank's newsletter, I would like to take a moment to express our heartfelt gratitude for your continued loyalty and partnership. At a time when the global and local economic landscapes are evolving rapidly, shaped by technological advancements, climate considerations and the drive for greater resilience - your unwavering support continues to be the foundation of our progress.

This edition marks a significant chapter in our journey, with the opening of our 10th branch in Langata, a major milestone in our commitment to making banking more accessible and convenient for you. In a separate celebration, we honored the exceptional contributions of our staff during the Annual Awards Ceremony. Their dedication and hard work continue to drive our success, as reflected in the strong balance sheet we maintain. Our sincere appreciation to the entire team for their consistent commitment and invaluable service.

In the face of both domestic and global economic headwinds, the Bank has continued to demonstrate agility and adaptability. In the local economy, the reduction in interest rates and easing inflation have created a more favorable environment for borrowers and businesses, supporting economic activity. However, like many other economies, Kenya continues to face pressures from global factors such as fluctuating commodity prices and shifting trade dynamics. Our strategic focus on stability, prudent risk management and innovation has enabled us to navigate these uncertainties effectively. We remain strong, supported by robust capital and liquidity buffers with proactive provisions for expected credit losses - ensuring our resilience and capacity to weather external challenges while positioning ourselves for sustained growth.

Beyond numbers, beyond transactions, we believe that banking is about people, about dreams realized and futures secured. It is about fostering meaningful connections and making a tangible difference in the communities we serve. This conviction is reflected in the newsletter which brings you insights and articles that speak to the heart of who we are, not just as a financial institution, but as a partner invested in your well-being and growth. From tips on managing cash flow during uncertain times, understanding climate risk and protecting yourself from digital fraud, to personal growth topics such as conquering procrastination, discovering your passions and the value of slowing down in a fast-paced world - the content is a reflection of our care for you, in every sense of the word.

Aligned with the vision that communities are at the essence of what we do, we remain steadfast in supporting sustainable development and fostering well-being for all. This year, our CSR focus is centered on the theme 'Partnerships for Accelerating Sustainable Development and Climate Solutions,' with initiatives emphasizing climate resilience, sustainability education and access to clean water - which are all deeply rooted in our commitment to the UN's Sustainable Development Goals (SDGs). Complementing these efforts, we continue to nurture community spirit through family-friendly events, from children's fun days and Christmas celebrations to special observances like International Women's Day - celebrating the strength and diversity of those we serve. Through these combined endeavors, we aim to drive lasting positive change - strengthening communities and promoting sustainability for generations to come.

As we look ahead, we remain dedicated to being a Bank that stands with you - responsive to your needs, resilient in uncertain times and ready to grow with you in every season of life. Together, we will continue navigating challenges with courage, seizing the opportunities that lie ahead and celebrating milestones with gratitude, driving prosperity for all.

Thank you for being part of our story. Here is to the journey ahead - stronger together.

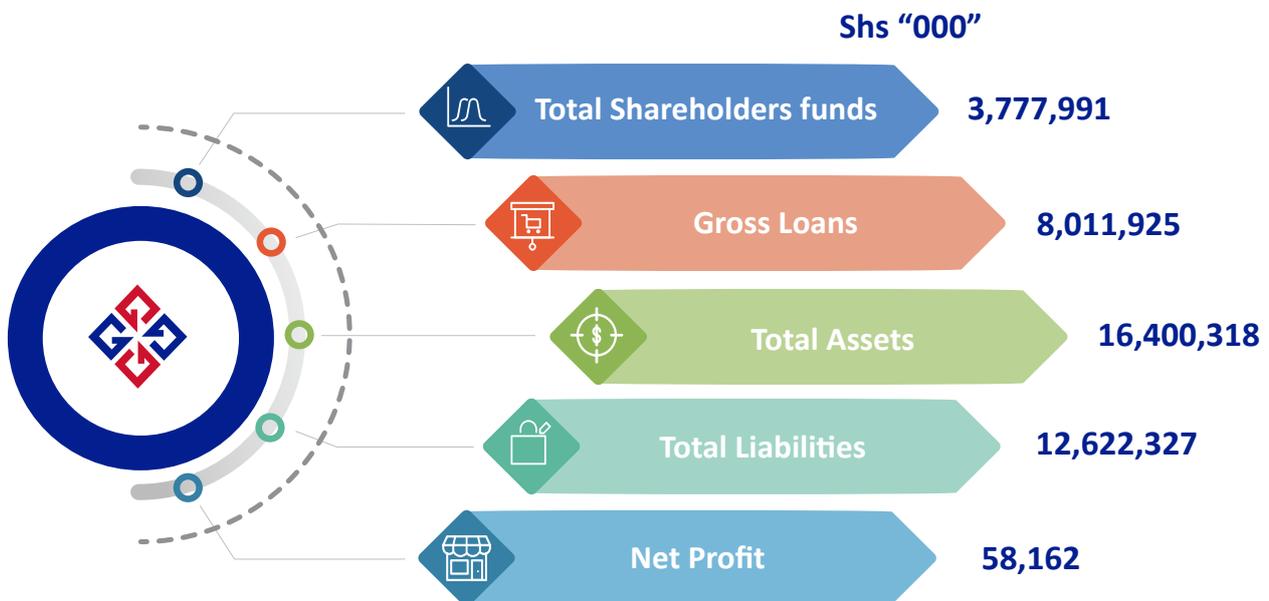
With Warm Regards,
Lorraine Carneiro.

Board of Directors and Senior Management

Chairman
Executive Director
Non-Executive Director
Independent Non-Executive Director
Independent Non-Executive Director
Independent Non-Executive Director
Independent Non-Executive Director
Chief Executive Officer
General Manager
Deputy General Manager

Mr. Vasant K. Shetty
Mr. Hetul Chandaria
Mr. Bhavnish Chandaria
Mr. Raj Sahi
Mr. Ajay Shah
Dr. Samson Ndegwa
Brig (Rtd.) Wilson A. C. Boinett
Mr. Narayanamurthi Sabesan
Mr. K.R. Sahasranaman
Ms. Lorraine Carneiro

Financial Highlights - Unaudited Financials as at 31st March 2025



Employee of Quarter 1 2025



Mr. Bhupen Parmar
Nyali Branch



Have you joined us on WhatsApp?

To receive offers, updates and news from the Bank, simply save the WhatsApp number on the phone which you have registered with the Bank.

Winners for the Year 2024 – Ceremony Held in January 2025



**Best Branch
Westlands Branch**



**Runner - Up Branch
Mombasa Branch**



**Best Manager
Ms. Uba Shakombo - Ngong Road Branch**



**Head Office Staff Of The Year
Mr. Bryan Tetea - Strategy Department**



A New Chapter Begins in Langata

On 3rd March 2025, Guardian Bank marked an exciting milestone with the opening of our 10th branch at Swaminarayan Nagar Complex along Langata Links Road, Nairobi.

This new addition reflects our continued efforts to bring banking



services closer to our customers and enhance convenience where it matters most.

We are thrilled to expand our presence in Langata and invite customers to experience seamless, personalized banking in a modern and welcoming environment.



How to Protect Yourself from Digital Banking Fraud

In today's digital world, digital banking offers convenience - but it also brings new risks. Cybercriminals are constantly finding new ways to target bank customers, from phishing e-mails to fake banking Apps. With a few simple habits, you can protect yourself and your money.

Here are five key steps to stay safe while banking online:

1. Use Strong, Unique Passwords

A strong password is your first line of defense. Avoid using easy-to-guess passwords like your birthday or "123456." Instead, create complex passwords using a mix of letters, numbers and special characters. Also, use different passwords for different accounts. Consider using a trusted password manager to safely store and generate strong passwords for you.

2. Enable Two-Factor Authentication (2FA)

Two-factor authentication adds an extra layer of security to your online banking. After entering your password, 2FA asks for a second piece of information - like an **One Time Password (OTP)** sent to your phone - to verify your identity. This makes it much harder for hackers to access your account, even if they know your password.



3. Watch Out for Phishing Scams

Phishing scams trick you into sharing personal information by pretending to be from a legitimate company - like your bank. Be cautious with e-mails, texts or phone calls asking for sensitive information. Always check the sender's address carefully, avoid clicking on suspicious links and never share your PIN, password or verification codes over email or phone.

4. Use Secure Wi-Fi Connections

Avoid logging into your bank account over public Wi-Fi networks, such as those in cafes, airports or malls. Public Wi-Fi can be unsecure, making it easy for hackers to intercept your information. Instead, use a secure home network or a trusted mobile data connection whenever you need to access online banking services.

5. Monitor Your Accounts Regularly

The earlier you spot unusual activity, the quicker you can act. Check your bank statements and mobile banking app regularly for any transactions you do not recognize. Many banks offer real-time transaction alerts; enabling these notifications can help you detect fraud immediately and take action.

By Nyali Branch

The Paradox of Choice: Freedom or Overwhelm?

In a world brimming with options, we often celebrate the freedom to choose. From the simplest decisions like what to eat for breakfast to the more complex ones like career paths or relationships, the abundance of choices is seen as a hallmark of modern life. Yet, as we navigate this sea of possibilities, we must ask ourselves: does more choice truly equate to more freedom, or does it lead to a paralyzing overwhelm?

Consider the classic example of a grocery store aisle filled with dozens of cereal brands. While the variety may seem appealing, research suggests that too many options can lead to decision fatigue. Shoppers may leave the store feeling unsatisfied, having spent more time deliberating than enjoying their purchase. This phenomenon extends beyond cereal; it permeates our lives, influencing everything from our social interactions to our career decisions.

The paradox of choice raises critical questions about the nature of happiness and fulfillment. Are we genuinely happier when we have more options or do we find greater satisfaction in simplicity and fewer choices? The concept of "satisficing" - a blend of satisfying and sufficing - suggests that rather than seeking the perfect option, we might find more contentment in choosing the first

option that meets our needs.

Moreover, the fear of making the wrong choice can lead to anxiety and regret. In a society that often equates success with the right decisions, the pressure to choose wisely can be overwhelming. This fear can stifle creativity and exploration, as individuals may hesitate to take risks or venture into the unknown.

As we reflect on our own lives, it is essential to consider how we approach choice. Are we curating our options to align with our values and goals or are we allowing the sheer volume of choices to dictate our paths? Perhaps the key lies in finding a balance - embracing the freedom to choose while also recognizing the value of simplicity and intentionality.

In a world where choice is abundant, let us not forget the power of restraint. Sometimes, the most profound freedom comes not from having endless options, but from knowing when to limit them. In this delicate dance between freedom and overwhelm, we may discover a deeper sense of clarity and purpose in our lives.

By Kisumu Branch



The Golden Account entitles you to various benefits and privileges while earning you a higher return on the balance held in the account.

The more you save the more you earn. Open your Golden Account today!

Account features include:

- No ledger fees
- Two free cheque books
- 1% p.a. bonus interest if minimum balance of Kes. 500,000 is maintained for a year
- One free bankers cheque per month for school fees payment

Terms and Conditions Apply.

My Experience with Compounding in Banking Terms

The first time I came across the concept of compound interest is when I opened my first savings account at Guardian Bank, Nakuru. At the time, I just wanted a safe place to keep the little money I earned from my part-time hustle, however, I quickly learnt that how I saved and how the bank calculated interest could significantly impact my future financial growth.

Most banks offer compound interest on savings and fixed deposit accounts. What this means for someone like me is that I do not just earn interest on my initial deposit - I earn interest on the interest as well. I remember feeling amazed when I saw my savings grow faster than I expected simply because the bank was compounding the interest quarterly.

However, the same principle applies in reverse when it comes to loans and this is where I had a reality check.

I once took a small mobile loan through an App, thinking I could clear it quickly, but delays happened and I did not realize how fast the interest was piling up. The bank (or lender) was charging interest on the balance, including unpaid interest. So, within a short time, I found myself owing much more than

I had borrowed. That experience taught me the other side of compounding - it can work against you if you are not careful.

From my experience, understanding how compound interest works has helped me and my friends make better financial decisions. I have learnt that starting to save early, even with small amounts, can make a big difference in the long term.

For example, if you start saving at 25 instead of 35, you give your money more time to grow and that time is where compounding truly shines.

The same goes for debt. I now make it a point to repay loans early, even if it is just small installments. Every shilling paid early reduces the interest I would pay over time.

In this journey of financial literacy, I have come to agree with the Chinese proverb: "The best time to plant a tree was 20 years ago. The second-best time is now." Whether you are saving for your future, paying off debt or investing, compound interest is a silent but powerful force, one that can either build you up or drag you down, depending on how you use it.

Written from my experience, *By Albert Langat.*



Letter of Credit

Seamlessly navigate international trade, secure transactions and build trust with partners worldwide. Let your business thrive with confidence, backed by our reliable letter of credit facility.

Quick feedback on approval and turnaround time

Highly competitive rates and commissions per quarter

Guardian Collect



Receive payments directly into your Guardian Bank account at ZERO COST and on a real time basis, from any of the three major mobile money wallets.

Cricket's Playbook - Strategies for Success in Career and Life

Cricket is a bat-and-ball sport played between two teams of 11 players. Originating in England, it has grown into a globally cherished game. With formats like Test, One Day and T20, it blends skill, strategy and teamwork, making it both thrilling and intellectually engaging. At its core, cricket is more than just a game. It is a lesson in life.

In 2003, at just 11 years, I watched my first cricket match, the World Cup final between Australia and India. Australia's strategy, precision and confidence captivated me. It was not just about runs or wickets; it was about resilience, adaptability and smart decision-making. That day, cricket became more than a sport, it became a life philosophy.

In the rhythm of life, where deadlines loom and personal challenges arise, the game of cricket offers profound insights into resilience, teamwork and strategy. Cricket is a masterclass in discipline, patience, adaptability and collective effort - qualities that are essential in both professional and personal spheres.

Below are few lessons for Work Life and Personal Growth:

Patience and Strategy: Thinking Long-Term

Test matches stretch over five days, requiring players to stay focused and think several steps ahead. A batsman may leave dozens of balls before playing a shot; a bowler may bowl over after over to build pressure.

Similarly, career success comes from long-term thinking, not shortcuts. Strategic planning, patience in execution and knowing when to act are key, whether it is managing a team, closing a deal or growing professionally. Like cricket, it is about playing the long game.

Resilience: Bouncing Back from Setbacks

Even the best cricketers face failure. A top batsman can get out for zero. A trusted bowler can be hit for consecutive boundaries. But what sets them apart is their ability to come back stronger.

The workplace and personal life offer the same story. Rejections, missed promotions or failed projects hurt, but resilience is what moves us forward. Like a player walking back to the crease, we must learn, adapt and try again with determination.

Teamwork and Leadership: Winning Together

Though cricket allows for individual brilliance, it is ultimately

a team sport. Bowlers depend on fielders, batsmen rely on partnerships and captains lead through vision and trust.

At work, collaboration drives success. No individual, no matter how skilled, can do it all alone. Leaders must empower teams, recognize every contribution and build environments where everyone can shine. Just as a match can be saved by the lower-order batsman, in organizations, it is often the quiet contributions that make the biggest difference.

Adaptability: Playing to Conditions

Cricketers must adapt constantly - to pitches, weather or opposition strategies. One day calls for aggressive batting; another demands defensive play. Bowlers must read the batsman and adjust.

In life and work, change is the only constant. Markets shift, roles evolve and technologies advance. Success lies in being flexible, responsive and open to new approaches, just like a cricketer adjusting to a tricky pitch.

Integrity: Character Over Glory

Cricket has long been known as the gentleman's game. Players are expected to uphold fairness, respect and honesty, even if it means accepting a tough decision or admitting an edge.

Likewise, integrity in professional life is non-negotiable. It shapes reputations and builds trust. Shortcuts may bring quick wins, but lasting success comes from doing the right thing, even when it is hard.

Final Over

Cricket has taught me how to live, work and lead.

It has shown me that life is not just about talent, it is about how you prepare, how you respond and how you treat those around you. Whether at the crease or in the boardroom, the principles are the same: stay focused, play with heart, support your team and hold yourself to high standards.

Because in the end, we are all playing our own innings and how we play matters. Sometimes it calls for aggression, other times for patience; a constant balancing act between chasing personal goals and achieving collective success. It reminds us that while talent is important, what truly counts is effort, strategy and the courage to rise each time we fall.

Whether at work or in life, we are all playing our innings. The question is, how wisely will we play it?

By Prakash Khetiya



Christmas Celebrations 2024

The festive season at Guardian Bank is always more than decorations and activities, it is about the spirit we bring to every interaction. As the year drew to a close, our teams across branches and head office embraced the joy of the season with warmth, creativity and unity. From cheerful decor that welcomed every customer with a smile, to engaging in-house festivities that reminded us of the strength of our shared culture, the celebrations became a heartfelt reflection of who we are: vibrant, connected and customer-focused. Each small moment of joy helped us wrap up the year on a high note, together.



Tamu Tamu Fun Day December 2024

Last Christmas season on 14th December 2024, creativity took centre stage as we welcomed young guests to our branches for a fun-filled, hands-on holiday experience. With a joyful buzz in the air, the children dove into a world of glitter, glue and imagination, turning everyday materials into festive masterpieces. From handmade tree ornaments to playful Christmas accessories, the little crafters brought the magic of the season to life in the most delightful ways. Their smiles lit up the room, reminding us all that the best gifts are the moments we share and the memories we make, especially when creativity leads the way.



Tamu Tamu Fun Day April 2025

Our recent Tamu Tamu Fun Day blended fun and purpose with an eco-friendly twist! In line with our CSR theme, children took part in creative activities that highlighted the importance of caring for the environment. The day was filled with games, learning moments and plenty of laughter. They also learned about the value of saving and those who brought money, deposited it into their Tamu Tamu accounts. With take-home gifts and happy faces all around, it was a joyful day that planted seeds of responsibility and fun in equal measure.



International Women's Day 2025 Celebrations

This year's International Women's Day at Guardian Bank was marked by heartfelt celebrations and a strong message of empowerment. In line with the global theme "For ALL women and girls: Rights. Equality. Empowerment," staff came together on Saturday, 8th March 2025, dressed in pink and purple, a vibrant tribute to the remarkable women within our Guardian Family and beyond.



Each year, Guardian Bank rallies behind a chosen Sustainable Development Goal (SDG) as part of our CSR promise. We championed two - Good Health and Well-Being and Climate Action, reflecting our belief that healthier lives and a healthier planet go hand in hand. Across the bank, teams embraced this mission wholeheartedly, implementing initiatives that brought these goals to life in our communities. In addition to the various activities documented in the previous edition of the newsletter, below are more initiatives carried out towards the end of last year.

Nakuru Branch

On 23rd November, the branch partnered with the National Blood Transfusion Centre, where the Bank sponsored a blood donations drive. The branch also held a CSR activity on Saturday 7th December where they visited the Ananda Marga Children's Home for the girl child where they donated health equipment, clothing, medicine and sanitary items, along with food items.



Kisumu Branch

Kisumu Branch conducted their CSR activity at St Peter's Church in Manyatta where they distributed Wheelchairs and crutches to the disabled and less fortunate members of the Manyatta Community. They also distributed dry grocery hampers to the residents.



Head Office, Biashara Branch, Ngong Rd. Branch and Mombasa Rd. Branch

In partnership, the Head Office, Biashara Branch, Ngong Rd. Branch and Mombasa Rd. Branch teams visited the Kenyatta National Hospital - paediatric oncology wards 1E and 3D, where they donated various medical equipment including wheelchairs, drip stands, pulse oximeters, thermoguns, infant weighing scales, height and weight scales, infant blood pressure machines and branded TVs with stands. In addition to the donations, the team brought joy to the children by spending time with them, sharing snacks and surprising them with soft toys. Each child received two or more toys, which brought great happiness to them. The visit was a humbling and gratifying experience for all involved.



Climate Risk Management: Why It Matters To You - and What You Can Do



In recent years, the effects of climate change have become impossible to ignore. From extreme weather events disrupting supply chains to rising temperatures affecting agriculture and real estate, the financial impact is hitting closer to home - for individuals, businesses and economies alike.

At Guardian Bank, we believe in preparing our customers not just for today, but for the risks and opportunities of tomorrow. That includes helping you understand climate related financial risks and how you can manage them.

Why Should You Care About Climate Risk?

Climate change is not just an environmental issue - it is a financial one. Here is how it can impact you:

- **Homeowners** may face rising insurance premiums or lower property values in climate-vulnerable areas.
- **Small businesses** may see supply chain disruptions, increased energy costs or regulatory shifts.
- **Investors** could be exposed to risks in carbon-intensive sectors.
- **Farmers and producers** may struggle with unpredictable weather patterns and water scarcity.

However it is not all bad news. The transition to a low-carbon economy brings new opportunities - green investments, renewable energy and sustainable financing options.

What Can You Do?

Managing climate risk starts with awareness, followed by action. Here are some practical steps you can take:

For Individuals:

• Green Your Home

Consider energy-efficient upgrades or switching to renewable power sources. These can reduce both your carbon footprint and long-term utility costs.

• Think Before You Invest

Ask your advisor about sustainable or ESG (Environmental, Social, Governance) investment options.

• Protect Your Assets

Review your insurance and emergency plans. Are they climate-resilient? Consider whether your property is vulnerable to flooding, fire or heatwaves.

For Businesses:

• Diversify Supply Chains

Relying on one region or supplier? Think about climate-resilient alternatives.

• Improve Resource Efficiency

Reduce water and energy use - small changes can lead to big savings and improved sustainability.

• Plan for Disruptions

Build contingency plans for weather-related disruptions, power outages or transportation delays.

• Invest in Resilience

Whether it is green infrastructure, climate-smart agriculture or solar installations, these investments pay off long term.

Together, Small Steps Lead to Big Change

Adapting to climate change does not require a radical overhaul overnight. But it does call for **intentional choices**. Taking one step today - towards energy efficiency, smarter investing or climate planning can protect your future and your finances.

Let us work together to build financial resilience in a changing world and face tomorrow with confidence.

Quote:

"We are the first generation to feel the effect of climate change and the last generation who can do something about it."

- Barack Obama

How Do I Know What I am Passionate About?

Passion is often described as a fire within, a powerful, driving force that lights up our lives and gives us a sense of purpose. Yet, for many, discovering what truly ignites that fire can feel confusing or distant. The question, "What am I passionate about?" is not always easy to answer. It rarely comes as a sudden revelation; instead, it usually unfolds slowly, quietly, like the gentle arrival of dawn.



Sometimes passion reveals itself in moments of deep focus when you lose track of time because you are fully immersed in an activity that feels meaningful. It could be the joy that comes from creating something new, the excitement of learning a skill or the satisfaction of helping others. Other times, passion emerges through exploration. It is okay if you do not find it right away. Trying out new hobbies, meeting different people or stepping outside your comfort zone can help you discover what truly resonates.

But passion is not only about feeling excited or energized. It is about a connection to something larger than yourself. It might be a cause that moves your heart, a form of expression that lets your creativity shine or a community where you feel seen and valued. Passion invites you to listen closely to that quiet inner voice beneath the noise, the one that

holds your deepest values and dreams. Remember, passion is not fixed. What excites you now might evolve as you grow and change. This means patience is essential. Give yourself grace to explore without judgment or pressure. Sometimes passion grows from small sparks, a fleeting interest, a quiet curiosity which when nurtured, blooms into something powerful.

So, how do you start? Begin by paying attention. Notice the moments that make you feel alive or curious. Reflect on what brings you joy or peace. Allow yourself to say "yes" to new experiences without fear of failure or judgment and do not be afraid to pause and ask yourself if what you are doing aligns with your true self.

Finding your passion is a journey; sometimes winding, sometimes slow, but always worth it. Embrace the process, stay open and trust that each step brings you closer to a life that feels meaningful and fulfilling.

Take the first step today: try something new, revisit an old interest, or simply set aside time to reflect on what lights you up. Your passion is waiting to be discovered and all it needs is your attention.

Conquer Procrastination



We have all been there - staring at a to-do list, knowing what needs to be done, yet somehow not doing it. Procrastination is not laziness; it is often overwhelm, fear or just the inertia of not starting. But the good news - tiny, intentional shifts can help you outsmart it.

Here are ten simple, science-backed strategies that make action easier and progress possible.

- * **Break It Down:** Big tasks? Split them into tiny steps.
- * **2-Minute Rule:** If it takes less than 2 minutes, just do it.
- * **Be Specific:** Vague goals stall action. Get clear.
- * **Time Yourself:** Try 25-minute work sprints with breaks.
- * **Cut Distractions:** Silence phones. Close tabs. Focus.
- * **Do the Hard Task First:** It frees up your mind.
- * **Reward Yourself:** Celebrate small wins.
- * **Just Begin:** Commit to 5 minutes - momentum follows.
- * **Mini Deadlines:** Create short, doable timelines.
- * **Team Up:** Share your goal. Stay accountable.

By Shupen Parmar



TAMU TAMU Junior Account

Give your child a head start in financial responsibility with our specially designed Children's Savings Account.

Applicable for children under 18 years and operated by parents or guardians, this account is a valuable tool to help instill the habit of saving from an early age.

Features:

- Minimum balance Kshs. 500/=
- Interest calculated on daily balance and credited on the last day of the month
- Gift on opening the account
- Birthday Greeting
- No ledger fees
- Free standing instruction to transfer funds from parent's account
- Withdrawal by counter cheque only
- One free bankers cheque per quarter for school fees of the account holder only

Terms and Conditions Apply.

Start Strong: Why Healthy Eating Matters in the Morning

A strong morning routine sets the tone for the rest of the day. Two of the most effective ways to energize both body and mind are through a nutritious breakfast and regular morning exercise. Together, they lay the foundation for improved health, better focus and greater productivity.

Healthy Eating in the Morning

Starting your day with a well-balanced meal helps refuel the body after hours of fasting. A good breakfast boosts metabolism and provides lasting energy, particularly when it includes complex carbohydrates, protein and healthy fats.

Key benefits:

Boosts Energy: Fuels your body to handle daily tasks with sustained stamina.

Enhances Focus: Supports cognitive function, memory and workplace productivity.

Stabilizes Mood: Prevents energy crashes and helps regulate blood sugar.

Aids Weight Management: Reduces unhealthy snacking and overeating later in the day.

Great breakfast options:

Oatmeal with fruits and nuts, greek yogurt with berries, whole-grain toast with avocado, smoothies made with vegetables, fruits and protein.



The Role of Morning Exercise

Adding physical activity to your morning routine can further elevate your day. Even light exercise - like walking, stretching or yoga - offers significant benefits.

Why it matters:

Boosts Mood and Reduces Stress: Exercise triggers the release of feel-good hormones like endorphins.

Improves Mental Sharpness: Increases blood flow to the brain, enhancing alertness and focus.

Supports Physical Well-being: Strengthens the heart, builds endurance and helps maintain a healthy weight.

Whether it is a 20-minute workout or a brisk morning walk, movement in the early hours can significantly uplift your energy and mindset.

By Vincent Kirui

The Ripple Effect of Small Acts of Kindness

Did you know?

A single act of kindness - like letting someone merge in traffic or paying for a stranger's coffee - can trigger a "chain reaction" of generosity that lasts for hours. Science calls this "moral elevation" - the uplifting feeling we get when we witness or perform goodness.

Why Your Small Choices Matter

1. The Grocery Store Effect

- Holding the door for someone with full arms - they are 25% more likely to help another shopper.
- Smiling at the cashier can improve their entire shift and how they treat the next 10 customers.

2. The Brain Chemistry of Kindness

- Both the giver *and* receiver get a boost of oxytocin - "the love hormone".
- Regular acts of kindness can reduce stress as effectively as some medications.



3. The Legacy You Do Not See

- That time you tutored a co-worker? They will remember it for decades.
- Your compliment to a teenager might be the only positive words they hear all week.

Simple Ways to Start Your Ripple Today

- "Double the Good" Rule: When buying coffee, get one for the person behind you.
- The 5-Second Text: Send an unexpected - "I believe in you" to someone.
- Invisible Kindness: Pick up litter when no one is watching.

Remember:

"We never know how far our kindness will travel. Throw your pebble in the water anyway."

Challenge: Do one intentional kind act today - then notice how it comes back to you.

By J. S. Schmi

Managing Cash Flow Effectively During Economic Uncertainty

In times of economic uncertainty, managing cash flow is critical whether you are running a business or handling personal finances. Cash flow keeps operations running and helps you meet every day needs. By staying proactive and planning carefully, you can navigate challenging periods with greater stability and confidence.

Here are five strategies to help you manage your cash flow effectively:

1. Monitor Cash Flow Closely

The first step is to stay aware of where your money is coming from and where it is going. Create a detailed cash flow statement that tracks income, expenses and savings. Reviewing this regularly, weekly or monthly, can help you spot potential problems early and make better financial decisions.

2. Build a Cash Reserve

A strong cash reserve acts as a safety net during uncertain times. For businesses, set aside funds that can cover at least three to six months of essential expenses. For individuals, maintain an emergency fund for unexpected

costs like job loss or medical emergencies. Building a reserve takes time, but every small contribution adds to your financial resilience.

3. Cut Non-Essential Expenses

During unstable periods, it is wise to reduce discretionary spending. Review all your expenses and identify areas where you can save, such as subscriptions, travel etc. Prioritize spending that supports essential needs and long-term goals. For businesses, this might mean re-negotiating supplier contracts or pausing non-essential projects.

4. Speed Up Receivables and Manage Payables

If you are a business owner, speeding up the collection of payments can greatly improve your cash flow. Send invoices promptly and follow up on overdue accounts. At the same time, carefully manage your payables - negotiate longer payment terms with suppliers if possible. The goal is to keep more cash in hand without harming your relationships.

5. Plan for Different Scenarios

Uncertainty demands flexible financial planning. Create different cash flow forecasts based on best-case, moderate and worst-case scenarios. This way, you are prepared for different outcomes and can adjust your spending, saving, or investment strategies accordingly. Having a plan in place makes it easier to act quickly when conditions change.

By Beejal Jethava

Involving Kids in Cooking - A Recipe for Life

Encouraging children to get involved in cooking is more than a fun family activity. It is a powerful way to teach independence, creativity and life skills that stay with them well beyond the kitchen.

Building Culinary Confidence

From measuring ingredients to learning techniques

like boiling or baking, kids pick up practical cooking skills that build their confidence and spark creativity.

Math, Reading & Science - Served Naturally

Cooking becomes an everyday classroom. Measuring and converting ingredients, strengthens math skills. Following recipes improves reading comprehension and introduces new vocabulary. Every dish is also a mini science experiment - whether it is watching dough rise or mixing vinegar and baking soda.

Life Lessons on a Plate

Cooking teaches responsibility,

patience and problem-solving. As children prepare meals for themselves or their families, they grow more independent and capable.

Nutrition & Clean Habits

Involving kids in meal prep helps them understand healthy eating and the importance of fresh, whole foods. It also encourages good hygiene and cleanliness in the kitchen.

Bringing children into the kitchen is not just about the food, it is about nurturing life-ready, confident individuals who take pride in what they create and eat.

By Jiteshree Jethava



The Things You Can See Only When You Slow Down How to Be Calm in a Busy World

By Haemin Sunim

Haemin Sunim, a Korean Buddhist monk, explores mindfulness and the deliberate art of living in his book. Through contemplative reflections, anecdotes and actionable guidance, he gently encourages readers to pause, reflect and fully engage with the present moment. Drawing from his experiences as a monk and counselor, Sunim offers universally resonant wisdom, providing practical advice and profound insights into finding inner peace, happiness and fulfillment in the midst of today's fast-paced world.

Central to Sunim's teachings is the notion that true happiness and fulfillment lie not in the pursuit of external achievements, but in cultivating a deep connection with oneself and the world around us. By slowing down and embracing simplicity, he says, we can uncover hidden joys and insights that are often overshadowed by the demands of our busy lives. His gentle guidance serves as a source of comfort and reassurance, reminding us that moments of quiet introspection are not only valuable but necessary for our well-being.

One of the most compelling aspects of Sunim's approach is his ability to blend ancient wisdom with contemporary relevance, making his teachings both timeless and timely. Whether discussing the importance of letting go of perfectionism or the transformative power of forgiveness, Sunim's words resonate with clarity and compassion.

The book is a profound invitation to reclaim our lives from the relentless rush of modernity. It encourages readers to embrace stillness as a source of strength and to cultivate mindfulness as a daily practice. By doing so, Sunim suggests we can navigate life's complexities with greater clarity and grace.

In conclusion, the book is a gentle yet powerful manifesto for anyone seeking solace in a world that often feels overwhelming. It serves as a reminder that, amidst the noise and distractions, there exists a path illuminated by the things we can only see when we slow down.

Key Points Highlighted from the Book: Embracing Stillness

The book emphasizes the importance of slowing down and embracing moments of stillness to find peace and clarity amidst the chaos of daily life.

Finding Beauty in Nature

Sunim encourages readers to appreciate the beauty of nature that often goes unnoticed in our fast-paced lives. Observing natural phenomena - like the play of light, the movement of trees and the intricacy of flowers - can bring profound joy and connection.

Deepening Human Connections

Slowing down allows for meaningful interactions with others. Sunim explores how genuine connections are nurtured through attentive listening, empathy and the sharing of moments of quiet reflection.

Self-Discovery and Reflection

The book guides readers on a journey of self-discovery, encouraging introspection to understand one's true desires, fears and values. Through this process, individuals can cultivate a deeper understanding of themselves and their place in the world.

Gratitude and Appreciation

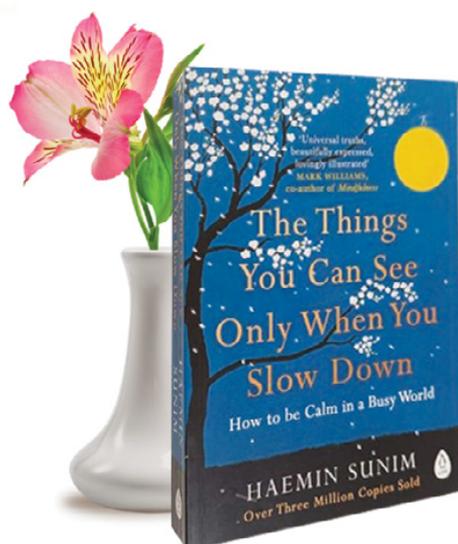
By slowing down, one can develop a heightened sense of gratitude for life's simple pleasures and everyday moments. This practice enriches daily experiences and fosters a greater sense of fulfillment and contentment.

Mindfulness and Presence

Sunim advocates for mindfulness as a pathway to living in the present moment. Being fully present allows individuals to engage more deeply with their surroundings and experiences, leading to greater clarity and emotional resilience.

Balance and Well-Being

Ultimately, the book promotes a balanced approach to life that prioritizes inner peace, spiritual growth and emotional well-being over the relentless pursuit of productivity and external validation.





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