

Guardian News

Volume 18 | Dec 2025



Message From Our CEO

Dear Valued Customers,

As we approach the close of another remarkable year, I am delighted to share a few reflections. This year has been a testament to resilience, innovation and collaboration. Together, we navigated challenges and embraced opportunities that have strengthened our institution and deepened our commitment to excellence.

2025 has been a year of significant progress. We are proud of the strides made in expanding product offerings, enhancing customer experiences and accelerating digital transformation. These efforts have translated into strong financial performance, increased engagement and impactful partnerships, which are all clear indicators of the trust you place in us and the dedication of our teams.

The Bank has maintained a stable and strong balance sheet that has been supported by the growth in customer deposits by 9% YoY from Ksh 11.6 B to Ksh 12.69 B as at September 2025. The Bank liquidity ratios and capital adequacy ratios remain strong above the regulatory requirements giving us headroom to continue supporting you.

Our journey this year has been defined by purpose and progress, extending far beyond financial performance to create meaningful impact in the communities we serve. Guided by our 2025 CSR theme, "Partnerships for Accelerating Sustainable Development and Climate Solutions", we focused on initiatives that promote sustainability and empower communities. Our efforts included renewable energy installations, improving access to clean water, supporting climate smart agriculture, renovating learning spaces and tree planting to advance environmental stewardship. Each project was designed to align with the UN Sustainable Development Goals (SDGs) and create lasting social impact.

This edition of the newsletter offers a thoughtfully curated collection of insights and stories. It features perspectives on emerging trends such as AI and cybersecurity, practical guidance for financial wellness, reflections on personal growth and seasonal features designed to inspire and inform. Each article has been crafted to provide value and relevance, and we hope you enjoy exploring these pages.

To our customers and partners, we extend our deepest gratitude for the trust and loyalty you have shown throughout the year. Your confidence in us has been the driving force behind every milestone we have achieved. You remain at the heart of our purpose, inspiring us to innovate, improve and deliver solutions that truly make a difference. We also take this moment to thank our dedicated staff whose commitment and passion have enabled us to deliver on our promise to you.

As we look ahead to 2026, our focus will be on advancing innovation, strengthening sustainability efforts and enhancing customer experiences through smarter, more inclusive solutions. We are committed to building on the progress made this year and creating opportunities that empower individuals, businesses and communities alike. Together, we will continue to shape a future defined by growth, resilience and shared success.

On behalf of the entire team, I wish you and your loved ones a season filled with joy, peace and meaningful moments. May the coming year bring prosperity, good health and new opportunities for all. As we turn the page to 2026, we look forward to continuing this journey together building on the progress we have made and embracing the possibilities that lie ahead.

**With warm regards,
Narayanamurthi Sabesan**

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

Deputy General Manager - Credit

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

Mr. Sreeram Sundaresan

Financial Highlights - Unaudited Financials as at 30th September 2025



Total Shareholders Funds

3,863,698



Total Liabilities

13,132,727



Gross Loans

7,153,273



PBT

206,019



Total Assets

16,996,425



PAT

143,869

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The Power of Pause: A Professional Insight on Purposeful Living



In the rush of deadlines, meetings and milestones, we often forget the quiet strength of a pause. This year, I have learned that intentional pauses whether in a conversation, a project or a personal moment can be the most powerful tool in our professional and personal toolkit.



Professionally, I have seen how pausing before sending an email, finalizing a report or stepping into a negotiation can shift outcomes from good to great. Personally, I have embraced pauses as a way to nurture wellness through mindful walks, journaling or simply breathing between tasks.

A pause allows us to reflect before we respond, to recalibrate before we act and to reconnect with what truly matters. It is in these moments that clarity emerges, creativity flows and relationships deepen.

As we close the year, I invite us all to honor the pause. Not as a break from progress, but as a gateway to deeper purpose.

By Raaj Sehmi



Find Your "Outside - Work" Magic

Having something that fulfills you outside work is not just a luxury. It might be the secret to your happiest, healthiest and most confident self.

Discovering something that excites you, whether it is painting, gardening, volunteering, hiking, reading, baking, dancing or even fixing electronics, adds balance and joy to life beyond your professional role. Personal passions create rhythm and anticipation, giving you something to look forward to. Engaging in activities you love activates different areas of your brain, fostering creativity and fresh perspectives that complement your work and help you feel refreshed and inspired.

A personal passion gives your life rhythm and anticipation.

Doing something you enjoy lights up parts of your brain that work rarely touches.

You get more creative, more energized and more inspired.



Often, you even return to work sharper and more productive.

Many hobbies attract communities. Whether it is a book club or a hiking group, new friendships bloom where joy is shared.

Fun activities relax the brain, reduce tension and improve sleep.

New experiences fuel your imagination and give you fresh ways to think.

Give Yourself Permission to Enjoy Life.

Life is not meant to be lived only between Monday and Friday.

Find the activity that lights you up, makes you proud, calms your mind or makes you laugh until your stomach hurts.

When you nurture something that fulfills you outside work, you are not just adding a hobby, you are building a happier and healthier version of yourself.

By Christine Ogot



Giving You More... GOLDEN ACCOUNT



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





Cybersecurity Trends: Protecting Your Money in a Digital World

Banking today is faster and more convenient than ever, but it also attracts cybercriminals who are becoming smarter and more sophisticated. Recent reports from the Central Bank of Kenya and global cybersecurity bodies show that fraudsters are using advanced tools, including Artificial Intelligence (AI), to create convincing scams. These scams often look real and can trick even the most cautious person.

What is happening globally and locally?

- **Smarter Scams:** AI is now used to create fake emails, videos and messages that look genuine. These aim to steal your personal details or money.
- **Phishing & Ransomware:** Phishing; where criminals pretend to be trusted sources, is still the most common attack. Ransomware locks systems until a payment is made.
- **Kenya's Reality:** Between April and June 2025, over 4.5 billion cyber threats were detected nationally. Fraud cases in September 2025 alone involved over Ksh.587 million, with insider involvement and fake transactions among the top risks.



Why This Matters to You

Cybercrime is not just a "bank problem", it affects everyone. A single click on a fake link or sharing your PIN can lead to loss of money and personal data. Fraudsters often create urgency, making you feel pressured to act fast. Awareness is your first line of defense.

Stay safe with these simple steps:

1. **Never Share Your PIN or Password:** Not even with someone claiming to be from the bank.
2. **Think Before You Click:** Avoid links or attachments from unknown sources.
3. **Enable Two-Factor Authentication (e.g. fingerprint):** Adds an extra layer of security.
4. **Update Your Apps & Devices:** Always use the latest versions.
5. **Report Suspicious Activity Immediately:** If something feels wrong, contact us right away.

Remember: Cybersecurity is a shared responsibility. By staying alert and following these tips, you help protect your money and keep our banking system secure.

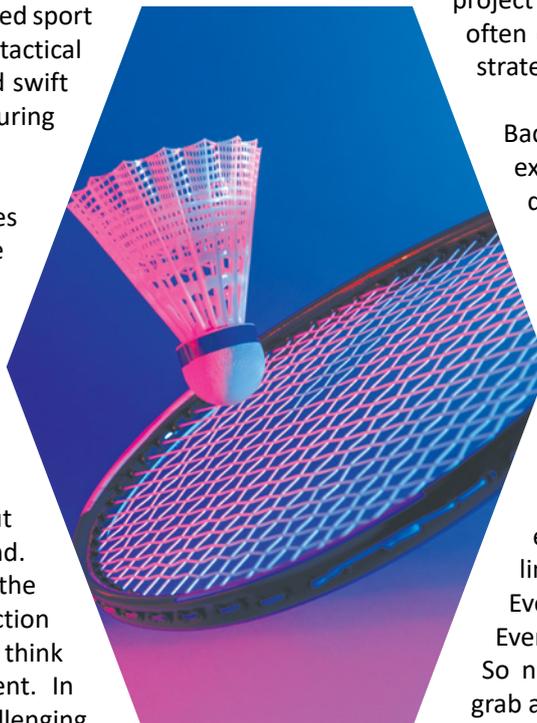
By Michelle Hinga



More Than a Game: Life Lessons from Badminton

Badminton is often seen as a high-speed sport demanding agility, sharp reflexes and tactical brilliance. But beyond the smashes and swift rallies lies something deeper, an enduring metaphor for life itself.

At its core, badminton teaches perseverance. A missed shot is not the end of the match; it is a moment to pause, adjust and return stronger. Success in this game does not come from one brilliant move, but from consistency, the quiet, repeated effort to keep going, point after point. Just like in life, it is not about never falling, but about always choosing to rise and respond. Adaptability is another hallmark of the game. The shuttlecock can change direction in an instant, demanding players to think on their feet and remain fully present. In our daily lives, whether tackling a challenging



project or facing an unexpected hurdle, we are often called to do the same: stay alert, shift strategies and trust our preparation.

Badminton also nurtures qualities that extend far beyond the court. It promotes discipline, sharpens mental focus and provides a powerful outlet for stress. Even a friendly match can build confidence, foster teamwork and remind us to stay active and connected with others and with ourselves.

For many, picking up a racket becomes a personal ritual an energizing way to stay grounded, test limits and embrace each moment. Every swing is a choice to keep moving. Every point is a chance to start fresh. So next time you need a little motivation, grab a racket and let the shuttle fly!

By Bharti Patel



Loan Repayment Discipline: A Key to your Financial Success



As part of our commitment to supporting your financial well-being, we would like to emphasize the importance of loan repayment discipline. Whether you have recently taken a loan or have been a valued borrower for years, maintaining a consistent and timely repayment schedule is crucial - not only for meeting your financial obligations but also for building a strong credit profile that can open doors to future opportunities.

Why is Loan Repayment Discipline Important?

When you borrow funds from the bank, you enter into a legal agreement to repay the loan according to specific terms, such as monthly installments, interest rates and maturity dates.

Repaying your loan on time ensures that you honor this agreement and maintain a good relationship with your bank. More importantly, it helps you avoid penalties, additional interest charges and negative impacts on your credit record.

A disciplined repayment history reflects positively on your creditworthiness. This means that in the future, you will be more likely to qualify for larger loans, better interest rates, and flexible repayment terms. Conversely, missed or late payments can damage your credit score, making it harder and more expensive to access credit.

Tips for Maintaining Loan Repayment Discipline

1. Plan Your Budget Carefully:

Before taking a loan, assess your income and expenses to ensure you can comfortably meet contracted repayments without straining your finances.

2. Set up Payment Reminders:

Use calendars, mobile apps or automated bank alerts to remind you of upcoming repayment dates. Timely reminders help prevent accidental missed payments.

3. Consider Automatic Payments:

If possible, set up a standing order or direct debit from your account to the bank. This reduces the risk of late payments due to forgetfulness or busy schedules.

4. Communicate Early if You Face Challenges:

Life can be unpredictable. If you anticipate difficulty in meeting a repayment, contact your Branch Manager / Credit Officer or the bank promptly. Early communication can help us work with you to find solutions, such as restructuring your loan or rescheduling payments.

5. Avoid Taking on Excessive Debt:

Borrow responsibly by considering your existing financial commitments and future earning potential. Over-borrowing can lead to repayment difficulties and financial stress.

6. Keep Records of Payments

Always keep receipts or statements confirming your repayments. This documentation can be useful in case of any discrepancies or disputes.

Benefits of Loan Repayment Discipline

- **Builds a Positive Credit History:** Timely repayments are reported to credit bureaus and improve your credit score, increasing your chances of securing loans on favorable terms.
- **Reduces Financial Stress:** Staying current on your loan repayments prevents accumulation of penalties and keeps your financial situation manageable.
- **Protects Your Assets:** For secured loans, consistent repayments protect your collateral from being repossessed or foreclosed.
- **Enhances Trust with Your Bank:** Demonstrating repayment discipline strengthens your relationship with the bank, which can lead to faster approvals and better loan conditions in future borrowing.

In Conclusion

Loan repayment discipline is more than just a contractual obligation; it is a vital practice that safeguards your financial health and builds a foundation for future growth. At Guardian Bank, we are dedicated to supporting you every step of the way. Should you need advice or assistance with managing your loan repayments, our branches are always ready to help. Together, we can ensure your borrowing experience is positive, productive and empowering.

Thank you for your trust in us as your preferred banker and financial partner.

By Sreeram Sundaresan





Is AI a Fad or a Lasting Disruption?

Artificial Intelligence (AI) is often described as the next big disruptive technology. But is it truly revolutionary or just another hype cycle? To answer that, we need to look at its history, current trends and the challenges ahead.

The Hype Cycle: Then and Now

AI is not new. Over 30 years ago, it was predicted that computers would think for us. The reality? We got a paperclip assistant and eventually, Siri. The promises of human-like reasoning never materialized and expectations far exceeded reality. Today, AI is back in the spotlight but this time, the progress feels different.

Why AI Is Big Again

Three factors have fueled AI's resurgence:

- **Massive Computing Power:** Your smartphone today is more powerful than the best supercomputer of the 1980's.
- **Deep Learning Advances:** Neural networks can now process patterns at scale.
- **Data Availability:** Huge datasets make training these models effective.

Modern AI is not trying to mimic human thought, it is focused on producing useful, human-oriented results. We care less about how machines "think" and more about what they can do for us.

Key Trends: Generative and Agentic AI

Two major trends are shaping the future:



• Generative AI

These systems create new content - text, images, audio or code by learning patterns from existing data. Examples include ChatGPT for text and image generators like DALL-E. Generative AI is transforming search engines and creative industries by providing comprehensive, conversational answers and producing original content.

• Agentic AI

This goes beyond assistance to autonomy. Agentic AI can make decisions, execute tasks and adapt to changing conditions without constant human input. Think self-driving cars, automated supply chains and smart home systems. It is not just convenience, it is a fundamental shift in how businesses and processes operate.

AI Is Already Everywhere

AI is not futuristic, it is embedded in your daily life. From recommendation systems to voice assistants, it is quietly shaping how we work and live. Like smartphones, it is becoming invisible yet indispensable.

Challenges Ahead

Despite its promise, AI faces hurdles:

- **Regulation and Privacy:** Who controls the data?
- **Job Displacement:** Automation will reshape employment.
- **Trust and Security:** Ensuring reliability and fairness is critical.

The Reality Problem

Generative AI introduces a new challenge: distinguishing real from synthetic. Deepfakes, fake news and AI-generated media can undermine trust in information. As AI becomes more powerful, society must invest in:

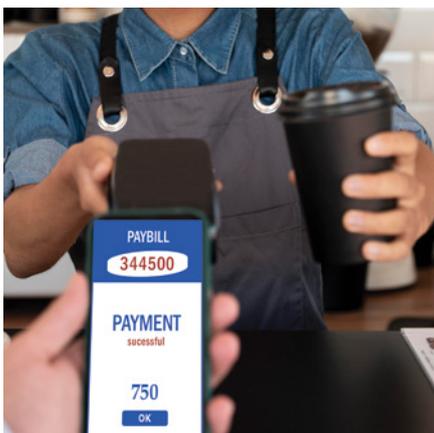
- **Verification tools;** watermarking, provenance tracking
- **Ethical standards**
- **Digital literacy**

Without these safeguards, we risk entering a world where truth becomes negotiable.

So, Is AI a Fad?

No. AI is not a passing trend. It is the result of decades of research, now accelerated by computing power and data. While hype will always exist, AI's integration into everyday life and business signals that it is here to stay. The real question is not whether AI will last, but how we will adapt to its impact.

By John Murungu



Guardian Collect



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Why Knowing Your Customer (KYC) Matters More Than Ever

FATF and Banking

Imagine walking into a bank, filling out a simple form and walking out with a fully active account no questions asked. Easy right? yes, safe? Absolutely not. In today's world, that kind of system would be a magnet for criminals looking to hide dirty money or move funds for dangerous activities.

That is exactly why global standards like those set by the Financial Action Task Force (FATF) exist. And for banks, customers and anyone who uses the financial system, understanding these standards especially KYC, CDD and EDD has never been more important.

What is FATF?

The Financial Action Task Force is a global watchdog formed in 1989 to combat money laundering, terrorist financing and emerging financial threats. Its recommendations form the global benchmark for financial integrity.

For banks, FATF guidelines are not optional they shape how institutions verify customers, monitor transactions and ensure criminals cannot exploit the system. For everyday customers, these rules translate into safer banking and stronger protections.

Why FATF Matters

For Banks: Staying compliant avoids heavy fines, protects reputation, and ensures smooth access to international markets.

For Customers: Your money is safer, fraud risks are lower and you benefit from a more secure financial ecosystem.

Breaking Down the Essentials: KYC, CDD & EDD

1. Know Your Customer (KYC)

KYC is simply a bank saying, "Before we trust you with financial services, we need to know who you are."

For bank staff: This means collecting and verifying identification documents (ID's, passport), addresses and understanding the purpose of an account.

For customers: Providing accurate information avoids delays and reduces the risk of fraud.

A recent local example showed why KYC matters: a bank flagged an account application after the applicant refused to provide a physical address. Further checks revealed links to a shell company in a high-risk jurisdiction. KYC prevented onboarding a potential high-risk customer.

2. Customer Due Diligence (CDD)

CDD helps banks understand customer risk levels. Not

everyone poses the same level of risk and CDD helps banks tailor their approach.

• **Low Risk:** Regular individuals, SMEs, local businesses.

• **High Risk:** Politically exposed persons (PEPs), offshore companies or entities with complex ownership structures.

CDD is not about being suspicious it is about understanding customers well enough to protect both them and the institution.

3. Enhanced Due Diligence (EDD)

Some situations require an extra layer of scrutiny. That is where EDD comes in.

Banks may:

• Verify source of funds and wealth.

• Run detailed background checks.

• Seek senior management approval before onboarding.

EDD is like turning on high-beam headlights when the road becomes unclear, it provides clearer visibility where risk is higher.



The Human Side of Compliance

Compliance is often misunderstood as rigid or inconvenient, but its true purpose is protection of customers, staff and the entire financial system.

When banks and customers work together:

I. Banks stay compliant and avoid unnecessary sanctions.

II. Customers enjoy seamless, secure services.

Therefore both sides benefit.

What Happens When Banks Do not Comply?

Non-compliance can be costly and not just financially.

1. Heavy Fines: Regulators impose penalties ranging from thousands to millions. In some cases, fines wipe out annual profits.

2. Operational Restrictions: A bank may lose licenses or access to key markets, limiting its ability to serve customers or grow.

3. Reputational Damage: Trust is a bank's most valuable currency. Once it is lost, rebuilding it can take years.

Final Thought

FATF standards are not just rules they are safeguards. Strong KYC, CDD and EDD practices build a financial environment where trust thrives and crime struggles to survive.

So the next time your bank asks for an additional document or clarification, remember: it is not unnecessary bureaucracy it is your protection and a shared responsibility in keeping our financial system clean and secure.

By Terence Elegwa



Customer Service Week

Customer Service Week 2025, held from 6th to 10th October under the theme “Mission: Possible”, celebrated teamwork, resilience and a customer-first mindset. Branches were beautifully decorated, creating a vibrant atmosphere where customers enjoyed special treats and warm hospitality.

From bold colors to coordinated outfits, our teams showed up in style and spirit - ready to serve with energy and dedication. Here is a glimpse of the week’s celebrations across branches, highlighting our commitment to making every customer feel valued.



Giving Flowers

In our day-to-day life, we get preoccupied with our careers, family and the endless hustle and in the process, we often forget something simple yet powerful, appreciating each other.

Our society today is awash with negativity. What dominates the headlines? Drama, doom and empty noise. In a world obsessed with hashtags and trends, dignity and genuine value have been replaced with fluff and misinformation, all in the name of followership and content creation.

Good deeds and sacrifices rarely get the spotlight they deserve. And when recognition does come, it is often too late, when someone is incapacitated or gone. Imagine if we changed that. What if we made it a habit to “give flowers” while people are still here to enjoy them?

To celebrate kindness, compassion and effort in real time, not as an afterthought. A heartfelt “thank you,” a sincere “well done,” or even a



simple acknowledgment can brighten someone’s day and strengthen bonds.

Let us pause and reflect: When was the last time you truly appreciated someone and told them so? Recognition delayed is recognition denied. Every act of appreciation is a ripple that spreads positivity.

So let us start now. Give flowers, not just in bouquets, but in words, actions and gratitude. Highlight sacrifices, celebrate empathy and amplify the good. Because the world becomes a better place when we choose to recognize the light instead of the darkness.

Take a moment today. Say “thank you.” Say “I appreciate you.” It costs absolutely nothing, but it means everything. And who knows? That small gesture might just inspire someone else to do the same.

Celebrate people while they are here. Give flowers today.



By Francis Ndereba



Brand Love Campaign

As part of this year's Customer Service Week under the theme "Mission: Possible", we continued our annual Brand Love Campaign, celebrating creativity and collaboration across the bank. 15 teams from branches and Head Office participated, each tasked with bringing the theme to life through team dress codes and props, supported by a short written rationale.

The campaign was a vibrant showcase of team spirit, innovation and brand pride, with Westlands emerging as the overall winner, followed by Head Office Team 2 (Treasury) and Nyali as first and second runners-up respectively.

Below is a glimpse of the incredible creativity displayed by our teams, showcasing the theme through imaginative dress codes and props that brought "Mission: Possible" to life.



Westlands Team
The Culinary Commandos.
"Chefs of Service – Cooking up Solutions".



Treasury Team - Head Office
"Bond Treasury"



Nyali Team
The Dream Builders: "Mission: Possible Starts with Us"





The Westlands Team on 4th October undertook a multi-faceted sustainability project at Bishop Luigi Locati Children’s Home & Rescue Centre. A solar-powered inverter system and security floodlight were installed to provide reliable, renewable energy, reducing electricity costs and promoting eco-friendly living. To support long-term food security, staff planted fruit trees within the home’s gardens, creating a greener environment for the children. Additionally, an engaging climate education session was held, teaching the children about the benefits of solar energy, tree planting and their vital role in protecting the planet.



The Coast Branches proudly carried out a transformative CSR activity at Mikanjuni ECDE Centre in Mtwapa, constructing a borehole in loving memory of our founders, the Late Dr. M. M. Chandaria and the Late Mr. Dinesh Chandaria. Previously, the school relied solely on rainwater collected in a 10,000-liter tank, making water access unpredictable. Located about 3 kilometers from Mtwapa trading center, the new borehole now provides a reliable, sustainable water source for both the school and surrounding community. During the visit, staff shared joyful moments with the children and distributed goodies, continuing a cherished legacy of care, compassion and impact.



On 15th November 2025, the Kisumu Branch visited Joy of Grace, a women led Community Based Organization in Nyamasaria, Kisumu, where they carried out a transformative CSR project. This initiative focused on empowering vulnerable women and children through sustainable solutions. The team installed a water tank with fitted gutters to ensure reliable water access, set up irrigation systems and donated vegetable seedlings to promote sustainable farming and food security. These efforts aim to strengthen resilience, improve nutrition and create long-term impact within the community.



The Mombasa Road Team visited Kamili Pride School in Isinya, home to 85 orphaned children aged 3-13 years. This initiative was more than a visit, it was a commitment to improving lives. The team donated essential items including a water tank, books and stationery, ensuring access to clean water and learning resources. To enhance hygiene and comfort, they renovated key facilities such as the kitchen, toilets and bedrooms. These efforts, coupled with planting 100 fruit-bearing seedlings, was a reflection of dedication to sustainability and hope.



Under the theme Sustainable Education, the Head Office team partnered with Biashara Branch to give a community library in Mathare a complete transformation. The facelift included repairing damaged roofs and windows, painting the interior and exterior, fixing floors, restoring electricity for better lighting and refurbishing furniture such as shelves and tables. To create more space for learning, new study tables were added. Staff also donated a rich collection of books for children aged 4-15, including storybooks and educational materials to inspire young minds. Today, the library stands as a vibrant, safe space for learning and dreaming big.



Green Christmas Tradition

Guardian Bank continued its annual Green Christmas initiative, a tradition dedicated to giving back to Mother Earth. Throughout November and December, branches and the Head Office team each planted trees within their respective regions, reinforcing our commitment to sustainability and climate action. Additional planting activities will take place before the end of 2025, ensuring this effort creates a lasting impact. By celebrating Christmas through environmental stewardship, we turn the festive season into a time of renewal, hope and sustainability for generations to come.





If you have ever thought climate change is a problem for scientists in lab coats or activists hugging trees in the Amazon, think again. COP30 just wrapped up in Brazil and while world leaders debated fossil fuels and finance, the truth is - the planet also needs **YOU** - yes, even if your biggest green move so far was refusing a plastic straw.

There is a profound truth whispered by the forests, sung by the rivers and carried by the winds - Nature is Sacred. It is not a resource to be consumed endlessly, but a living system that sustains all life - including ours. Yet, in our pursuit of progress, we have become the greatest threat to this delicate balance.

From the depths of the Amazon rainforest to the icy silence of the Arctic, the cries of wildlife go unheard. The once glittering ice caps now shrink under a relentless sun, their glacial blue waters trickling into oceans that swell with silent urgency. Forests that once thrived in emerald canopies now whisper with brittle leaves, as the buzz of bees fades and the flutter of butterflies becomes a rare sight. The salty ocean breeze carries a smoky undertone from distant wildfires and the fresh scent of the rain - kissed earth feels like a forgotten memory. Across parched earth and ashen skies, the delicate balance of life trembles - an urgent call echoing through the whisper of the wind and the roar of melting glaciers. Even closer to home, migratory paths that once stretched freely are now fractured by highways, fences and sprawling developments. Roaming herds hesitate at barriers where open plains once beckoned and elephants navigate a maze of human ambition. Progress has carved scars across nature's ancient routes, turning journeys of survival into perilous detours.

Species vanish silently, forests fall to the axe and rivers choke under pollution. Every tree felled, every habitat destroyed, is not just a loss for nature - it is a loss for humanity. Our health, our climate, our very survival is intertwined with the ecosystems we disrupt.

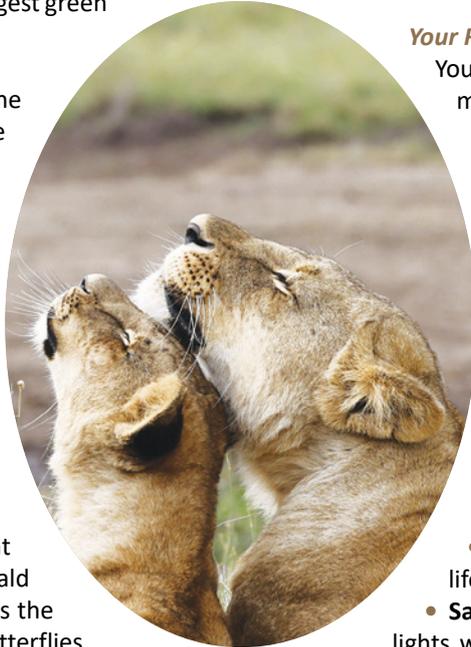
As the Native American proverb reminds us - **"We do not inherit the Earth from our ancestors; we borrow it from our children."** What will we return to them? A world of abundance or a barren wasteland?

Why Wildlife Needs Our Voice Now

Imagine waking up to a world without elephants roaming the savannah, without the haunting songs of whales in the ocean or without the flutter of butterflies in your garden. It sounds unimaginable - but this silent crisis is unfolding right now. **One million species are at risk of extinction in our lifetime.**

Wildlife cannot speak for themselves. They cannot lobby for laws, protest against deforestation or plead for cleaner oceans. But we can. And we must. **They cannot speak. Will you?** Every creature, from elephants to bees, is a vital thread in the

tapestry of life. When one thread breaks, the entire weave begins to unravel - forests falling release carbon, oceans stripped of life collapse ecosystems and the loss of pollinators threatens our food supply. Their fight for survival is our fight too.



Your Role in the Big Picture (Yes, Yours!)

You do not need to be a president or a penguin - to matter. Here is how individuals and institutions can move the needle:

- **Go paperless and digital-first.** It saves trees and reduces emissions from printing and logistics.
- **Plant trees and green spaces.** Trees absorb carbon, restore habitats and cool our cities. Even one tree makes a difference.
- **Choose nature-positive, sustainable products.** Look for certifications that protect forests and pollinators; avoid products linked to deforestation or harmful chemicals.
- **Cut single-use plastics.** This protects marine life and reduces pollution exposure.
- **Save energy and water every day.** Switch off lights when not in use, unplug devices, use energy-efficient appliances, fix leaks and take shorter showers.
- **Support habitat restoration & wildlife protection.** Donate, volunteer or sign policy petitions that safeguard forests, wetlands and pollinator corridors.

COP30: Progress and Reality

COP30 in Brazil brought promises and pledges - hopeful steps like increased adaptation finance, a landmark fund for tropical forests and commitments to just transitions. Yet it fell short on the most urgent demand - a binding roadmap to phase out fossil fuels. The gap between ambition and action remains wide. While nations debate timelines, the planet continues to warm, forests continue to fall and communities continue to suffer.

The Amazon, often called the "lungs of the Earth," continues to shrink at an alarming rate. Its destruction accelerates climate change, disrupts rainfall patterns and threatens indigenous communities who have lived in harmony with nature for centuries.

This is not tomorrow's problem. It is today's emergency.

Global agreements alone cannot save the Amazon. Real change begins not in conference halls, but in our daily choices. Governments move slowly; you can act instantly - this is why **individual action matters more than ever.** Small acts multiplied by millions create movements that no summit can ignore. Every step matters. **The Earth is speaking - will we listen?**

A Call to Action

Nature has no voice in boardrooms or parliaments. It cannot plead for mercy. **We must speak for it.** For when we protect nature, we protect ourselves - our air, our water, our food and our future.

Let us strive for balance, not dominance. Let us honor the sacredness of life in all its forms. **Because in the end, the Earth does not need us - we need the Earth!**

By Lorraine Carneiro



From Queues to Clicks: A Kenyan's Journey through Banking Evolution

I am in my late 30s now and when I think about how banking has changed in Kenya, it feels like I have lived through three different lifetimes. My story is not just mine; It is a thread running through my grandfather, my father and now me. Each of us danced with money in a different rhythm, shaped by the beats of our times.

As my grandfather used to say, "When the roots are deep, there is no reason to fear the wind." His roots were in Barter trade, goats for grain, milk for maize. Trust was the currency and relationships were the ledger. If someone owed you, you did not send them a reminder SMS, you sent them a side-eye at the market! When cash started circulating widely after independence, it was revolutionary. Value could now be stored in notes instead of livestock, no more chasing your wealth when it ran off into the neighbour's farm. But banking was still a distant, almost mystical thing for rural folks. Grandpa told me that opening a bank account in the late 1960s was an event worthy of ceremonial clothes. People would polish their shoes, carry their documents in brown envelopes and march to the bank like they were meeting the President. The whole village would know: "Mzee is going to the bank today!" Everything was manual, from ink stamps, ledgers thicker than school registers and signatures that looked like art. Security meant heavy vault doors and guards who looked like they could chase a thief all the way to Uganda. People queued for hours just to withdraw money or greet the branch manager. Miss the 3 p.m. closing time? You had better bring your patience and come back tomorrow. Banking was about trust. The manager knew your name, your family and probably your cows. My grandfather always said, "A man is not poor if he has good relationships." And in those days, relationships were worth more than interest rates.

Kenya's banking system was formalized with the establishment of the Central Bank of Kenya (CBK) in 1966. CBK became the backbone of monetary policy and financial regulation, ensuring stability and trust in the system. From that point, commercial banks began to grow steadily, serving businesses and individuals across the country. Today, Kenya has more than 30 licensed commercial banks. This expansion marked the beginning of a financial ecosystem that would later embrace technology in ways no one imagined.

By the time my father was running his small business in the 1980s and 90s, the winds of change were blowing. ATMs appeared like magic boxes, spitting out money even after hours. He could not believe it. I still remember him saying, "Eh, machines giving out money? One day they will start giving milk too." But convenience was still a dream.



To pay a supplier in Mombasa, he had to fill out forms thicker than a school report card, pay high fees and then wait days for confirmation. International transfers? Let us just say, "If you want to go fast, go alone; if you want to go far, use a bank transfer and pack some snacks." When internet banking came in the late 90s, my father did not trust it. "How can money live inside a computer?" he asked. He slowly learned to check his balance online but still preferred to shake hands

with the branch manager. Old habits die hard, especially when they have been queuing for decades.

Fast-forward to me: born in the 80s, raised in the 90s and now living in a world where banking fits in my palm. I pay bills while stuck in Nairobi traffic, send money to my cousin in Eldoret before the lights turn green and buy airtime faster than I can say "Safaricom." Then came M-Pesa in 2007 and Kenya changed forever. What started as a way to send cash home became a full-blown revolution. You could now send money from Nairobi to a remote village faster. For millions of Kenyans, this was not just convenience, it was liberation. My father, who once spent hours in banking halls, now sends money to his farm workers with a few taps. My grandfather, before he passed, was amazed that his pension could arrive on a phone he barely understood.

Today, my bank knows me better than some of my friends. It predicts my expenses, reminds me about rent and even scolds me when I overspend on entertainment. Security has moved from guards with batons to biometrics and AI. Grandpa's vaults have been replaced by digital walls stronger than Fort Jesus. Banking is now invisible, woven into daily life. I do not "go to the bank" anymore; the bank follows me everywhere: in my phone, in my computer, even in my wearables through tokenization. It is not just about storing money; it is about managing life. From barter trade to queues to clicks, Kenya's banking journey is a story of adaptation. My grandfather prized trust, my father valued caution and I expect instant service. "When the music changes, so must the dance" and indeed, we have changed our dance, from walking to the bank to tapping our screens.

As I look ahead, I cannot help but wonder: what will my children experience? Will they ever see a bank branch or will they think an ATM is just a historical monument? Maybe one day, they will manage money with their voice or thought! Whatever happens, one thing is certain: "The river may change its course, but it still flows to the sea." Kenya's journey through banking will keep moving forward, innovating and surprising us all.

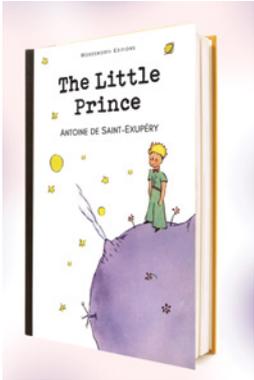
By Bryan Fetea



BOOK CORNER



Book Review - *The Little Prince* by Antoine de Saint-Exupéry



The Little Prince is one of those rare books that appears simple on the surface, yet carries a depth that stays with you long after you turn the final page.

First published in 1943, this novella continues to resonate across generations because it speaks to something universal, which is the gentle truths we often forget as we grow older.

Told through the eyes of an aviator who meets a mysterious young prince from another planet, the story feels whimsical at first. But beneath the charming encounters, a king with no subjects, a businessman obsessively counting stars, a vain man desperate for applause, lies a subtle critique of the way adults drift away from what truly matters. Through the prince's innocent questions, Saint-Exupéry quietly reminds us how easily we get consumed by routines, responsibilities and the pursuit of "important" things that, in truth, hold little value.

What makes the book unforgettable are its lessons.

- *The first is the beauty of seeing with the heart.* The Little Prince famously teaches us that "what is essential is invisible to the eye." In workplaces, relationships and even in our own goals,

this message invites us to pay attention to sincerity, purpose and connection, not just the surface-level details.

- *Another powerful theme is responsibility.* The prince's love for his rose, fragile as she is, becomes a metaphor for commitment and care. It suggests that the things and people we choose to nurture take on meaning precisely because we invest ourselves in them. In a fast-paced world, this reminder to care deeply, even when it is inconvenient, feels more relevant than ever.

- *The book also celebrates childlike wonder:* the ability to ask questions, to dream boldly, to notice the small things and to stay curious. Saint-Exupéry challenges us to reclaim that sense of perspective we often lose with age, the part of us that values joy, imagination and authenticity over endless busyness.

Ultimately, *The Little Prince* is not just a story; it is a gentle mirror. It asks us to pause, reflect and realign with what truly matters. And that is perhaps why it remains a beloved classic: it grows with you. Every time you return to it, it offers a new meaning shaped by where you are in life.

A short, poetic read yet profoundly moving, this book is a valuable reminder to stay kind, stay curious and stay connected to what is essential.



Celebrate the Season & Embrace New Beginnings

As we wrap up the year, let us fill our hearts with stories of hope, generosity and transformation - and step into 2026 with courage and big dreams! Here are our top picks for your holiday reading:

The Magic of Christmas

1. *A Christmas Carol* – Charles Dickens

The ultimate story of redemption and generosity. Follow Scrooge's journey from a miser to a man transformed by kindness - a timeless reminder of the true spirit of Christmas.

2. *The Gift of the Magi* – O. Henry

A short but powerful tale of selfless love and sacrifice. Perfect for reflecting on what truly matters this season.

3. *The Polar Express* – Chris Van Allsburg

An enchanting ride to the North Pole that rekindles childlike wonder and belief in magic.

4. *The Christmas Box* – Richard Paul Evans

A tender story about love, memories and cherishing those we hold dear.

5. *The Christmas Miracle of Jonathan Toomey* – Susan Wojciechowski

A heartwarming tale of healing and kindness during the holidays.



New Year Inspiration

1. *The Magic of Thinking Big* – David J. Schwartz

Encourages readers to dream big and overcome limitations - perfect for setting bold goals in 2026.

2. *Man's Search for Meaning* – Viktor E. Frankl

A profound guide to resilience and purpose, even in life's toughest moments.

3. *The Alchemist* – Paulo Coelho

A timeless fable about following your dreams and trusting the journey.

4. *The Gifts of Imperfection* – Brené Brown

Embrace authenticity and live wholeheartedly - ideal for starting the year with confidence.

5. *The Power of Positive Thinking* – Norman Vincent Peale

A classic guide to cultivating optimism and faith, helping readers approach life with confidence and hope.

Pair these books with a cozy blanket, a cup of cocoa and let the magic of Christmas and the promise of a new year inspire you!



The 1% Shift: The Small Change That Quietly Transforms Everything

Every year, people promise themselves big changes like new habits, new goals, new versions of who they want to become, and so on. But reality is quieter, slower and far less dramatic.

Most meaningful change does not arrive in a sweeping transformation. It arrives in tiny, almost unnoticeable increments - in the small 1% shifts that accumulate quietly in the background while life continues as usual.

Think about it. One percent is barely anything. It is not waking up two hours earlier, running five kilometers or reading a book a week. It is choosing one small improvement that you can repeat without strain. Something so manageable that your mind does not resist it. And that is exactly why it works.

We often underestimate what small, consistent actions can do because we are conditioned to focus on the big wins such as the impressive leaps, the overnight success stories, the dramatic turnarounds. But the mathematics of progress tells a different story. If you improved by just 1% each day for a year, you would not end the year 365% better, you would be 37 times better. That is the power of compounding, the quiet engine behind real growth.

The trick is not to chase dramatic change, but to design the smallest shift you can stick to. It could be as simple as: reading one page of a book each night, saving a tiny fixed



amount every day, stepping outside for two minutes of fresh air before starting work, organizing just one corner of a cluttered space, replacing one complaint with one expression of gratitude or drinking one extra glass of water.

None of these feel life-changing in the moment. But over time, they reset your direction. And a small shift in direction, repeated long enough, leads you somewhere completely different.

The 1% shift also succeeds because it removes pressure. It gives you room to be human. You do not have to push, force or overwhelm yourself. You just have to show up consistently, gently and intentionally. The real breakthrough is not in the size of the action but in the decision to continue doing it.

And maybe that is the lesson most of us forget: progress does not need to be loud. Growth does not need to be dramatic. A meaningful life is not built in giant steps, it is assembled in tiny, daily pieces that steadily reshape how we think, behave and show up in the world.

So the real question becomes: What is the 1% shift you can start today? Not the big change you hope for someday, but the small, almost effortless act that will compound quietly in your favour. Because one day, you will look back and realize that the life you admire did not arrive suddenly. It was built 1% at a time.

By Elsie Guga



The Unseen Orchestra of Christmas

Every December, the world begins to play a quiet symphony. It is not loud or dramatic, but if you listen closely, you will hear the season tuning its instruments in the smallest details.

The overture starts at home: carols drifting from living rooms, children rehearsing lines for plays, the rustle of boxes and the gentle clink of ornaments. Kitchens join in with their own harmonies, the rhythm of chopping, laughter rising like crescendo and recipes passed down like treasured melodies.

Outside, the tempo quickens. Markets and shops add their own instruments: vendors calling out, bags rustling, voices blending in cheerful chatter. Streets glow under strings of lights and malls sparkle like grand stages, lifting spirits with their dazzling displays. Even ordinary buildings join the chorus, draped in colors that make the nights feel magical.

And then comes the finale, the gathering. Not rushed, but gentle: footsteps arriving like soft drumbeats, hugs lingering like sustained notes, conversations flowing in quiet harmony. The gentle rhythm of plates on tables and warm laughter mingles with carols drifting from a neighbour's home, creating a melody which December knows.



But the most powerful notes of this orchestra are not in the music or decorations. They are in the quiet acts of kindness that ripple far beyond the season. One smile, one message, one simple gesture can create a harmony that lasts long after the lights dim. A shared meal, a listening ear, a small gift of time - these are the notes that transform lives in ways no one expects.

And perhaps that is the quiet magic of Christmas: it invites us to slow down, to savor the familiar, to listen more closely, not just to the music and laughter, but to one another. Because when the decorations are packed away, what lingers is not the noise of celebration, but the softer notes: renewed memories, honored traditions and the harmony of connection.

This Christmas, may we all ask ourselves: What is the one note I can add to this orchestra? Because even the simplest gesture can echo for years, creating a melody of hope and joy that never fades.

From all of us, wishing you a season filled with peace, kindness and the timeless music of Christmas.

By Elsie Guga



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