

Guardian News

Volume 10 | July 2021

Homage to our late Chairman Dr. Maganlal Motichand Chandaria

The year gone by has been a year of irreparable loss to the Guardian Bank family. The founder Chairman of the Bank, Dr. Maganlal Motichand Chandaria (MM) departed for his heavenly abode on 31st July 2020 leaving an un-fillable void. He was a great visionary and an astute businessman who was a great source of strength and inspiration to many, both in the Bank as well as the community at large.

Dr. Maganlal Motichand Chandaria, fondly referred to as “MM” was born in Ravalsar, India on 22nd June 1924. He hailed from a very humble family background and came to Kenya at the age of nine years. He started his career at the tender age of 12, in the year 1936, having no means for high school education. He was mentored and supported by his maternal uncle whom he worked with at Bhagwanji & Company until 1945.

In 1947 he started his own retail business with a capital of Kshs.5000/- only. With his keen nature, hard work, attention to detail and persistent will to succeed, he ventured progressively into various business avenues spanning banking, real estate, paper & petroleum industries. He was the founder and Chairman of the Dinesh Maganlal Chandaria (DMC) group of companies with interests across various sectors in Kenya and the United Kingdom. He built the Chandaria Group of Companies and was always involved in charitable and philanthropic work, which led to the establishment of his own charitable



Trust, “The Magan Chandaria Charitable Trust”.

Through the trust, our dear MM, contributed to poverty alleviation, advancement of religion and education, promotion of health care, governmental and municipal infrastructural support and other services beneficial to the community and humanity, at large.

Some of the contributions made by him are as below:

- ‘MM Chandaria Primary School’ – In the year 1999, the Trust contributed to and maintained a public owned primary boarding school in Ruaraka. The Nairobi City Council renamed it “MM Chandaria Primary School”.
- Construction at the M.P. Shah Hospital, Nairobi:
 - The Suryakalaben Maganlal Chandaria Children’s Medical Centre
 - The Dinesh Chandaria Medical Centre
 - The Doctor’s Plaza
- Construction of the Dinesh and Mahesh Chandaria Auditorium at the Visa Oshwal Community Centre in Nairobi; which has a capacity of 650 people.
- Baba Dogo Road, Ruaraka – raised funds to lay an all-weather road through the entire Baba Dogo Road which proved extremely convenient to the large number of industries operating from the area.
- Drilling of boreholes in villages for many vulnerable communities and also in schools in Kenya, which has a profound impact on the lives of many Kenyans.

Homage To Our Late Chairman

Dr. Maganlal Motichand Chandaria

His beneficence to the less privileged of our society was acknowledged by Prince Charles of the United Kingdom with an Invitation to St. James's palace in recognition of his contributions to "Help the Aged" and "HelpAge India", in June 2001 where MM met Prince Charles.

MM received various Lifetime Achievements Awards as below:

2013 - MM was awarded the Honorary Doctorate of Humanities Degree by the United Graduate College & Seminary, USA.

2014 - During the Think Business Banking Awards, MM was honored with the "Life Time Achievement Award"; a prestigious award in the Banking Industry.

2016 - MM was the recipient of the "Order of The Grand Warrior of Kenya (OGW)" from His Excellency the President of the Republic of Kenya, Uhuru Muigai Kenyatta.

2016 - MM received a special recognition award from the Oshwal community during the Oshwal Awards.

2018 - MM was conferred with the Honorary Degree, Doctor of Science (Honoris Causa) by Moi University, Eldoret.

2018 - MM was honored with a "Life Time Achievement award" by the Oshwal Community during the Oshwal Awards.

During his lifetime, MM held notable positions of responsibility as follows:

Founder and Chairman

- Dinesh Maganlal Chandaria Group of Companies (DMC Group)
- Chandaria Group of Companies

Chairman

- Ruaraka Plots Owners and Industries Association
- Kenya Printing & Converting Association

- Visa Oshwal Community – Nairobi & Mombasa
- Oshwal Yuvak Sangh – Mombasa
- Saturday Club of Mombasa
- Kenya National Chamber of Commerce & Industry – Mombasa

Committee Memberships

- Oshwal Centre Development Committee and Card Distribution Committee
- Masonic Lodge
- Oshwal Education and Relief Board
- Jain Swetamber Devawasi Sangh – Mombasa
- Kenya Port Authority – Mombasa
- Board of Governors of Ruaraka High School
- Lions Club of Mombasa (Treasurer)
- Indian Merchants Chamber – Mombasa (Secretary)

Trustee

- Visa Oshwal Community
- Jain Social Group
- Hindu Council of Kenya

Service in Government, Private Sector and Civil Society

MM served on the following boards:

- Deposit Protection Fund - Central Bank of Kenya - Director
- Kenya National Chamber of Commerce and Industry - Vice Chairman, Mombasa Branch
- Kenya Printing & Converting Association - Trustee

We place on record our deepest appreciation and gratitude for his invaluable guidance and indefatigable spirit that steered the bank to the position that it is now occupying in the Industry.

"The greatest legacy anyone can leave behind is to positively impact the lives of others. Whenever you add value to other people's lives, you are unknowingly leaving footprints on the sands of time that live on" and this was the legacy, truly achieved by our dear MM.

Message From Our Chairman



Dear Esteemed Customers and well-wishers of the Bank,

I feel extremely privileged to address you through this newsletter in my new role as Chairman of the Bank. I take this opportunity to place on record my deep appreciation for the confidence bestowed upon me by the Shareholders and the Board of Directors of the Bank. I would also like to place on record my reverence to our respected and most loved founder and 'fatherly figure', the late Dr. Maganlal Motichand Chandaria ("MM"), for having given me an opportunity to serve this great organisation. I will always cherish the fond memories of MM during my entire relationship with him and I seek his blessings and guidance from his heavenly abode, for discharging my responsibilities in this prestigious position.

I am pleased to present this edition of the newsletter which highlights the activities and performance of the Bank during the first half of this year.

I recognize that the COVID-19 pandemic around the world has left many in unpredictable and difficult situations. Our thoughts and well-wishes are with each of you, and we hope this message finds you, your family and your friends safe and in good health. We at Guardian Bank take the health and safety of our customers, employees, stake holders and communities seriously and providing a clean and safe environment for all who deal with us is a top priority. In line with guidance from the Central Bank of Kenya, the Ministry of Health and Kenya Bankers Association, we have been disinfecting all our premises regularly, installed hand sanitizing stations for customers and employees and reinforced other preventative measures.

Like the rest of the world, the Banking Industry has also faced unprecedented challenges. I am however happy to note that the performance of Guardian Bank during the financial year ending December 2020 and the current year so far has been satisfactory in spite of the serious challenges.

The pandemic has changed the preference of customers across the world and there is now more acceptability to adopt digital channels for carrying out banking transactions. In line with this, we have upgraded both our Mobile Banking and Internet Banking platforms to provide you, our valued customers, with a seamless online experience.

As the world focuses on climate action in 2021, we too have directed our CSR activities towards climate change to make a meaningful and measurable impact in the community in which we operate.

The Bank has a truly professional and dedicated team, some of whom have put in more than two decades of service in the institution. I sincerely thank each and every member of the "Guardian Family" for their dedication, loyalty and hard work and urge each of them to continue to give their best to the development of the Bank's growth and extend the most courteous and personalized services.

My compliments go out to the editorial team headed by Ms. Lorraine Miranda for the excellent coverage in the newsletter which highlights current and vital topics, that are informative and well written, making it an enjoyable read for all.

I thank all of you for choosing Guardian Bank as your 'Preferred Bank' and look forward to your continued support. On behalf of the entire Guardian Bank Family, I wish you and your families all the best for the remaining half of this year.

Take care and stay safe.

With very warm regards,
Vasant Shetty.

Board of Directors and Senior Management

Chairman
Executive Director
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
Dr. Shantilal Shah
Mr. Ajay Shah
Dr. Samson Ndegwa
Brig (Rtd.) Wilson A. C. Boinett
Mr. Narayanamurthi Sabesan
Mr. K.R. Sahasranaman
Ms. Lorraine C. Miranda

Financial Highlights March 2021



UNAUDITED FINANCIALS AS AT 31ST MARCH 2021

	Kshs. "000"
Total Assets	16,700,710
Total Liabilities	13,827,946
Gross Advances	8,741,077
Core Capital	2,673,315
Profit before Tax	47,963

Kaa Chonjo - Secure Banking Tips

1 **SECURE YOUR BANKING**
MOBILE, CARD & ONLINE SAFETY

Beware of COVID & Other Text, Email Scams
Avoid clicking on random links or downloading unsolicited files as they can result in malware attacks, which could give hackers access to your device.

#SecureYourBanking KAA CHONJO

Contact your bank for more information on card and online safety. @KenyaBankers #KaaChonjo

PRIMA BUSINESS, M-PESA, QUACTION BANK

2 **SECURE YOUR BANKING**
MOBILE, CARD & ONLINE SAFETY

Create a Strong Password & Memorise It
Never save your Personal Identification Numbers (PIN) and passwords on your phone or keep them in your wallet/purse. Fraudsters can access the information in case you lose the phone, purse/ wallet.

#SecureYourBanking KAA CHONJO

Contact your bank for more information on card and online safety. @KenyaBankers #KaaChonjo

PRIMA BUSINESS, M-PESA, QUACTION BANK

3 **SECURE YOUR BANKING**
MOBILE, CARD & ONLINE SAFETY

Never Share Your PIN/Password
Nobody should know your PIN or password, including merchants, relatives, and friends. Sharing the information can cause unauthorised access to your account.

#SecureYourBanking KAA CHONJO

Contact your bank for more information on card and online safety. @KenyaBankers #KaaChonjo

PRIMA BUSINESS, M-PESA, QUACTION BANK

4 **SECURE YOUR BANKING**
MOBILE, CARD & ONLINE SAFETY

Change Your Password
Never re-use an old password for your online banking platform as this can give hackers access to all your accounts in case of a data breach.

#SecureYourBanking KAA CHONJO

Contact your bank for more information on card and online safety. @KenyaBankers #KaaChonjo

PRIMA BUSINESS, M-PESA, QUACTION BANK

5 **SECURE YOUR BANKING**
MOBILE, CARD & ONLINE SAFETY

Don't Keep All Your Money in One Account
Transfer excess cash in your account or mobile wallet to a savings or a fixed deposit account which can help you earn a higher interest rate.

#SecureYourBanking KAA CHONJO

Contact your bank for more information on card and online safety. @KenyaBankers #KaaChonjo

PRIMA BUSINESS, M-PESA, QUACTION BANK

6 **SECURE YOUR BANKING**
MOBILE, CARD & ONLINE SAFETY

No Stranger's Help
Never accept help or ask for assistance from a stranger while using an ATM machine; call your bank through the numbers provided. Notify your bank immediately, if the machine retains your card.

#SecureYourBanking KAA CHONJO

Contact your bank for more information on card and online safety. @KenyaBankers #KaaChonjo

PRIMA BUSINESS, M-PESA, QUACTION BANK

Winners For The Year 2020



Winner - Best Branch
Eldoret Branch



Runner - Up Branch
Westlands Branch



Runner - Up Branch
Nyali Branch



Best Branch Manager
Ms. Rina Khuroya, Kisumu Branch



The Awards



Best Head of Department
Mr. Joseph Nguere, Finance Department

Employee Of The Quarter - Q1 and Q2 2021



Ms. Bharti Patel

1st Quarter

Ms. Bharti received this award for fully embracing the Bank's culture, values and habits in her daily work. She excels in business development & customer service and demonstrates a positive attitude. She is always willing to go the extra mile with a smile.

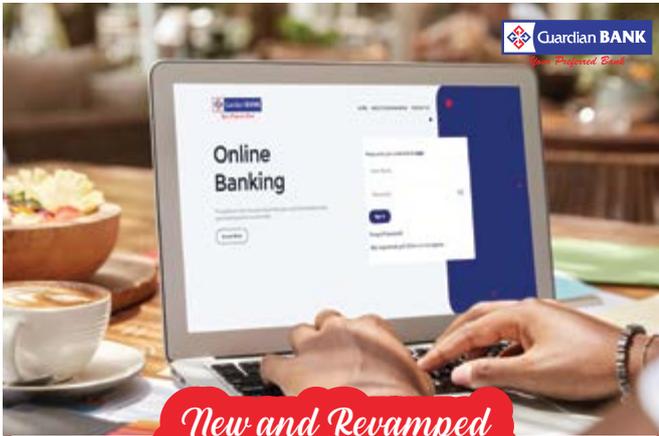


Ms. Hiral Vaghela

2nd Quarter

Ms. Hiral received this award for fully embracing the Bank's culture, values and habits in her daily work. She is efficient and has a positive attitude. She works with enthusiasm and ensures she delivers exceptional customer service to both internal and external customers.

"Success isn't always about greatness. It's about consistency. Consistent hard work leads to success. Greatness will come." - Dwayne "The Rock" Johnson



New and Revamped Internet Banking

Enjoy a variety of features that will ensure you have a stress free and convenient banking experience. The features include:

- Airtime purchase - Telkom, Safaricom, Airtel
- Stop Cheques
- Checking Balances
- M-Pesa B2C
- Bulk Transfers (Via M-Pesa and EFT)
- Cheque Book Order
- Funds Transfers - EFT, RTGS, TT
- PesaLink Transfers
- Internal & External Standing Orders
- Utility Payments - Kenya Power - Post Paid & Prepaid, DSTV, GOTV, Nairobi Water, Startimes, Jamii Telkom and Zuku

For more information, kindly contact your Branch Manager or visit any of our branches for assistance.



M-Guardian

Banking made easy!
Banking at your fingertips!

Banking has never been easier! With the New and Revamped M-Guardian, enjoy exciting banking features from the palm of your hand. The features include:

My Account Services

- Balance Inquiry, Mini-statement, Full Statement
- Add and Save beneficiaries
- Stop Cheques
- Internal & External Standing Orders

Mobile Money

- M-Pesa Withdrawals and Deposits
- M-Pesa PayBill
- M-Pesa Till Number

Pesalink

- Account to Account
- Account to Phone
- Linking and Delinking phone

Airtime Purchase

- Safaricom
- Telkom
- Airtel

Utility Payments

- Nairobi Water, Kenya Power - Post Paid & Prepaid, Gotv, DSTV, Startimes, Zuku, Jamii Telkom, Access Kenya, Little Merchants

Funds Transfers

- Internal transfers to own account & transfers to other bank accounts
- EFT

i-Tax

Direct payments to KRA

Other Features:

- Functionality to contact us
- Functionality to locate branches
- Improved security features: Biometric and two factor authentication

For more information, kindly contact your Branch Manager or visit any of our branches for assistance.

Cyber Security Guide lines Do's and Dont's

DO'S

- Always use private/official e-mail domains and NOT public domains like gmail etc for official purpose. Also use your individual e-mail IDs instead of a generic e-mail ID.
- Use a strong and difficult password, avoiding use of predictable names. Use a combination of uppercase, lowercase, alphabets, special characters (e.g. &, \$, #) or numbers. All passwords should be changed regularly.
- Keep your system / PC / laptop locked when away from your work station.
- Register your e-mail ID and mobile number for banking alerts and check them regularly.
- Ensure that anti-virus softwares are updated on all laptops/desktops.
- Check that the websites have 'https://' and a locked padlock at the start of the URL.
- After completing a transaction online, check that the correct amount has been debited.
- Report lost / stolen devices to law authorities and service providers immediately.
- Always inform your bank in case of change in mobile number or unauthorized SIM deactivation.

DONT'S

- Do not disclose Password / Pin / OTP to anyone apart from the person authorized to use it.
- Passwords should never be written on any device, notepad files, sheets of paper etc.
- Do not click on the links or attachments of strange e-mails from unknown senders.
- Never disclose or provide sensitive information such as user name, passwords or banking details via an e-mail or phone call.
- No official or customer data should be shared to unwanted people outside your official network without following your internal security's laid down process. For financial transactions, do not use public PC's or open Wi-Fi networks (at railway stations, airports, cafes etc).
- Never use the auto-complete feature on banking sites and never select the 'Remember password' option.

Banking & Technology



The future of banking will look unlike the banking of today. Faced with changing consumer expectations, evolving technologies and new business models, banks have started putting strategies in place now, to help them prepare for banking in the years to come.

Let us explore 4 key trends that are changing the banking landscape.

Embracing & Becoming Digital:

In an increasingly digital world, banks have to constantly innovate to stay ahead of the competition and provide more comprehensive services to their customers.

More consumers manage their personal finances from their smartphones. Younger consumers grew up almost entirely within a digital world. As a matter of fact, this generation uses a smartphone or tablet to manage almost any aspect of their lives making it even more inevitable for banks to embark on thorough technology-enabled transformation to ensure they remain relevant.

Future of Work:

Many employers and individuals are thinking about the future of work post COVID-19. How will jobs be affected? What different skills will be needed in the future? How can employers and individuals best prepare? One outcome seems highly likely: there will be more disruptions and a greater need for re-skilling than there was before COVID-19.

Moving into the digital space and upgrading technologies means each & every individual needs to focus on up-skilling.

Enterprise Agility:

This describes a company's ability to swiftly adapt to its business environment based on feedback from direct stakeholders e.g. customers and changes in market demands. In a volatile world, agility is required to respond and adapt to a changing and uncertain environment.

The accelerated pace of technology and innovation for instance has given rise to new models at an even faster pace and today's competitive advantage comes not from size but from being fast and nimble.

Synchronizing across the Ecosystem:

As the financial services ecosystem grows, more and more regulators, fintechs, big technology companies and banks will have to work together as we move to the future of Banking.

To remain purposeful, banks must be present in the ecosystems and products that customers use as they focus on creating unique customer experiences as a key service.

The ability to pivot and change, thereby accommodating to forces, which may be many times more powerful than the organization is key. Bringing in agility between cross-departmental teams, be it technology, operations, human resource, finance, innovation or even procurement is important to ensure all functions move in tandem, together complementing a set of common goals.

Events In Picture

Birthdays



Appreciating Our New Customers



Events In Picture



Tamu Tamu Art Competition Winners and Participants



Winner: Category 5 - 8 years
Abdullah Osman
Nyali Branch



The beautiful reusable water bottle customized and presented to the winners



Winner: Category 9-12 years
Darshna N. Sanghani
Biashara Street Branch



Winner: Category 13 - 15 years
Devyan Jethwa
Mombasa Branch



Winner: Category 16 - 17 years
Khaleel Makari
Mombasa Branch



Nyali Branch - Participants



Kisumu Branch - Participants



Special Prize: 4 years old
Eldoret Branch



Biashara Street Branch - Participants

"Each photograph is a story captured in a single moment." - Unknown

Sustainability Is In Our Hands - Your Planet Needs You - Unite To Combat Climate Change

2021 must be the year for climate action – “the make it or break it year,” said United Nations Secretary-General António Guterres at the launch of WMO’s report on the State of the Global Climate 2020 which highlighted accelerating climate change indicators and worsening impacts.



Kenya launched the Year of Climate (#YoCaKenya) in November 2020 while the World Health Organization will be hosting the 2021 Global Conference on Health and Climate Change with a focus on Climate Justice in November.



Climate change is a real and undeniable threat to our entire civilization. The effects are already visible and will be catastrophic unless we act now. Through education, creating awareness, innovation and adherence to our climate commitments, we can make the necessary changes to protect the planet not only for us but for generations to come.

With this in mind we have joined the rest of the world and channeled our CSR initiatives this year towards CLIMATE ACTION – one of the 4 SDG goals adopted by the Bank.

During the month of April 2021, we held an Art Competition for all our Tamu Tamu Junior Account holders with the theme “**Our Planet, Our Future – Save Our Planet**” with the aim of educating and creating awareness among our “junior savers” about the plight of our planet.

The children were creatively engaged and were encouraged to send in their best artwork. The competition was categorized into four age groups - 5-8, 9-12, 13-15 and 16-17. We also had two young inspiring artists aged 4 who submitted their work.

The winners of each category were awarded with customized reusable water bottles and the other participants received a token of appreciation for their whole-hearted contributions and efforts - which possibly involved searching the internet with their parents on matters pertaining to the theme as they sought ideas for their beautiful art pieces – making them all even more aware of the climate crisis affecting our planet.

TAMU TAMU ACCOUNT ART COMPETITION. THEME: CLIMATE ACTION - “OUR PLANET, OUR FUTURE – SAVE OUR PLANET”

WINNERS

5-8 years	9-12 years	13-15 years	16-17 years
ABDULLAH OSMAN 7 years Nyali Branch	Darshna Navinchandra Sanghani 12 years Biashara Branch	Devyan Jethwa 15 years Mombasa Branch	Khaleel Makari 17 years Mombasa Branch

Congratulations to the winners!!!

A special thank you goes out to all Tamu Tamu Account holders who participated.

In line with our climate action goals, Guardian Bank was among those that supported and sponsored this year's Eldoret City Marathon that took place on 6th June 2021.

The Eldoret City Marathon was founded in 2018 as a platform for launching the careers of young and unknown long-distance running talents while simultaneously advocating for mass tree planting as a panacea for climate change.

Together with sponsors and partners, Eldoret City Marathon promotes climate action in several practical ways, including planting at least one million tree seedlings before every edition of the marathon. So far, they have planted tree seedlings at Eldoret Club, Eldoret Arboretum, Kapseret Forest, Kaptagat Forest and distributed hundreds of thousands of seedlings to institutions, such as schools, churches, police posts, youth groups, sponsors and individuals.



Mr. Matharu - Guardian Bank Eldoret Branch Manager (right), presents a cheque to Mr. Moses Tanui - Race Director (left), in support of the Eldoret City Marathon 2021.

Valuable Advice

Reasons why you should make reading a daily habit - It:

- Improves your memory
- Stimulates your mind
- Reduces stress and gives you peace and tranquility
- Improves concentration and focus
- Expands your vocabulary
- Improves your writing skills
- Challenges your imagination
- Increases your knowledge and builds confidence
- Grows your analytical and thinking skills
- Is refreshing and a form of entertainment



"To learn to read is to light a fire; every syllable that is spelt out is a spark." - Victor Hugo

Taking The Initiative To Make A Difference

The key to making change happen in all aspects of life is by taking the initiative to do so. This allows us to take charge of what we want to accomplish, ensure our voices are heard and take that step towards meeting our goals, achieving our dreams and making the world a better place for all.

Many people are passive dreamers. They want things but they wait for these things to come to them. They believe that if they just stay still in one place for long enough, or just complain a lot, some day they will get it.

Then there are the "doers".

They are out in the

world, going after what they want, creating opportunities, persisting in the face of challenges, and making things happen.



It all starts with accepting responsibility – absolute responsibility – for your life. You alone are responsible for how your life turns out, because while there is nothing you can do about external circumstances, you can choose how you respond to them. You can choose to get up when life pushes you on your knees. You can choose to keep moving forward, to keep fighting and to never lose hope. The key is taking the initiative.

Having A Positive Impact By Giving Back

The positive impact we have on everyone and everything around us does not have to be of great magnitude. Sometimes we feel inept because we think our impact will be insignificant.

As a consequence, we don't even try. But what if for instance more of us gave back, even in small ways? The effect of those billions of small gestures would be astronomical.

When we give back, we create a ripple effect that goes far beyond those we help. Instead of worrying about what's in it for us, we are instead grateful for the life we have and that we are in a position to help others who are not as fortunate. Even small efforts can create



impact and encourage others to be kinder, more forgiving and more willing to extend a helping hand.

Giving back and learning how to make an impact provides meaning in our lives because it makes life about something much larger than ourselves. It fulfills our essential human need to feel significant as well as the human need to contribute. When we help others and the world around us, we grow in our personal lives and make progress towards unlocking an extraordinary life. We break out of our limiting beliefs about how much good one person can actually do in the world and see firsthand that even the smallest acts of kindness can transform lives and our planet.



The Importance of Sustainable Development

Sustainable development is simply defined as the development that meets the needs of the present without compromising the ability of future generations to meet their own needs.

The essence of this form of development is a stable relationship between human activities and the natural world, which does not diminish the prospects for future generations to enjoy a good quality of life.

According to the Stockholm Resilience Centre, there are certain planetary boundaries within which humanity can continue to develop and thrive for generations to come. If these boundaries are crossed, it would result in a major disruption in (parts of) the planet's system and a transition to a different state, which is likely to be hostile to human prosperity.

Today, we are set to exceed some of those boundaries such as climate change and biodiversity loss.

The amount of carbon dioxide the earth's atmosphere can hold is beyond levels ever recorded on earth for all the decades scientists have been measuring carbon dioxide levels, while at the same time the number of species on our planet, is being significantly reduced by certain human activities.

Despite our technological advances, we are completely dependent on healthy and vibrant ecosystems for our water, food, medicines, clothes, fuel, shelter and energy, just to name a few.

Biodiversity remains the answer to several sustainable development challenges, it is the foundation upon which we can build back better, hence the need to protect

and preserve it. We need to ensure that while working to improve the quality of human life, we live within the carrying capacity of the supporting ecosystems.

It has been proven that biodiversity loss could expand 'zoonoses' - diseases transmitted from animals to humans, while on the other hand, if we keep biodiversity intact, it offers excellent tools to fight against pandemics like those caused by coronaviruses.

The theme for this year's world environment day was 'Ecosystem restoration' with a focus on resetting our relation with nature to recognize that restoration of nature is imperative to the survival of our planet and the human race.

There is need to scale up the restoration of degraded and destroyed ecosystems to fight the climate crisis, prevent the loss of a million species and enhance food security, water supply and livelihoods.

Reviving natural carbon sinks – such as forests and peatlands – could help close the climate emissions gap by 25% by 2030. Replanting with native tree species can also help buffer some of the expected devastating effects of a warming planet, such as increased risk of forest fires.

As a society, we are beginning to recognize and understand the detrimental effect of our actions on the natural environment. It's time to re-think and change the way we see the world. Everything we do – our lives, our livelihoods, society, businesses, industries, government, are all dependent on a healthy planet. What can you do to make a difference?



My 2021 "I Am Grateful List"

For many across the world, as the pandemic rages on, less will need to be more, as people celebrate alone or with their immediate household members to stay safe and help combat the surge in COVID-19 cases. And yet, times of trouble can also help us to focus on what's really important in our lives. So, even as we face these challenges and the range of emotions that arise with them, it's worth remembering that there are many reasons to be grateful.

As Germany Kent said - "It's a funny thing about life, once you begin to take note of the things you are grateful for, you begin to lose sight of the things that you lack."

Here is a list of 10 things in 2021 which we can be grateful for:

- 1. Being alive:** Every morning, we should be grateful and celebrate that we are alive. Life is a beautiful journey and we should be grateful to be part of it.
- 2. Time:** The pandemic and lockdown has given us enough time to be able to rest, and think about our life, our priorities, our beliefs, our dreams, our shortcomings, our relationships, our passions and our goals; something that felt impossible to do when life was always spinning by.
- 3. Family & Friends:** Many of us are certainly grateful for a loving family and friends that provide depth and meaning to life. The bonds built during the extra family time spent at home together will last a lifetime and make for great memories in the years to come.
- 4. Technology:** We are reinventing how we do almost everything. Technology has played a vital role from helping us keep in touch with family & friends, shopping and banking online to having the ability to continue to work from home during a pandemic. These positive aspects of technology are something to be very grateful for as they have made things a little more bearable during these challenging times.
- 5. Contentment:** The pandemic has taught us how little we actually need to have a fulfilling life. We only need so little of what we were spending to lead a comfortable life and the rest is just luxury. Our faith is also a source of comfort and reassurance at this time.
- 6. Enjoying the small & free pleasures of life:** We have so many blessings in our lives and we should learn to



appreciate them and recognize their value. Witnessing an act of kindness, a sunrise or a sunset, listening to a bird chirping, watching the raindrops & seeing rainbows all promote positive emotions. Bringing more positivity to your life is a sure-fire method for boosting your mood, and keeping you in touch with everything that's important to you.

7. Nature: We can now appreciate that nature can easily exist without man, but man wouldn't last very long without nature; a humbling revelation.

8. Colleagues: Man is an interdependent creature, and this virus has made us value those who work with us or for us. We have a chance to witness their true value and to hold them close to our heart in the future.

9. Good health & Modern Medicine: Even if your health isn't great, it could be worse and you likely still have some working parts to be thankful for. Let us appreciate our bodies by eating healthy and exercising so that we keep lifestyle diseases at bay and be grateful to researchers the world over who are working tirelessly to develop better tests, new treatments, and safe and effective vaccines.

10. Frontline workers: We have developed a deep sense of gratitude and a newfound respect and love for everyone who has sacrificed for the common good over the last several

months and put their duty above their personal safety. To the healthcare workers, transporters, teachers, workers in the production and distribution supply chain, public safety - hats off to all of them!

As we reflect on our individual gratefulness, remember it is not just about going down a checklist. It is about developing a habit of looking for the positive and the good - and then articulating why you are grateful for it all.

We pray the pandemic will come to an end soon and the world economy will rebound. There will be other problems and other challenges to solve, but it is okay. This is what moves us all forward. And that alone is yet another thing to be grateful for.

Be grateful to everyone following the 3 W's: Wear a mask, Watch your distance, and Wash your hands. Thank you for doing your part every day to keep yourself, your loved ones, and your community safe.

Setting SMART Health Goals

What have your health goals been so far this year? It may seem like you felt you needed the latest exercise bikes, nutrition shakes, or athletic wear, so you have been pushing off striving for your goals. Setting health goals doesn't have to be complicated or expensive for that matter. Goals should be both challenging and practical. A SMART checklist ensures a goal is reachable.

SMART stands for:

Specific: What small step do you need to take when reaching a larger general goal?

Measurable: What measure can you put in place to determine whether your goal is met?

Achievable: Can you reach this goal in a timely and healthy manner?

Relevant: Are you going to commit yourself to this goal? Does it contribute to bigger goals you have in your life?

Time-Bound: By when do you want to have achieved this goal?

SMART goals help you take steps toward an overall goal. Wanting to lead a healthier lifestyle is an admirable goal, and making individual SMART goals can help get you there.

Tips for Setting Goals:

Ready to start setting some personal health goals? Keep these pointers in mind as you choose the best items for your health goal list.

Focus on one goal at a time. If you feel overwhelmed, it can be hard to achieve even the most reasonable goals.

Be kind to yourself. Don't be hard on yourself if you miss a day or slip on a goal. Everyone is human and you are trying your best.

Be honest about habits. Setting a goal to take 15,000 steps a day is admirable, but if you have only been taking 1,000 steps previously, the goal may not be attainable right away.

Build a support system. You are not in this alone! Set goals with friends, co-workers or family members and encourage each other along the way.

Focus on the whys. Understanding why you want to be healthier is key to meeting your goals. Whether you want to improve your marathon time or you want to make it around the block, your inspiration matters.



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