

# Guardian News

Volume 9 | January 2021

## Message from our CEO

*Dear Esteemed Customers,*

As we embark on a New Year with new hopes and dreams, I feel extremely privileged to address you through this newsletter that highlights the activities of the Bank during the second half of 2020.

We trust that you all are safe and healthy wherever you are.

The year 2020 was very challenging for all of us, and our hearts go out to everyone affected by the COVID-19 outbreak. The safety, health and well-being of our customers, staff and their families have been our primary concern. We have been monitoring the situation closely, and we strive to ensure compliance with the guidance and regulations from the government and public health authorities. Our teams have continued to work diligently and have been in touch with all our customers to provide seamless service throughout this pandemic. Going forward, we will continue to ensure we strengthen our business and retain lasting relationships.

Last year saw our activities under CSR pivoting around the various challenges that the COVID-19 brought in its wake, and all efforts were made towards supporting various humanitarian causes through a number of different organizations.

Despite the challenges faced by the banking industry, Guardian Bank has been able to maintain a strong balance sheet throughout the year, and upheld its status of having maintained quality standards and financial ratios.

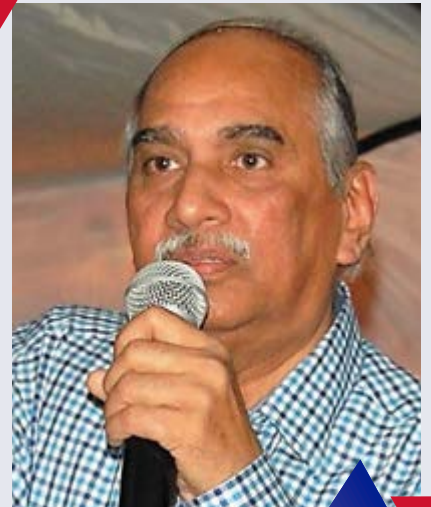
In line with our passion for continuous improvement and innovation, the Bank launched the Guardian Chapaa Salary Advance Product, aimed at providing an easy access to emergency cash to the staff of our Corporate Account holders, providing the much needed cash flow to both the employers and their employees. This product launch was done in a very timely manner, acting as a buffer to those in need of an emergency fund for unexpected cash crunches. Keeping up with the developments in technology, we are working to upgrade our Internet Banking platform to not only make your life easier, but to enable you to transact securely from the comforts of your home and workplace. We will continue to push forward with new ideas, improvements and a dedication to providing the best customer experience possible. We welcome your feedback and suggestions.

Much of the credit for our success is due to you, our valued customers and our committed team at Guardian Bank. I would like to thank each and every one of you for your patronage and look forward to your continued support. On behalf of the entire Guardian Bank Family, I wish you and your families a prosperous 2021 filled with happiness and good health.

With Best Regards  
Sincerely yours,

*Narayanamurthi Sabesan*

*"Innovation is the ability to see change as an opportunity – not a threat" – Steve Jobs*



# Tribute to Dr. Maganlal M. Chandaria

**I** am honored to give this tribute in memory of my grandfather, Dr. Maganlal Motichand Chandaria, who we fondly called Bhai.

The bond the two of us enjoyed was inseparable. Right from my childhood days he was my best friend. We could not live without each other. He used to drop me to nursery and on many occasions on our way to school, he would take me to the shops and buy me a toy. He was just special. As I grew older, the bond only became stronger and stronger.

As fate would have it, on 17th January 2003, we lost a hero, my father, Dinesh Chandaria. By then Amit my elder brother and I had just joined the family business while our younger brother Bhavnish was still in university.

My mum Nisha, my brothers Amit, Bhavnish and myself were shattered at losing our hero and patriarch at such an early age. I am so proud to say that our grandfather, Maganbhai, despite facing the shock of losing a son, was such a strong man and stepped in straight away, as he saw my family struggling to come to terms with my father's death. Despite being down himself, he did everything possible within his power to comfort us and make sure that the absence of our father was not felt.

He really looked after us and ensured we got the best in life. He trained us in business, and today, thanks to Maganbhai's training, we can confidently run our businesses, under the name of Dinesh Maganlal Chandaria Group of Companies which spans various

sectors in Kenya and the United Kingdom, led by professional teams of management.

Bhai, on behalf of my mum Nisha, Amit, Toral, Bhavnish, Sonal, Priya, Shayan, Jaylen and myself, we thank you for everything you did for us during the last 17 years. You settled us down in our private lives, and fully groomed us to manage our businesses. Over the years, you trained us to face challenges and showed us how to turn them into opportunities.

Spending time with you and learning from you over the years, under your leadership has given us the best 17 years of our lives. We gained so much from you, and everything we have today is because of your love, care, guidance, support and the businesses you have built. These are the greatest gifts a grandfather can give his grandchildren. We will never forget these 17 years and promise you that we will build on the legacy you have left behind.

A memory that Amit, Bhavnish and myself will forever cherish is the Lifetime Achievement

Award that you received from the Banking Sector in 2014. This was one among the many recognitions that you received, others







being the Special Recognition and Lifetime Achievement Awards during the Oshwal Awards in the years 2016 and 2018.

You also attained an Honorary Doctorate in Science from The Moi University Eldoret on 20th December 2018. You were so excited on that day, and we still remember clearly you coming to collect us at 4:00 a.m to catch the first flight to Eldoret to accompany you as you received this honor.

In February 2020, once again, Amit, Bhavnish and I were privileged to be by your side, as you received a recognition and appreciation from the Visa Oshwal Community, during its 75th Anniversary, where you were honored together with other past Chairmen. We will hold dear these moments forever.

Amit, Bhavnish and myself were honored and privileged to escort you on stage when you received all these awards and recognitions. These were precious moments and the memories will stay in our hearts forever.

On a personal note, Bhai, the bond and friendship we both have had over the last 40 years will always be treasured memories. On 31st July 2020, at 8:38 p.m, when you left us, a part of me was gone forever. We miss you dearly. However Bhai, I am so proud of you. You lived a full and wonderful life, and what you achieved in life, the people's lives you touched, and all the philanthropic contributions you made, have earned you respect and recognition both locally and internationally.

You were born in Ravalsaar in extremely humble beginnings. Your parents had a vision to send you to Kenya so that you could have a better future. From such modest beginnings, with the ambitions you had in

life, you accomplished a great name and success in the business world and your contributions to society have made you the legend you are today.

You are my hero, mentor and best friend, and I thank God for giving us the best Grandfather in the world.

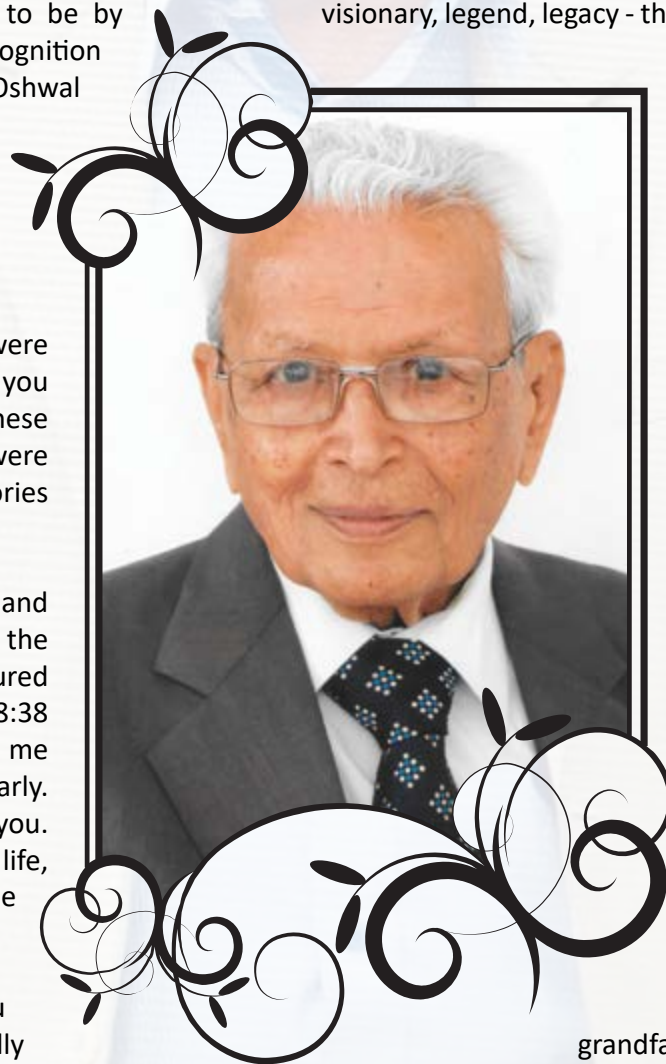
To conclude, on your sad demise, we received so many condolence messages. We thank everyone for the kind and comforting words and the support that they gave us. We were so touched and proud to see that the messages had common words such as philanthropist, pillar, icon, visionary, legend, legacy - this is a big loss not only to our family but the society.

The messages showed the love and respect you enjoyed from everyone, and demonstrated the impact your contributions made to the society. You made the world a better place.

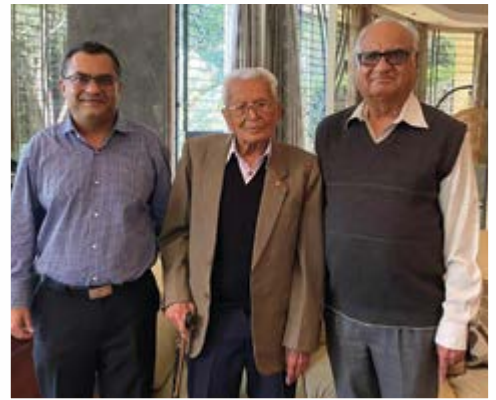
Finally, Bhai, we miss you dearly. We were extremely privileged to have had you in our lives and once again thank you for everything you have done for us. Your success story will always be an inspiration to your children, grandchildren, great grandchildren and future generations to come.

We are so proud to tell everyone that our grandfather is a legend.

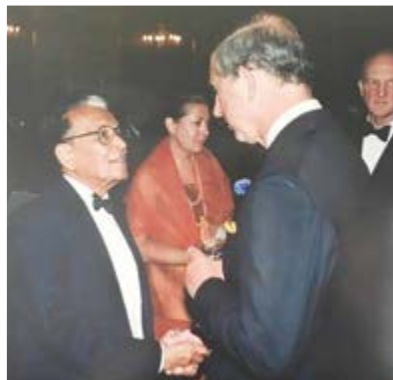
*Hetul Chandaria.*













# Staff Achievements in the second half of 2020

## Employee of the month awards

This program aims to recognize staff who exemplify the Bank's values and go the extra mile in various areas.

The employee of the month awards went to:

August



Ms. Caroline Kanyungi  
Ngong Road Branch

September



Ms. Lily Muriuki  
Head Office

October



Mr. Bhupen Parmar  
Nyali Branch

November



Ms. Micherine Ndavi  
Head Office

## Customer Service Week Awards - October 2020

In the month of October the individuals and branch below were recognized for their contribution to the Bank's Business Development.

Kisumu Branch



First Branch to open accounts under the newly launched Guardian Chapaa Product

Ms. Bharti Patel  
Westlands Branch



Mr. Prakash Khetiya  
Westlands Branch



Opening the highest number of accounts in the month

## Revamped Internet Banking

In order to serve you better we are working to upgrade our Internet Banking platform and intend to launch it shortly. This is in accordance with our promise to continually provide you with innovative products and services that bring value to you.

With the upgrade, you will be able to enjoy a variety of features that will ensure you have a stress free and convenient banking experience. These include:

- Checking Balances and Statements
- Internal Transfers
- Bank to M-Pesa Transfers
- PesaLink Transfers
- Electronic Funds Transfers (EFT)
- Stop Payments
- RTGSs and Telegraphic Transfers
- Airtime purchase for Telkom, Safaricom & Airtel
- Utility Bills Payment - Kenya Power Post Paid & Prepaid, DSTV, GOTV, Nairobi Water, Startimes, JTL and Zuku
- Bulk transfers from Bank to M-Pesa
- Bulk Transfers via EFT (for corporate customers only)
- Cheque Book Ordering
- Booking of Internal & External Standing Orders

*Terms and conditions apply.*

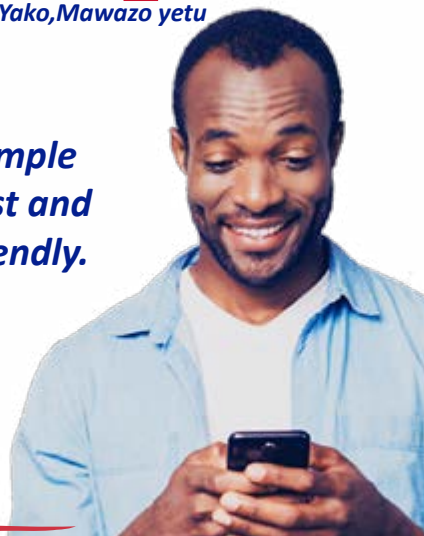


## Guardian Chapaa

### Guardian Chapaa

*Mahitaji Yako, Mawazo yetu*

**Simple  
Fast and  
friendly.**



**Guardian Chapaa** is a salary advance scheme, designed for staff of our corporate clients, under the ChemiChemi Corporate Staff account. This service enables them to have instant access to emergency cash of up to 40% of their net salary.

### **Benefits to applicant**

- You can access this facility multiple times during the month within your marked credit limit.

### **Features**

- An upfront facilitation fee of Kshs. 75/= will be charged for every Kshs. 1,000.00 drawn (all inclusive).
- Eligible if you have no outstanding balance on a previous salary advance - No hidden charges.

*This product has several benefits to the Corporate Company. Talk to us today for more information and get your staff started on this unique scheme for their benefit, as well as yours.*



## Events in picture

### Diwali



### Birthdays





## Events in picture

### Breast Cancer Awareness



### Customer Service week





# Events in picture

## Christmas Celebrations





# Bank Awards in 2020

## Double win for Guardian Bank

Think Business held its 15<sup>th</sup> edition of the Banking Awards. The awards recognize banks and micro-lenders for outstanding product innovation and services, encouraging innovation, prudence and stability in the banking sector.

Guardian Bank emerged a double winner at the ceremony, bagging the following titles;

**1st Runner-Up - Bank With The Lowest Charges For SMEs**

**2nd Runner-Up - Best Bank In Tier Three**

*Our win is your win! Asanteni.*



**We have upgraded our telephone communication**

Following our recent telephone systems upgrade, we are pleased to inform you that we have made things simpler for you and communicating with the Bank has now become much easier.

You can now contact our Head Office or any of our Branches on any of these two numbers;

**020 8693300 or 0703 005000**

We endeavour to serve you better always.



**Have you joined us on Whatsapp?**  
Simply save our number on your telephone contact list (as registered with the Bank), and begin to receive news and updates from Guardian Bank.

**+254 748 037 817**



**D**id you make a 2021 New Year's resolution?

Whether as a New Year's resolution or not, your wellbeing is of utmost importance; be it physical or mental. And to start off this year, we will tackle a few things you could do to live a healthier, happier and more fulfilling life. To keep in mind, you must do away with the "all or nothing" mindset, and be kinder to yourself as you embrace these tips.

## *1. Take more 'me time' and practice self-care*

Taking time for yourself is not selfish. In fact, it is imperative for optimal health and wellbeing.

Self-care doesn't have to be elaborate or time consuming. It can simply mean attending your favorite weekly yoga class, preparing a healthy meal for yourself, going for a walk in nature, or getting an extra hour of sleep.

## *2. Try meditation*

Meditation is an evidence-based way to promote mental well-being. It is one of the best steps you can take to decompress and sharpen your focus and is believed to lower anxiety, stress, heart rate, and blood pressure while increasing feelings of relaxation and well-being.

## *3. Practice gratitude*

2020 was a tough year for many in different ways. It may have been through the loss of a loved one, loss of health, loss of work, loss of peace of mind; the list can be endless. Consider taking an inventory of your life, noting down the things the pandemic prevented you from doing that you once took for granted. As you do this, you can better realize all the people and things in your life that you're grateful for, letting gratitude steer you beyond the gloom and doom. What are you grateful for?

## *4. Apologize and forgive*

A clear path towards mental fitness is forgiveness. Carrying around resentment and guilt wears us down and believe it or not, it can lead to serious illness. Reach out, allow yourself to forgive and move on. Remember, forgiveness doesn't mean you condone hurtful behavior, instead it frees you and allows you to move forward without added baggage.

## *5. Take note of your mental health*

Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make choices. Due to the circumstances in 2020, many experienced new or worsened symptoms of anxiety and depression. This year, it is important to take note of your mental health and reach out for help should you suspect or experience any symptoms.

## *6. Clear clutter*

Look at your surroundings. If you're constantly wading through junk drawers and cabinets stuffed to the brim, it is time to clear the clutter. Why not start the year clutter free? Cluttered spaces reflect a cluttered mind. If you want to wipe the slate clean to allow room for new people and circumstances that serve you, you must get your mind clear.

## *7. Read more books*

Have you ever wondered the reason why highly successful people like Bill Gates, Barack Obama and Oprah Winfrey invest their time in reading books? Reading does not only impart knowledge but also boosts your productivity, sharpens your focus and memory, improves sleep and helps you become more empathetic. Researchers also believe that reading may help prevent cognitive decline as it involves active mental engagement.

## *8. Learn a new skill or pick up a new hobby*

Learning a new skill or activity can do wonders for your brain health. It creates new neural pathways in your brain. The more you practice a skill, the more you increase the speed and strength of those neural connections. Think of your brain as a muscle. You need to regularly exercise it to keep it functioning optimally, learning something new is a great way to do that. So, whether it's learning a new language, taking up an art class, dabbling in music or mastering an athletic activity, go for whatever piques your interest.

## *9. Fresh Air*

Fresh air is one of the easiest and healthiest habits to incorporate into your routine, whether you spend a day off outdoors or take a walk for 20 minutes when you have a break at work. Being outdoors gives you



more energy, reduces stress and depression, improves sleep and your overall health. Regularly make time in your schedule to be outside, to clear your mind and improve your mental and physical health.

### *10. Drink Adequate Amounts of Water*

Keeping your body well hydrated helps to ensure the integrity of your organs and immune system are in top shape in order to guard against local infection and sepsis. Even mild dehydration can lead to several impaired functions, so staying hydrated will help your body function efficiently.

### *11. Find joyful movement*

Think about what ways you can move your body that make you feel really happy, and try to do that as much as you can. Regular exercise doesn't just make you physically healthy but also improves your mood, stimulates creativity, enhances memory and increases your productivity, among other things. You can start with aiming for smaller attainable daily goals such as walking 10,000 steps per day. There are several apps you can use to monitor these. Gradually, find something you will do willingly so that you do it consistently. Something you will enjoy while you break a little sweat. These may include long runs, swimming, hiking, yoga, dance etc.

### *12. Get more sleep*

Your sleeping habits have a huge impact on your physical and mental health. Sleep represents a third of every person's life and it has a tremendous impact on how we live, function and perform during the other two-thirds of our lives. Good sleep is as vital as the air we breathe and the food we eat. Frequently skimping on sleep can have an array of adverse effects on your health, including an increased risk of high blood pressure, Type 2 diabetes, dementia and heart disease. Bottom line: make sleep a priority.

### *13. Avoid late-night eating*

It is also important to avoid eating approximately two hours before bed. Your metabolism slows down when you are asleep. When you allow enough time for digestion before bed, you reduce your chance of digestive upset, and studies suggest that you will minimize your risk for weight gain too.

### *14. Rethink dieting*

Chronic dieting is harmful to both physical and mental health. Plus, most people who lose weight through restrictive dieting regain up to two-thirds of the weight lost within 1 year. Dieting can also make it harder to lose weight in the future. Rather than setting a New Year's resolution to lose weight by using restrictive measures, such as a fad diet, try a healthier, more sustainable method of weight loss by focusing on increasing physical activity and eating healthier foods.

### *15. COVID-19 wellness*

In 2020, the world was hit with the COVID-19 pandemic. We are now in 2021 and we had all hoped the virus would have lived its life and gone away, never to return. The sad reality though is that the Coronavirus is continuing its spread across the world with millions and millions of confirmed cases in 190 countries and nearly two million deaths in this January of 2021. The virus is seen to be surging in many regions and countries that had apparent success in suppressing initial outbreaks. To fight this pandemic, we must not give up. We must continue to practice social distancing, avoid gatherings, avoid unnecessary body contact, wear protective face mask, wash hands regularly and sanitize frequently and consider getting a COVID-19 vaccine as soon as it is available to you.

### *16. Schedule an annual doctor's visit*

Make an appointment with your primary care doctor. A lot of people stayed home in 2020, which means you might need to get up to date on certain health tests and screenings. Essentially, what you need is to schedule preventive care checkups. Get checked to ensure all is well and if not, then it is discovered in good time for proper treatment and control.

Wishing you a healthy 2021.



# 2020 – The Year of Awakening

2020 might not be your favorite year ever, but it certainly has been the most eye opening and life-changing year for many. A challenging year for the vast majority of us, teaching us to appreciate and value everyone in our lives. In more than one way, the COVID-19 pandemic is a multiple stress test of crisis preparedness and resilience of our societies; there are many lessons to be learned from this cascading series of crisis.

Some of the important ones being:

**OUR HEALTH IS OUR MOST PRIZED POSSESSION:** We have indeed come to realize that a healthy body should never be taken for granted. Self-care is a priority and it is the activities you do to take care of your own health and include hygiene, nutrition, rest/sleep, leisure activities, sports, exercise, seeking professional healthcare services when needed, and much more to promote your physical, emotional, spiritual and mental health.

**WE CAN ADAPT QUICKLY TO A NEW WAY OF LIFE:** Unprecedented, unparalleled, extraordinary and unique, once in a lifetime event – all terms which have been used to describe COVID-19 and its impact on our daily lives. How open we are to respond to change will depend on our adaptability, ability to manage stress and uncertainty, flexibility and resilience, and how supportive the environment is for promoting us to make necessary changes. Nonetheless, we should not forget that change is a normal part of life. At the onset of the pandemic, there was a lot of anxiety due to the uncertainties faced, however with time the world started adjusting to the new normal. Safety became a priority as Governments came up with measures to reduce spread of the virus via social distancing, lockdowns and isolation for infected people. Everyone is learning to adapt to changes that are happening in real-time almost daily.

**USE OF TECHNOLOGY AND GOING DIGITAL ARE CRITICAL TOOLS TO SURVIVE:** We are currently living through a digital revolution. Digital solutions have played a critical role, not only in scientific research and understanding of the virus itself, but also in enabling continuing economic activities and delivery of essential social services, including education and healthcare. We saw companies and schools going online immediately after the lockdown/curfews came into place. Last year the world saw more technological revolution than ever before and the companies that thrived were those that were digitally enabled. Ultimately, digital technologies and solutions will be the way of the future and hopefully make life better for all.

**IMPORTANCE OF FAMILY:** COVID-19 has reminded many of the importance of family, and our homes have become more essentially places of safety, support and comfort. The pandemic has helped most of us to re-think our priorities. Family and friends are the source of strength for many during these tough times as is the need to address financial woes. We hope that these reminders deepen our appreciation for spending quality time together with those we love, even post COVID-19.

**HUMILITY, GRATITUDE AND APPRECIATION:** We acknowledged that a microscopic virus brought the world to its knees manifesting its power over people and countries we once considered most powerful. Finally, we were humbled! It is a wakeup call that the world must move forward to face future challenges with humility. We have now become more conscious in the true sense of the word and realized that the simple things are the most important in life. We started counting our blessings more and were thankful for every day that we and our loved ones were not infected with the virus. We learnt to be grateful for the opportunity to be at work, technology that could keep us in touch with our friends and loved ones, and the opportunity to spend more quality time at home with our families. During moments of crisis such as the COVID-19 pandemic, a grateful perspective is critical to sustain our positive attitude - to energize, to heal and to bring hope. So let's begin and end each day grateful for all we have.

**THE IMPORTANCE OF SAVINGS:** Having a rainy day fund lets you sleep peacefully at night, knowing you've got life's little emergencies covered. It allows you greater security in your life as you have a fallback should something unexpected happen. The pandemic has highlighted the importance of having savings and many who were affected in one way or another were able to pull through during the tough times as they had something to lean on. Further, if you have savings set aside, you may be able to try new things, pay for larger purchases, avoid debt & reduce your financial stress.

2020 has taught us that the adversity we face and the resilience we respond with, has the power to shape our lives. With each challenge, we are given the opportunity to persevere, learn and grow into stronger, more compassionate and more grateful human beings. The importance of health, family, work, resilience, community, and humanity—are lessons we can all carry forward in to 2021.



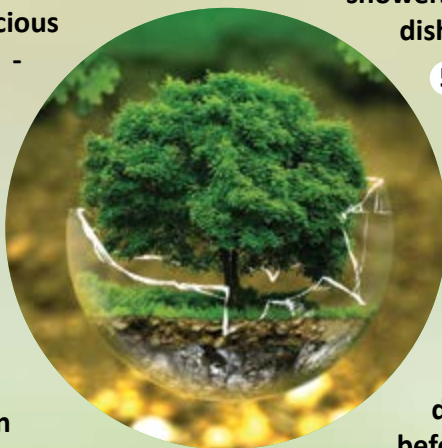
## Our role in saving the Planet Earth

Our beautiful and unique planet which is home to possibly one trillion species is currently experiencing extreme environmental deterioration and unprecedented climate change. Many scientists believe much of our planet's challenges are caused by human activity and therefore protecting our Planet starts with us. The greatest concern to our health and well-being, as well as our planet and the wonderful creatures we share it with, is that we're simply not conscious of how destructive our actions are - what we buy, what we use, what we eat, how it's made, where it comes from, or the massive destruction caused in the manufacturing and transportation processes. Simply reducing our overall consumption is the greatest act we can do for our planet.

Does saving the planet sound like an enormous task? Yes, in essence it is, but taking positive action now, no matter how small, is important as minor actions can have a major impact.

Some simple things that you can practice in your day to day routines include:

- 1 Recycle, Reduce, Reuse – Cut down on what you throw away and dispose of all items responsibly.
- 2 Conserve energy – switch off lights, televisions and other appliances when not in use. You can also invest in LED bulbs as they are more energy efficient.



3 Do not buy or refuse to use single-use plastic items – such as straws and cutlery. Making just one simple swap, like purchasing a reusable water bottle or thermal flask can spare the environment hundreds of plastic bottles each year.

4 Conserve water – turn the tap off when brushing your teeth and when shaving, fix a dripping tap, take shorter showers and only run the washing machine and dishwashers when they are full.

5 Eat sustainably – an estimated one-third of all the food produced in the world goes to waste. When we waste food, we also waste all the energy and water it takes to grow, harvest, transport, and package it. Wasted food goes to the landfill and rots, it produces methane—a greenhouse gas even more potent than carbon dioxide so plan meals and shopping beforehand to avoid wastage at all cost.

6 Don't send chemicals into our waterways – choose non-toxic chemicals in your homes and offices.

7 Educate – help others to understand the importance and value of our natural resources. Be good role models to all - by walking the talk in your everyday life.

*Let's all work together to make a difference, turn things around and make a positive change for ourselves and the generations to come.*

## Don't forget the COVID-19 Safety Tips

### Wear a Mask



Ensure to wear your mask properly covering your nose and mouth and not resting it in on your chin.

### Maintain Social Distance



Ensure to maintain a social distance of about 1m and avoid social gatherings where possible.

### Hand Washing



Ensure to wash your hands frequently with soap and running water or sanitize, and avoid touching your face.





## Immunity Boosting Smoothie

*Smoothies are perfect for quick breakfasts and healthy snacks as they are simple and easy to make!*

*You just add all the ingredients to your blender and mix until smooth.*

### Ingredients

- ☐ 1 carrot, chopped into about 5 pieces
- ☐ 1 banana chopped
- ☐ 1 whole orange peeled and segmented
- ☐ 1 inch knob fresh ginger, peeled and grated
- ☐ 6 to 8 ounces freshly squeezed orange juice
- ☐ 2 tbs fresh lemon juice
- ☐ ¼ tsp turmeric powder
- ☐ ½ tsp ground cinnamon
- ☐ ½ cup plain yogurt
- ☐ 1 cup ice
- ☐ Sweetener, optional

### Instructions

1. Add all your ingredients into the blender.
2. Blend everything until completely smooth.
3. Taste for sweetness. Adjust accordingly with natural sweeteners.
4. Pour your immunity boosting smoothie into your favorite glass or tumbler, insert a steel straw and garnish with fresh orange wedges.

Enjoy!

## Brain Teasers

A man is sitting in a pub feeling rather poor. He sees the man next to him pull a wad of £50 notes out of his wallet.

He turns to the rich man and says to him, "I have an amazing talent; I know almost every song that has ever existed."

The rich man laughs.

The poor man says, "I am willing to bet you all the money you have in your wallet that I can sing a genuine song with a lady's name of your choice in it."

The rich man laughs again and says, "Ok, how about my daughter's name, Joanna Magdalena Fernandes?" The rich man goes home poor. The poor man goes home rich.

What song did he sing?

When can you add two to eleven and get one as the correct answer?

How many times can you subtract the number two from the number fifty?

The number 8,549,176,320 is a unique number. What is so special about it?

A man stands on one side of a river, his dog on the other. The man calls his dog, who immediately crosses the river without getting wet and without using a bridge or a boat. How did the dog do it?

## Answers

Happy birthday.

When you add two hours to eleven o'clock, you get one o'clock.

Once, after that you will be subtracting from the number 48.

This is the only number that includes all the digits arranged in alphabetical order.

The river was frozen.

### Editorial Team

Lorraine Miranda  
Zohreen Jeraj  
Elsie Guga

### Send us your feedback & comments to:

lorraine@guardian-bank.com  
zjeraj@guardian-bank.com  
eguga@guardian-bank.com