

# Guardian News

**Volume 12 | October 2022**



## **Message from our General Manager**

### ***Dear Esteemed Customers and Stakeholders,***

Greetings from the Guardian Family,

The dawn of the year 2022 brought to the world a new hope of revival of a near normal life after a most perplexing period of almost two years of alternating between lockdowns and new outbreaks during the COVID-19 pandemic.

The business world started seeing a revival of economic activities as witnessed by the resumption of international travel and there was an all-around new found enthusiasm. The full revival of global economy seemed imminent.

However, on 24th February 2022, Russia invaded Ukraine and the ensuing war caused not only Europe's largest refugee crisis since World War II but has been weighing adversely on global economic conditions. The global economy is poised to be sent on yet another unpredictable course as the entire world seems to have been drawn into the conflict indirectly (The NATO nations almost directly) as Russia holds a significant importance to the world as a major energy supplier. The sanctions pronounced by the US and EU largely remained in the public domain as a threat but in practice few countries could strictly abide by it.

Our country was not, in any way, immune to the ongoing in the far off world. Kenya, along with other African Nations, suffered immensely. Kenya depends more on the import of basic items of human consumption, petroleum products etc. The disruption in the black sea route terribly affected the supply chain to the country.

The world may soon be teetering on the edge of a global recession, with higher-than-expected inflation especially in the US and the largest European economies as global financial conditions are becoming tighter. Despite the global slowdown, inflation has been revised up, in part due to rising food and energy prices.

The combined effect of the above developments was that hope of revival as felt at the beginning of the year got blurred; the major trading currency, the US Dollar, suddenly spiked against local currency due to panic buying despite the repeated unequivocal assertion and assurance of the CBK of adequate Dollar stock.

At Guardian, we have been fortunate to sustain the onslaught of the effect of global recession and local business constraints because of our resolve for being a bank rooted in the principled management of its affairs.

With the prudent management of our resources and the confidence our correspondent banks have in us, we managed to meet all the requirements of our patrons while at the same time not giving way to the adulation of easy money in a troubled market.

Each one of us working for the organization feels proud in our inherent strength and our resolve to go by the rule both in normal and troubled times. This is probably what our founding father, the great MM, taught us. This is the valuable tribute we can pay to this extraordinary man on the occasion of the second anniversary of his physical absence in the midst of the Guardian Family. We reiterate our resolve to serve our clientele in the best possible way, keeping your and our best interest in mind.

Wishing you all happy and prosperous days for the rest of 2022.

***Mr. K.R. Sahasranaman***

## 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

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 Miranda

## Financial Highlights as at June 2022

### UNAUDITED FINANCIALS AS AT 30<sup>th</sup> June 2022

	Kshs. "000"
Total Assets	16,757,170
Total Liabilities	13,588,239
Gross Advances	7,385,148
Total Shareholders Funds	3,168,931
Net Profit	175,216



## Employee of the Quarter 2022



### Quarter 1 - Hasmita Katwa

Hasmita received this award for excelling under three main categories - embracing the Bank's culture, values and habits in her daily work, providing good customer service and general housekeeping as well as having demonstrated good knowledge of the Bank's products and internal processes.



### Quarter 2 - Jaldhi Vyas

Jaldhi was selected for excelling under three main categories - embracing the Bank's culture, values and habits in her daily work, going the extra mile and general housekeeping as well as having demonstrated good knowledge of the Bank's products and internal processes.



### Quarter 2 - Anthony Kamau

Anthony was nominated for excelling under the categories of - embracing the Bank's culture, values and habits in his daily work, general discipline and demonstrating self-drive and integrity.



## 2021 Annual Awards



**Best Branch**  
Nyali Branch



**Best Manager**  
Ms. Rina Khiroya  
Kisumu Branch



**Best Branch Runners-Up**  
Mombasa Road Branch



**Best Department**  
Risk and Compliance  
Received by Mr. Dipan Shah

## Kaa Chonjo! (Be Alert!)

**KAA CHONJO! Be Alert!**

**TODAY'S TIP**

**Ignore Fraudulent Calls** | Your bank or financial service provider will never call, text or email to ask for your Password or PIN. Never share these personal details with anyone.

**KAA CHONJO! Be Alert!**

**TODAY'S TIP**

**Avoid Links** | Never click or tap on suspicious links sent through emails or text messages. Fraudsters use such links to steal Passwords.

**KAA CHONJO! Be Alert!**

**TODAY'S TIP**

**Set Card Limit** | Limit the amount of cash that can be transacted through your card to minimise losses in case of unauthorised access.

**KAA CHONJO! Be Alert!**

**TODAY'S TIP**

**Avoid Help at ATM Area** | Never ask anyone for assistance while using an ATM machine. Only seek assistance from your bank via contact details provided at the ATM area.

**KAA CHONJO! Be Alert!**

**TODAY'S TIP**

**Never Save Passwords** | Avoid saving passwords on computer or mobile browsers. All Passwords and PIN details should always be memorised.

**KAA CHONJO! Be Alert!**

**TODAY'S TIP**

**Beware of Fake Websites** | Always confirm that the site you are using to access banking services is genuine. Fraudulent websites do not have a padlock icon and HTTPS extension in the URL/Web address on the top left end of the screen.

## Is it time to rethink your budget?



Being able to live knowing you have enough savings, investments and enough cash for your spending is almost every person's goal. This is what we could refer to as 'financial freedom'.

Every other day you will hear something about the importance of budgeting. Creating a budget is one of the wisest decisions you can make. Having a well-formulated budget assures you that every single cent that you worked hard to earn is being spent in the wisest way possible, that you are right on track to achieve your goals and you can afford to do the things you like doing. Looking at it keenly, having a budget helps you to regulate your spending therefore helping you to avoid adopting a life that goes above your means as this bad habit can, in most cases, lead you into debt.

Many things may have changed since the time you created your last budget. This may trigger the question, when is it ideal to refresh it, or how would you know it is time to modify your budget? Let us look at 6 points that can work as a guide for the same.

### 1. You feel too constrained by your budget

Budgets are supposed to be a spending guide, not a tool that makes you feel like you are deprived or one which causes you to resent your spending plan. If it begins to feel like your budget is too limiting, it is likely to be much harder for you to stick to it.

### 2. You are having a hard time sticking to your budget

If you are finding it difficult sticking to your budget, it is time to figure out why and to make a plan that you can live with. Start by tracking your spending for 30 days to see where you are going over your budget and why. If you routinely overspend in certain areas, then you may need to rework your budget to allocate more spending to those costs and make cuts elsewhere.

### 3. You are not making good progress on your financial goals

One of the biggest reasons most people budget is because

they want to make sure they accomplish important things with their money, such as saving for a down payment on a home or saving for retirement.

If you are not making progress on your goals despite your budget, then you may need to rework it so you can find new places to cut spending and allocate more to achieving your financial objectives.

### 4. Your income or expenses are changing

If your income is going up or down by a lot this year because of a job change or other changes in your life, you will need to adjust your budget to account for this new reality. The same is true if you are experiencing big changes in your expenses. This could happen for example if you are purchasing a home or having a child.

### 5. You are stressed

If you find yourself constantly stressing about whether you will have enough money to pay your bills at the end of every month, or you stay up late every night worried about the potential disasters that can drain your bank account, editing your budget could help you get peace of mind and feel better about your finances.

### 6. It is unaffordable

Sometimes things can get out of control and there will be periods where you find yourself in a tight spot, financially. If in ordinary times you find yourself; Often using up your savings, Unable to save, Constantly spending more than your income, Living from paycheck to paycheck, Habitually relying on loans to cover your necessary expenses - then the budget you are using is not working.

In conclusion, it is undeniable that budgeting is one of the best personal finance moves you can make to help ensure you are spending your hard-earned money as wisely as possible to accomplish your financial goals. Take up the challenge today! Create some time and rework your budget, not forgetting to include the things you enjoy.



## Banks Vs FinTech: Threat or Opportunity? By John Thiongo

It is often said, “Change before you have to”. This quote has never been more real than now for the financial institutions in the banking industry specifically.

Over the years and with the growth of technology, banks have evolved and introduced new ways to bank, especially through digital banking. However, in the last few years, there has been quite the disruption in the banking industry and not so much from new technology but from non-financial institutions (FinTechs) using technology to drive finance in payments (remittances, mobile money), lending (BNPL, Digital Lending) and deposit collection (e-commerce, eWallets).

How though should banks view FinTech companies? Are they threats to the market share banks have enjoyed for centuries or are they an opportunity for banks to evolve once more and remain relevant?

I choose to see the opportunity for Banks through partnerships and collaborations. FinTech companies are agile and nimble,



able to specialize and deliver innovative products quickly. On the other hand, banks have legacy systems that require a huge capital investment to change. Therefore FinTechs give banks a unique way to provide innovative products without

having to incur huge capital investments.

A shift in mindset for the conventional banker is therefore necessary and beneficial as well, to be able to identify these partnership opportunities for the bank.

### What can help shift your mindset?

Stay up to date with FinTechs, banking developments and regulatory requirements within the country, region and globally through webinars, online articles and industry reports. Understand what role banks play in FinTech partnerships and identify the opportunities.

Well, are FinTech companies a threat or opportunity? I hope you see the glass as half full.

## Swahili Language



On 23rd November 2021 Swahili speakers welcomed the news that the United Nations had designated 7th July as World Kiswahili Language Day, making Swahili the first African language to be feted by the UN. It is one of the official languages of the African Union (AU).

Being among the 10 most widely spoken languages in the world, with more than 200 million speakers, Swahili is said to be the easiest African language for an English speaker to learn. It is very easy to read given that you read out Swahili words just the way they are written. The word Kiswahili comes from the Arabic word sahel, meaning 'coast.' Ki- is a prefix referring to language.

The language dates back from the interactions of Arabian traders with the inhabitants of the East Coast of Africa over many centuries. Under Arab influence, Swahili originated as a lingua franca used by several closely related Bantu-speaking tribal groups.

Swahili speakers are spread over in more than 14 countries. It is also a lingua franca of the African continent spoken as a first

language in Tanzania and a second or third language by millions of people in Kenya, Uganda, Rwanda, Burundi, the Democratic Republic of the Congo (DRC), South Sudan, Somalia, Mozambique, Malawi, Zambia, Comoros and as far as Oman and Yemen in the Middle East. People from countries like Somalia, the DRC, or Burundi who sought refuge in countries like Kenya, where Swahili is spoken, got to learn Swahili through immersion. Southern African countries such as South Africa and Botswana have introduced it in schools, while Namibia and others are also considering doing the same.

Given its growing prevalence, Swahili language shows are aired in radio broadcasts such as the British Broadcast Corporation, Voice of America, Deutsche Welle, Radio Japan International and Radio Moscow International. It is also broadcast regularly in other radio stations in Kenya, Tanzania, Burundi, the DRC, Liberia, Nigeria, Rwanda, South Africa, Sudan and Swaziland.

There is definitely a lot more to this Swahili language. Hopefully, you are more enlightened and possibly will take up the challenge to lean it more, or perhaps learn more about the language and its rich history.



## Celebrating KBA at 60 - Diamond Jubilee

In the month of July 2022, bankers celebrated the strides that Kenyan banks have made since 1963, under the theme #bankinghistoryke. In line with this, we shared with customers the documentary commissioned by KBA titled 'A History of Banking in Kenya.' Within the same month on 16th July 2022, Kenya Bankers Association (KBA) celebrated their 60th Anniversary and we joined them in celebrating this auspicious occasion by sending out a congratulatory message and commemorating the day adorned in orange - one of the KBA brand colours.



## 2022 Staff Birthdays



## Digital Saturdays...

Customers engaged in exciting sessions where they were taken through our digital platforms. Those who onboarded and completed transactions on the internet and mobile banking platforms were rewarded with branded merchandize i.e phone grips and eco-friendly mouse pads.





## 4 QUALITY EDUCATION



### 2022 CSR Initiatives

"GBL, through its Responsible Banking ethos aims to achieve a balance between economic growth, social well-being and the protection of the environment, in support of the goal of sustainable development. GBL is in full

support of the three R's of the environment which are Reduce, Reuse & Recycle."

Further, we ensure to align our CSR initiatives with the UN themes for the year. The 76th session of the United Nations General Assembly proclaimed 2022 as the **International Year of Basic Sciences for Sustainable Development**. In line with this, we decided to give priority to **Quality Education** - the 4th SDG Goal, with a specific emphasis on improving science education in schools; stressing that the applications of basic sciences are vital for advances in medicine, agriculture, water resources, energy planning, environment, communications

and culture. In addition, basic sciences rupture technologies' response to the needs of humankind by providing access to information and increasing societal well-being, and promoting peace through improved collaboration towards Sustainable Development Goals (SDGs).

Westlands Branch made a successful visit to the Lekuruki School during the month of March supporting the school with lab equipment for experiments, donating seedlings (vegetable seeds) for use in the school farm to teach home science & agriculture. They also donated science text books, exercise books, stationery items and science printed charts for class rooms (Std 6-8) based on topics from their curriculum.

Mombasa and Nyali Branch teams made a joint effort with their contributions towards CSR activities in the month of June. They visited two schools namely, Ziwa La Ng'ombe Primary School and Frere Town Primary School donating science and environment related books and science lab kits.

### Quality Education: Improving Science Education In Schools



Mombasa and Nyali Branch at Ziwa La Ng'ombe Primary School and Frere Town Primary School.



Westlands Branch visit to Lekuruki School.

### All branches marked the Annual Global Recycling Day on 18th March





## Tamu Tamu Junior Account Campaign 2022

This year during the April school break, in line with our CSR theme for the year **"QUALITY EDUCATION"**, we executed a 3 phase monthly campaign that enabled us to use the forum to educate our junior account holders about science and the environment. The campaign was executed via our WhatsApp and email platforms, as well as at our branches to encourage maximum participation.

Phase one saw the account holders participate in an essay competition that was categorized by age with topics as below:

- 6 years and below – Why is it important to plant a tree?
- 7-10 years – What different things can we do to save the environment?
- 11-13 years – What kind of human activities are harming our environment?
- 14-17 years – Why are most people ignorant of protecting the environment?

The topics were carefully selected with the aim of ensuring the children learn more about our environment and how to care for it. The young achievers impressed the judges with their carefully written, well thought out educative and informative essays. Each participant put their best foot forward and it is promising to see that the future looks bright right from the point that our young achievers are knowledgeable and intrigued about our environment and its preservation.

In addition to the essay competition, in the second phase we held a **fun and educational day** at our branches, where each branch invited an educator to come interact with the children as they were given an opportunity to learn about science related topics. From the pictures below it was evident that the children had an enjoyable session. The winners of the essay competition who attended the fun day event were awarded with unique and interesting science literature.

Finally at the end of the month, the third phase of the campaign was concluded. The highest depositor competition saw winners get rewarded with a balcony/outdoor garden starter pack which included a planter, healthy manure soil and sunflower seeds. It is our hope that this encouraged our young achievers to grow and nurture a plant and that this little project would in turn grow their love and care for the environment.

Congratulations to all the winners.

## Tamu Tamu Junior Account holders at the fun and educational day





## Tamu Tamu Junior Account competition winners receive their awards



L: Falaq F. Adudawood and  
R: Faiq F. Abudawood (Mombasa Branch) receive  
their gifts under the highest depositor campaign.



Chantal Nafula (Ngong Rd. Branch) receives her  
gift for best essay age group 11-13 years.



Kavya Bhavesh Sikotra (Biashara St.  
Branch) receives her gift under the  
highest depositor campaign.



Mehtar Kaur Sehmi (Biashara St. Branch)  
receives her gift for best essay age group  
6 years and below.



Junaid Din Nazim (Nyali Branch) receives his  
gift for best essay age group 7-10 years.

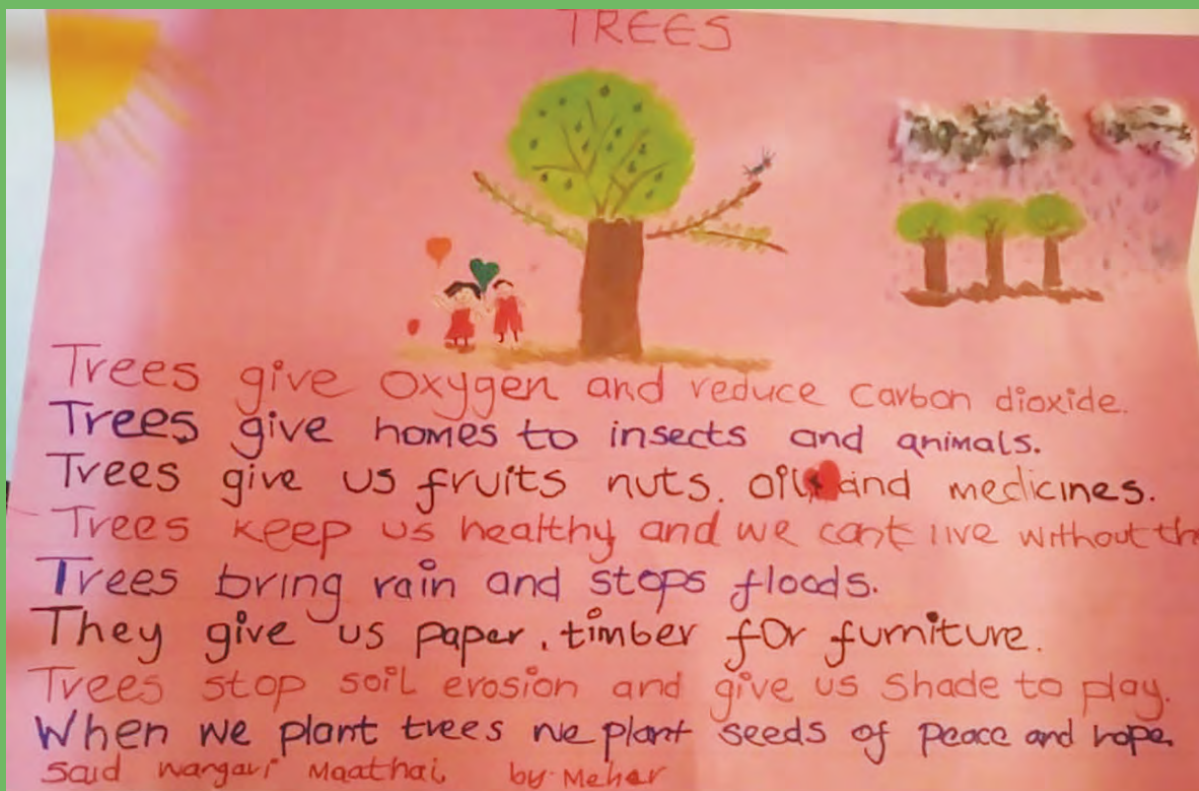


## The winning essays

### **Mehtar Kaur Sehmi**

6 years and below

Why is it important to plant a tree?



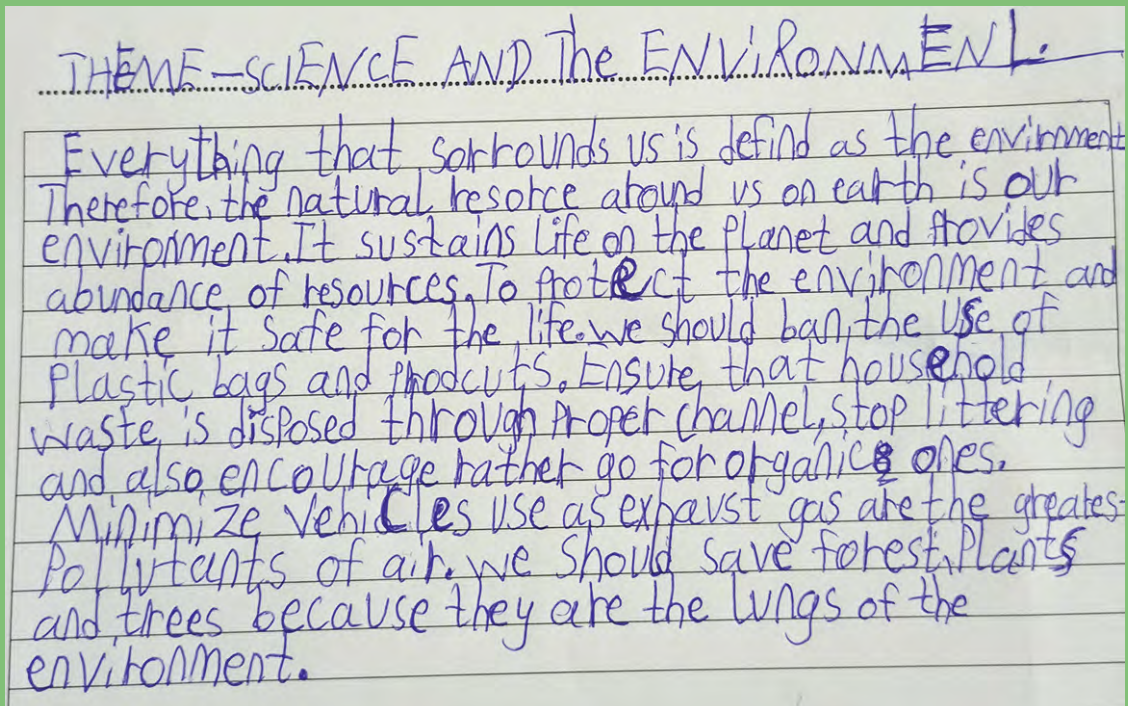


## The winning essays

**Junaid Din Nazim**

7-10 years

What different things can we do to save the environment?



**Aleena Riaz Jin**

14-17 years

Why are most people ignorant of protecting the environment?

The inevitable death of our planet is gradually coming near. The earth has been robbed by people, for its natural resources, and still we refuse to believe change is possible. Ignorance is killing us and our world. The big question is, why are the human species so oblivious in the protection of our planet Earth?

In this fast changing society people simply do not care about the greater issues of this world, such as the environment. We move on with our lives by laying waste to this earth. Protecting the environment is a secondary aspect to almost everybody. We do not realize where we would be in the next twenty years if this keeps going on, the earth is dying slowly and torturously because of pollution which is the villain created by us humans.

Another reason for the ignorance is, a knowledge deficit. Most people are clueless towards the effect we have on the environment in our day to day life. From driving our cars to throwing away dozens of non-biodegradable plastic, which will sooner or later end up in our oceans. The world needs help and the humans have to be educated. We have a responsibility to this environment and we have to take action.

'The earth is already damaged, why bother?' is the common

and faulty thinking of most individuals which leads to disregard for the environment. Even if someone wanted to make a difference they cannot, if they have this mindset. It is dangerous because it will only lead to hopelessness. We have to understand that even the smallest action we take to protect the environment would help and we have to continue to believe and hope.

Jobs dependent on unsustainable practices are another major reason why people overlook protecting the environment; for example if someone was working in the logging industry they have to cut down thousands of trees in a year to make a living, the same goes with the fishing, mining and the energy industry. The damage our environment faces because of these jobs are immense and no one would leave their jobs to 'protect the environment'.

Another reason for the negligence to our environment would be cowardice. Most people would hide against a threat instead of facing it. Just like that, many people refuse to believe the truth of the environment or they choose to hide from the facts and not do anything about it.

Overall it is our actions that have affected the environment; and it has to be up to us to take matters into our own hands and work towards saving our planet earth.



### Chantal Nafula

11-13 years

What kind of human activities are harming our environment?

Environmental conservation is a topic that has been swept under the rug, with hundreds if not thousands of people turning a blind eye to the problems caused by failing to strike while the iron is still hot. Scientist's warnings do not seem to stir us from our hubris, or make us aware of our inevitable downfall. We, as a nation, keep returning to the tranquilizing drug of gradualism that blinds us and leads us down a narrow winding path that culminates in disaster.

Destruction of the environment is a problem like many others and has its catalysts. Among them is indiscriminate logging of trees which threatens to reduce our nation to a barren wasteland. Destruction of trees does not only leave our country's landscape fried crisp and powdery by a hostile blazing sun but also increases the amount of carbon dioxide in the atmosphere. Trees play an integral role in the ecosystem and act as carbon syncs. If we hesitate to take action against deforestation, this incident will spark an inferno that burns incessantly. The terror of extinction of indigenous tree species stands before us, foreshadowing a catastrophic future. Failure to assess this situation will leave us with poignant regrets and weary incessant toiling of the mind to change what was unchangeable, to plan what is now useless, to be the architect of the irrevocable past.

In order to stamp out the disquieting signs of environmental destruction, the issue of waste disposal must be addressed. The conspicuous absence of proper waste disposal methods is a gaping hole that continues to shake our nation at its core. Improper disposal of materials like plastic leaves a crisis that threatens to swallow our country whole. Plastic, though being discovered about a century ago, has posed a colossal threat to the environment. It is not biodegradable and can take up to a century to decompose. Due to its cost-efficient nature and the ease with which it is manufactured, many companies opt to use it therefore threatening our environment. Some pieces of plastic are directed to 3rd world countries and are afterwards directed to the oceans and seas. This is then broken up into smaller microscopical

Waste gases are just as harmful. Gases such as carbon dioxide and sulphur dioxide contribute to the formation of acid rain. Acid rain has effects such as corrosion of iron sheets and harming plants. In New Delhi, India the problem is so severe that it causes bronchitis and lung cancer. In some states in the USA, citizens have to install filters on their doors to prevent the entry of harmful gases. All this is a result of people turning a deaf ear to scientist's warnings. In many ways, we bear a striking resemblance to the pig that fried itself using its own lard. Professionals do not tire of reminding us of the dire consequences and ramifications of

our actions. Instead, they remind us with a nearly sickening iteration.

Forest fires are an enemy that cripples all strides to take action against deforestation. Forest fires destroy large groves of trees. They also leave us jangling in the discards of our thoughtlessness. A grey area in the eyes of many who have refused to come to terms with this brute. Inasmuch as they are not common in Kenya, our foolhardy actions steer us down a gaping hole of destruction. Whereas some are caused by natural causes, some of them are caused by our own recklessness.

The excessive use of farm chemicals plays a significant role in destroying our planet. The conspicuous absence of care for the environment is also a stepping-stone to destruction. Farm chemicals pollute water, air and soil. They cause eutrophication, a phenomenon which excessive algae grows underwater, resulting in the death of fish and marine life. No one seems to bat an eye at the imminent gloom and doom that awaits us. They may also end up doing more harm than good to the plants themselves. Some of them go on to harm humans, when they ingest food which has trace amounts of chemicals

Furthermore, misinformation is a double-edged sword which cuts deep into the core of the catastrophe. The ignorance of many leads to a crescendo in the ramifications of our actions. Hordes if not throngs of people are still in denial, thinking that climate change is a hoax. The number of people trying to raise awareness about this issue is lilliputian compared to those who don't care. There are those who have good intentions but end up destroying the environment. A good example is the use of metallic straws instead of plastic ones. Even though it seemed like a good idea on paper, many did not look into the consequences. A metallic straw needs more carbon dioxide to be manufactured, hence putting a strain on the ecosystem.

Bleak as it may seem, there is no silver bullet to dealing with this problem. However the combined efforts of environmentalists like Greta Thunberg and Jane Goodall cannot be overlooked. They are at the forefront fighting for environmental conservation. No man is an island. All people need to work together to ensure that our environment will become cleaner. Our slowness to take action will end up harming other creatures as well (a study conducted on sea animals showed that several of them have plastic in their bodies all due to pollution caused by humans). The tranquilizing drug of gradualism will do us no good. We need to take action and make hay while the sun shines.



# Taking Action for the planet. Climate Change – Causes and Effects

“The world is facing a triple planetary crisis that needs urgent action. Climate change, biodiversity loss and pollution. Emissions need to be cut by 50% within the decade to limit global warming to 1.5°C.”

Climate change is significantly impacting our planet, creating one of the most pressing issues of our time. Taking the steps needed to mitigate climate change is crucial. However, only by truly understanding the causes and effects of climate change can we start to make a difference to the planet.

The evidence for climate change is all around us, and its effects are irreversible on the timescale of people alive today, and will worsen in decades to come. Global climate change is not a future problem and changes to the Earth’s climate are already having widespread effects on people, wildlife and the environment.

## Global Warming vs Climate Change

The terms climate change and global warming are often used interchangeably. However, these terms refer to two separate phenomena. Global warming is the increase in the global average temperature, whereas climate change describes how various geographic locations change over time. These shifts may be natural, such as through variations in the solar cycle. But since the 1800s, human activities have been the main driver of climate change. Greenhouse gas concentrations are at their highest levels in 2 million years and emissions continue to rise. As a result, the Earth is now about 1.1°C warmer than it was in the late 1800s. But temperature rise is only the beginning of the story. Because the Earth is a system, where everything is connected, changes in one area can influence changes in all others.

Climate changes are mainly attributed to the global average temperature increase, so the two are intrinsically linked.

## What Causes Global Warming?

Global warming occurs when carbon dioxide (CO<sub>2</sub>), greenhouse gases, and other air pollutants collect in the Earth’s atmosphere and absorb solar radiation and sunlight that have bounced off the planet’s surface.



The greenhouse gases emitted when burning fossil fuels like coal, oil and gas “blanket” the earth trapping the sun’s heat and stopping it from radiating back into space causing global warming. These heat-trapping pollutants—specifically carbon dioxide, methane, nitrous oxide, water vapor, and synthetic fluorinated gases—are known as greenhouse gases, and their impact is called the greenhouse effect. The pollutants can last for hundreds of years in the atmosphere causing the Earth’s temperature to increase and it is important to note that the world is now warming faster than at any point in recorded history.

The largest sources of greenhouse gases include the transport industry, power generation, industrial activity, deforestation, intensive livestock farming and use of synthetic fertilizers.

## Effects of Global Warming

Some of the potential effects of global warming include:

- Increased maximum temperatures
- Rising minimum temperatures
- Rising sea levels
- Higher ocean temperatures
- Increase in heavy precipitation (heavy rain and hail)
- Shrinking glaciers
- Thawing permafrost

## Effects of Climate Change

Climate change causes and effects are devastating the planet. People are experiencing climate change in diverse ways. It can affect our health, ability to grow food,

housing, safety and work. The World Health Organization calls climate change the greatest threat to global health in the 21st century. Some of the direct impacts that climate change has on the planet include; early snowmelt, severe droughts potentially leading to drastic water shortages and increased risk of wildfires, rising sea levels that could cause coastal flooding, heavy downpours, heat waves, increased flooding, and an influx of new pests that could threaten agriculture and fisheries. Conditions like sea-level rise and saltwater intrusion have advanced to the point where whole communities have had to relocate, and protracted droughts are putting people at risk of famine. In the future, the number of “climate refugees” is expected to rise.

According to multiple reports from NASA and the U.S. Geological Survey, at the current rate of global warming, almost 80% of the Maldives could become uninhabitable by 2050. Jakarta could also be underwater by the same time and it is far from the only city with an uncertain future. According to the World Economic Forum, by 2100, Dhaka, Bangladesh, Lagos, Nigeria and Bangkok, could also be entirely drowned or have vast tracts of land underwater and unusable. Other countries at risk of disappearing due to climate change include Kiribati, Vanuatu, Tuvalu, Solomon Islands, Samoa, Nauru and Fiji Islands.

Disruption of natural habitats such as alpine meadows and coral reefs could drive thousands of animal and plant species to extinction.

Infectious diseases, allergies, and asthma cases will become more common due to higher air pollution levels while increased temperatures are known to accelerate the activity of infectious agents and expand their geographical range.

Some recent & extreme events that could be attributed to climate change include the wildfires in California, Spain, France, Croatia and Greece. Drought in our very own country Kenya, neighboring Ethiopia, England, extreme rainfall in India, Pakistan, South Africa, South Korea, Sudan, Afghanistan, Colombia, Venezuela, flash floods in Miami Florida and the extreme heat wave in China.

### **Potential Solutions to Stop Climate Change**

Both climate change and global warming are accelerated by humans’ reliance on fossil fuels.

The global community must take immediate, concrete steps: to decarbonize electricity generation by equitably transitioning from fossil fuel-based production to renewable energy sources like wind and solar; to electrify our cars and trucks; and to maximize energy efficiency in our buildings, appliances, and industries.

A large chunk of global greenhouse gas emissions are linked to private households. Our lifestyles have a profound impact on our planet. The wealthiest bear the greatest responsibility: the richest 1 per cent of the global population combined account for more greenhouse gas emissions than the poorest 50 per cent.

It is up to each and everyone of us to make sustainable choices & lifestyle changes. Don’t fall in to the trap of “if others don’t act why should I.”

Join millions of people in the fight to combat climate change by incorporating some of these practical solutions in your day to day lives:

- Power your home with renewable energy - Purchase energy-saving light bulbs, rechargeable batteries, and use a home water filter.
- Invest in energy-efficient appliances.
- Go paperless – pay bills online, digitize your documents, reduce printing.
- Aim to reduce water waste. Turn off the tap when brushing your teeth or shaving, fix leaking faucets, take shorter showers.
- Avoid plastic - stop buying bottled water, say no to straws – the list goes on.
- Eat the food you buy and eat less meat & dairy.
- Be conscious about the amount of gas and electricity you use/waste.
- Drive a fuel-efficient or electric car.
- Cycle, walk or use public transport more often.
- Respect and protect green spaces, plant a tree.
- Support local farmers - eating locally grown foods keeps our local farmers in business and lessens the carbon footprint of shipping foods across the country or even between continents.
- Cut consumption and waste. Go Zero Waste. Reduce, Reuse, Recycle.
- Compost - By composting our food scraps, we reduce the amount that goes into our landfills. Food waste is estimated between 30-40 percent of the food supply and it is the single largest component that goes into landfills where it quickly generates methane. Further the energy, land, water, labor, and time spent producing, processing, transporting, preparing, and storing the food could have been spent elsewhere or in other ways that might be more beneficial to society.

By implementing some or all of these changes, you can tilt the balance of climate change cause and effect. We need to achieve a net zero world. Let us make sustainable living the norm. The better educated we are about climate change problems and solutions, the greater the chance the Earth has to regain homeostasis. Our choices can counter climate change!

***Based on various sources.***



## Create a life you love - Have a Zest for life!



Zest is defined as living life with a sense of excitement, anticipation and energy, and is an essential element that nurtures our soul, gives us spirit and makes us human.

Those who have zest exude this energy when approaching life, which can be truly contagious. It is one of the most essential elements we really need to nurture, though so often forgotten and yet it could be the key to our future happiness.  $HAPPINESS = ZEST =$  Approaching life with excitement and energy; not doing things halfway or halfheartedly; living life as an adventure; feeling alive and activated.

A common trait of zestful people is that they seem to enjoy things more than those with low levels of zest. Studies show that they are happier, more self-sufficient, have more energy and achieve more in their lives. They are likely to wake up feeling active and willing to take on the day. They will work with high spirits and will have the solidarity to confront difficulties emphatically. Is this the big secret? Is having more zest the answer to getting more out of life and achieving more happiness?

Zest is among the 24 character strengths that positive psychologists have defined and studied as keys to living a happy and fulfilling life. Although the science of zest is still young, researchers are beginning to uncover evidence of how beneficial this intangible trait is.

Zest creates joy; it gives you the ability to appreciate life and the drive to face challenges in a positive manner

even when there are ups and downs. It's founded on the belief that we all naturally want to lead meaningful and fulfilling lives, to cultivate what's best within ourselves, and to enhance our experiences of love, work, and play. Any distraction from this is simply temporary.

Zest is fueled by what excites you, makes you enthusiastic and passionate. If you know what this is, do more of it. When you are not excited about your work it spills over into your personal life. But when you are living and working with passion – with zest – you are much happier and others will find you a pleasure to be around. When you do the right thing, deep joy is imminent. When you are living and working with passion, it is contagious and it inspires others. Work and life are then less stressful.

Maintaining zest in our lives can be a challenge. And troubles in our lives can make us wonder if zest has any place in it. Anyone, regardless of social status, facing financial problems, divorce, illness, caring for ageing parents and chaos knows that these challenges can make zest seem unattainable. But when you respond to these situations in a positive way you can still generate that spark. There's no doubt that the laws of attraction in life are constantly in motion. This 'New Thought Philosophy' states that "like attracts like" and sums up the idea that by focusing on a positive or negative thought, a person can bring a positive or a negative experience into their life. For example, if someone is happy, vibrant and zestful then they are likely to attract more people, friendships, connections and opportunities into their life with the

same energy. The idea is you shape your thoughts towards the positive, celebrate your good experiences, and visualize what you want to achieve in the future. In doing so you will become what you think about most and attract what you think about most. As Buddha said: "All that we are is the result of what we have thought." So, having more zest can indicate how someone will approach life, the positive thoughts and energy they put into their life and therefore the positive thoughts and energy they will receive in return. If you want to be happier, the key is to work on your zest levels, and increase your energy and optimism.

### **So how do we get more zest into our lives?**

**Awareness and Acceptance:** If you've realized that you need to do something in order to reignite your zest for life, then, you are part way there. What's next, though, can feel almost as challenging: accepting that your life is kind of at a standstill. Once you accept that your life is stalled, then you're in a position of power. And the power is that you've made the decision to move out of limbo. Pairing your awareness with acceptance allows you to take action. ANY action. In fact, just reading through these ways to feel unstuck is helpful.

**Take care of your body:** Eat well, get enough sleep, and don't smoke. Exercise can make us especially more zestful if it's fun—so think about skipping the treadmill and joining an exercise group or finding a running buddy.

**Practice savoring:** Zest involves feeling fully engaged in the world around us, with all our senses alive. You can build that feeling by truly savoring positive events and sensory experiences—don't just let them breeze past you. One way to practice is through the Raisin Meditation.

**Cultivate optimism:** Feeling hopeful can boost our excitement and joie de vivre. To work on optimism, try the Best Possible Self exercise, where you journal about an ideal future in which everything is going as well as possible, from family and personal life to career and health.

**Get social:** The social connections that helped our ancestors survive tens of thousands of years ago bring us more vitality today. Try spending time with dear friends, cultivating your relationships at work, or participating in group activities to boost zest. One way to strengthen social bonds is to practice Capitalizing on Positive Events, where you invite a friend or family member to tell you about something positive that happened to

them and respond with enthusiasm and interest.

**Experience nature:** Being around vibrant greenery can make us feel more zestful, too. In a 2010 study, participants who took a 15-minute walk outdoors reported an increase in their sense of vitality and energy, while those who walked indoors did not. According to subsequent studies by the same researchers, simply being in nature—with or without physical exercise—makes us feel more energetic.

**Ignite Your Zest for Life by Taking a Class:** Sometimes, in order to feel unstuck and less boring, you need to learn something new. Whether it's learning a new skill or just gaining knowledge in a subject you're interested in, it's out there! A quick look on the internet will show you loads of opportunities. Expanding your mind is a way to tend your soul and that, will lead you away from feeling like you're boring.

**Examine Your Daily Routine and Shake Things Up:** In order to love your life you must love your everyday life. And that honestly demands that when you feel stale, stuck, boring, and stagnant, you look at your daily habits and actions. Because sometimes, changing something small you do every day is the key to rediscovering your zest for life. Though it can sound appealing to move to Paris, shaking things up doesn't have to be drastic. Rather, look to the smallest details of your daily life and look for creative ways to infuse the moments with joy. Maybe it's as simple as changing your showering or make-up routine. Perhaps a new route to work can get your mind spinning in a good way, or taking a walk at lunchtime rather than eating at your desk. While these suggestions sound overly simplistic, you might be pleasantly surprised how shifting something you do everyday makes you feel better.

If you have a zest for life you produce more, get people more excited, and are more in-tune to your customers, who in turn want to work with you. Your work isn't simply a means to make a living; it becomes a place of excitement, enthusiasm and positive outcomes.

People who practice zest embrace life as an adventure and push the envelope. They see possibilities where others only see problems. They do big things and bring other people along on their journey.

To summarize, feeling zestful is not an outcome of outside circumstances or situations, but an approach to life. By cultivating it we can all experience a life of unbridled energy and enthusiasm. No matter how long you've been in limbo, you can recapture your zest for life!



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