

Guardian News

Volume 14 | December 2023



Message From Our Board Chairman

Dear valued customers,

As we approach the close of another remarkable year, I extend my heartfelt gratitude to each and every one of you for being an integral part of our continued success and growth at Guardian Bank. It is with immense appreciation that I address you as the Chairman, reflecting on the milestones we have achieved together during the financial year 2023.

Your unwavering loyalty and support has been the bedrock of our achievements. We deeply appreciate the trust you place in us and we are committed to consistently delivering the highest standards of service to you.

This year has presented its share of challenges, with the dynamics of the economy impacting the banking industry at large. Despite these challenges, we have emerged resilient and stronger than ever, a testament to our collective perseverance and strategic planning. Our commitment to provide you with the best financial services remains steadfast.

At Guardian Bank, we recognize the importance of corporate social responsibility and we continue to take significant steps towards addressing global environmental concerns. We have implemented initiatives aimed at combating climate change notably having undertaken various tree-planting programs to contribute to environmental conservation. In addition, under the Bank's CSR theme for the year through Sustainable Development Goal 6 - Clean Water and Sanitation, we conducted various projects across the country this year that saw the Bank provide and or improve access to clean water for different communities.

I am delighted to share a major milestone in our transformative digital journey - the launch of the Guardian Visa Credit Cards. This represents a significant step forward in enhancing your banking experience, providing you with more convenience and flexibility in managing your finances. It is just one example of our dedication to providing cutting-edge solutions that meet your evolving financial needs. This product represents a culmination of careful planning in response to your feedback and we are excited about the positive impact it will have on your banking experience.

Looking ahead, our focus remains on creating value for you, our esteemed customers. We are dedicated to enhancing our services, expanding our offerings and maintaining the highest standards of efficiency, integrity and transparency. Your satisfaction is our moto and we will continue to strive for excellence in all aspects of our operations.

As we approach the New Year 2024, we do so with a sense of gratitude and excitement for what lies ahead. We are optimistic about the continued growth and prosperity of the Bank and remain committed to adapting to the evolving needs of you our customers and the changing economic landscape. Your feedback and support have been instrumental in shaping our strategies and we look forward to another year of mutual success.

I extend my sincere thanks and gratitude to all members of the Guardian Family for their hard work, unwavering commitment and extending best service to customers throughout the year. I urge each one of you to continue your good work in the years to come.

In closing, I want to express my deepest appreciation for your continued support and trust in Guardian Bank. May the holiday season bring joy and warmth to your homes and may the New Year be filled with new opportunities and achievements.

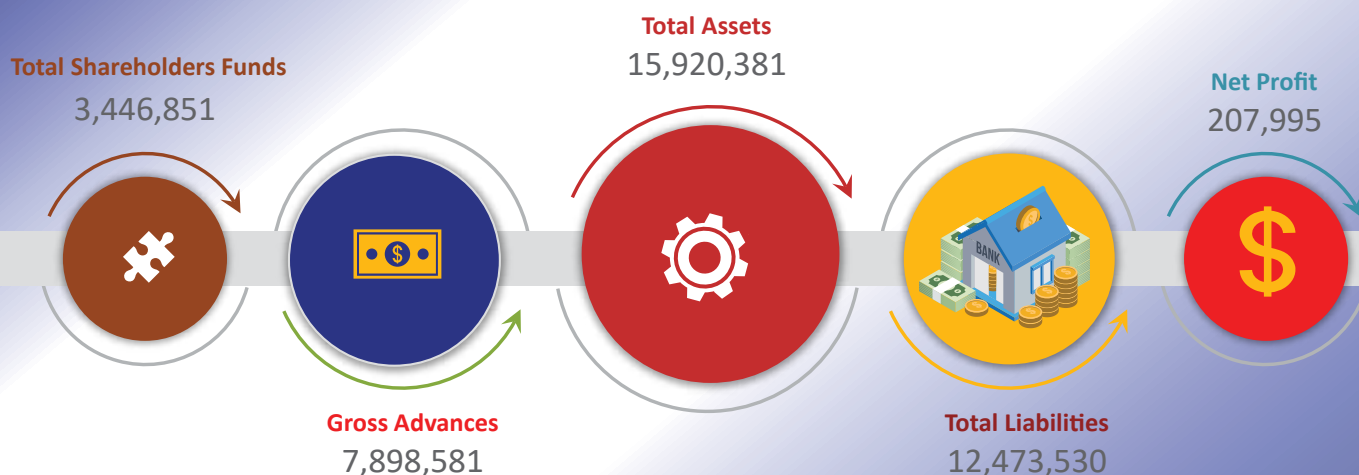
Thank you choosing Guardian Bank as your Preferred Bank.

**With warm Regards,
Mr. Vasant Shetty.**

Board of Directors and Senior Management

 Chairman Mr. Vasant K. Shetty	 Independent Non-Executive Director Mr. Ajay Shah
 Executive Director Mr. Hetul Chandaria	 Independent Non-Executive Director Dr. Samson Ndegwa
 Non-Executive Director Mr. Bhavnish Chandaria	 Independent Non-Executive Director Brig (Rtd.) Wilson A. C. Boinett
 Independent Non-Executive Director Mr. Raj Sahi	 Chief Executive Officer Mr. Narayanamurthi Sabesan
 Independent Non-Executive Director Dr. Shantilal Shah	 Deputy General Manager Ms. Lorraine Carneiro

Financial Highlights - Unaudited Financials as at 31st Sept 2023



Employee of the Quarter



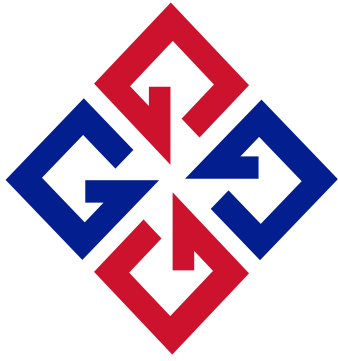
Quarter 2: Ms. Dhanu Kerai - Treasury Department

Dhanu was nominated and selected for excelling under three main categories - embracing the Bank's culture, values and habits in her daily work, good general housekeeping as well as having demonstrated a positive attitude towards her work and colleagues. She takes personal initiative to participate in all bank activities and is flexible to take up additional duties. She is polite, respectful, dependable and always ready to help - going the extra mile and always with a smile.




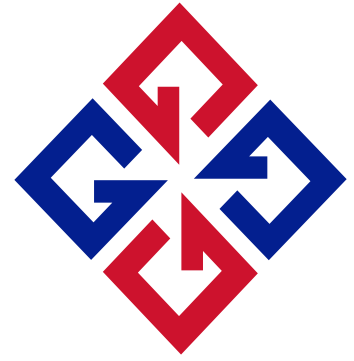
Quarter 3: Ms. Ann Karanja - Ngong Road Branch

Ms. Ann was nominated and selected for excelling under the following main categories - embracing the Bank's culture, values and habits in her daily work, going over and above her duties as a teller to assist in other duties including Business Development and other back office work always 'going the extra mile', having a very positive attitude towards her work and embodying excellent customer service - always serving with a smile.



27 Years
of Serving You


6 MORE REASONS
TO BANK WITH US



Gold Debit

Perfect for your day to day needs.

A quicker, smarter and safer way to transact.



Gold Credit


All that glitters is gold!



Infinite Credit

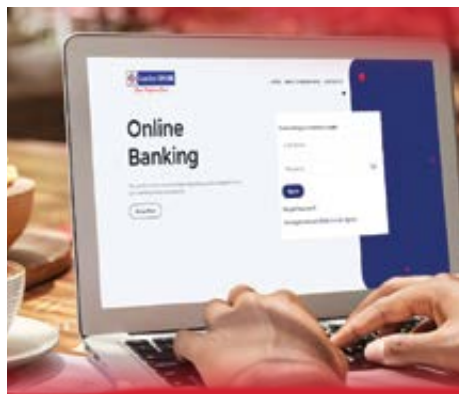
Designed with you in mind, we have a sensational selection of services and privileges that offer you exclusive experiences.

Guardian Collect




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

Internet Banking



Enjoy a secure, stress free and convenient banking experience.

Mobile Banking



Banking at the palm of your hand.

Digitally transforming your banking experience.

Digital Banking: Enhancing Service Quality

Kenya, known for its vibrant economy and fast-paced technological advancements, has seen a significant rise in digital banking over the last decade. Kenya's financial sector has undergone a major transformation with the introduction of digital banking services. It has become increasingly popular and has revolutionized the way we conduct financial transactions in recent years, as customers demand more convenience, speed and security on digital platforms over traditional branch-based banking.



associated with traditional payment methods. The benefits of this solution extend beyond cost savings, as businesses can also benefit from its rapid setup, real-time transaction notifications, customizable payment numbers (shortcodes), the ability to capture additional payment details and daily statements for effortless reconciliations.

Multichannel Experience

In today's digital age, customers can now benefit from a seamless multichannel experience. They can conveniently access their accounts and carry out various transactions through different channels. Guardian Bank offers a comprehensive multichannel banking experience that includes Internet Banking accessed through our website, the M-Guardian mobile app, Guardian Visa Debit and Credit Cards. Furthermore, switching between channels is effortless and hassle-free as data and preferences are synced across all platforms. This ensures that customers receive consistent and tailored service, regardless of the channel they select.

Cost Efficiency

As customers no longer need to visit banking halls to conduct business, they are able to focus on what they do best and also save time and money. Moreover, digital platforms often offer more cost-effective solutions compared to traditional branch banking, resulting in significant savings for both customers and banks alike. As a consequence, these cost savings are often passed on to customers in the form of lower prices for products and services, making financial services more accessible and affordable.

A bank can easily win the customer's attention by offering personalized and relevant offers and recommendations based on customer's behavior, preferences and needs. As a result, the customer is able to compare and buy products and services anywhere, anytime on their preferred digital platforms, at discounted rates negotiated between the bank and various merchants. Guardian Bank uses its website, the M-Guardian mobile app and WhatsApp to showcase deals, enabling customers to make purchases using Guardian Visa Debit and Credit Cards at discounted rates.

Businesses can now streamline their payment collection processes with a revolutionary solution that enables seamless real-time payment collection from digital platforms at absolutely no cost. At Guardian Bank, we have Guardian Collect. This cutting-edge offering empowers businesses to expedite their collection processes, eliminating the delays and complexities

Customer Experience

As part of its commitment to enhancing customer experience, Guardian Bank has adopted a multi-channel approach that empowers customers to interact with the Bank through various communication channels. Customers can seamlessly connect with the Bank through calls, emails and chatbots like Guardian WhatsApp, ensuring prompt resolution of their inquiries or complaints. Additionally, the Bank's M-Guardian mobile app provides customers with convenient access to information and self-service solutions, including branch locators and daily forex rates. This comprehensive approach underscores Guardian Bank's dedication to providing a seamless and customer-centric banking experience.

Enhanced Security

As digital banking is reshaping the financial landscape towards a cashless economy, customer trust in digital products is crucial. It is reassuring to observe that banks are actively implementing measures to guarantee security, transparency, financial literacy and ongoing enhancement. Guardian Bank regularly disseminates security tips and makes investments in state-of-the-art cybersecurity measures to stay ahead of emerging threats, safeguard customer data and uphold a resilient digital infrastructure. These efforts contribute to the establishment of a digital banking environment that is both trustworthy and secure, empowering our customers to confidently manage their finances.

Conclusion

Digital banking is revolutionizing the way people interact with financial institutions, breaking down barriers and making banking more accessible than ever before. By leveraging cutting-edge technology, digital platforms are creating a trusted and secure ecosystem that empowers customers to take control of their finances, alleviate financial stress and achieve their financial aspirations. This digital transformation is driven by a relentless pursuit of personalization, making banking services seamlessly integrated into our daily lives across devices and applications. As emerging technologies continue to disrupt the traditional banking landscape, the bank-customer relationship will be redefined, ushering in an era of unprecedented convenience, innovation and financial empowerment. Guardian Bank is committed to embracing technological innovations that will impact its customers positively, ensuring it retains its status as the Preferred Bank.

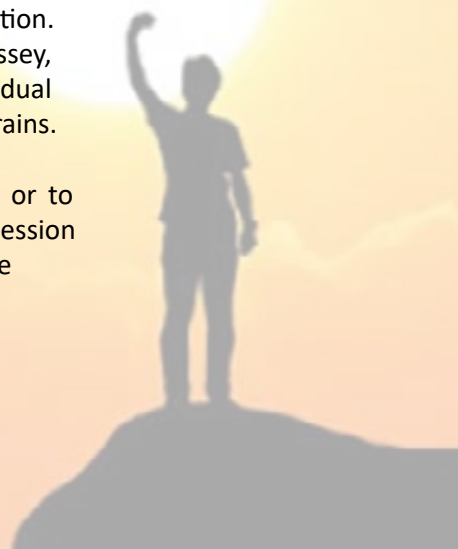
Embracing the Odyssey of Personal Triumph

In the symphony of life, each of us conducts a unique composition of personal triumphs - a melody spun from the threads of resilience and determination. Picture someone overcoming life's formidable challenges, embodying the indomitable spirit that defines our shared human journey.

These personal narratives echo within our hearts, serving as a wellspring of inspiration. They remind us that success is not a fixed destination but a dynamic odyssey, shaped by the courage to confront life's adversities. As we navigate our individual pathways, let us draw strength from those who have traversed similar terrains.

In the timeless words of C.S. Lewis, "You are never too old to set another goal or to dream a new dream." Our pursuit of personal success is an ongoing saga, a succession of dreams and aspirations evolving with every step forward. Let us celebrate the victories, both grand and subtle, shaping our collective narrative and interweaving with the rich tapestry of success that binds our shared human experience.

Standing on the threshold of boundless possibilities, let these personal stories be the propelling force urging us onward, encouraging us to scale new heights and embark on a collective journey of personal accomplishment.



Illuminating the Christmas Season with Generosity



In the enchanting glow of Christmas lights, the true joy emerges not only from the sparkle of ornaments but from the radiant spirit of giving. Like snowflakes, acts of kindness descend, transforming the season into a symphony of shared joy. The thrill of selecting the perfect gift, the warmth of a heartfelt smile - it is in these moments that the magic happens.

Picture the joyous ripple effect when kindness is sown like seeds in a garden. The heartwarming exchange of gifts is a dance of emotions, a language that transcends words. Whether wrapped in festive paper or delivered in a spontaneous act of kindness, the truest gifts are those that radiate from the heart.

As we embrace the holiday season, let the cheer of giving illuminate our lives. Each gesture, no matter how small, becomes a beacon of light in the collective celebration of love and goodwill. In the spirit of Christmas, let us revel in the joy of giving, for it is in this radiant exchange that the true magic of the season unfolds.

Wishing you a Merry Christmas and a Prosperous 2024!

A green rectangular graphic with a white WhatsApp logo at the top center. To the left of the logo is the word "OFFERS" and to the right is "NEWS" and "UPDATES". Below the logo, it says "Join Us On WHATSAPP" and "0707601497". At the bottom, it says "Elevate your connection with the Bank's exclusive offers, updates and news by simply adding this number to your phone's contact list, using your number as registered with the Bank."/>

OFFERS

NEWS

UPDATES

Join Us On
WHATSAPP

0707601497

Elevate your connection with the Bank's exclusive offers, updates and news by simply adding this number to your phone's contact list, using your number as registered with the Bank.



Guardian Visa Credit Cards Launch



As technology disrupts the financial landscape, it has become imperative for banks to reinvent themselves, to respond to the specific needs of customers while ensuring the utmost security of their financial transactions.

Our customers' feedback has always been at the forefront of our decision making process as it gives us insights that help chart our path forward. It is with your needs and aspirations in mind and recognizing the ever-evolving landscape of payments and digital banking that Guardian Bank embarked on a transformative digital journey. We made a commitment to revamp our digital products and introduce new innovations that would cater to these changing needs. We started off this journey by upgrading our core digital banking channels which include our internet banking platform and mobile banking app, which you our customers adopted very well. Subsequently, we introduced the Guardian Bank Visa Debit Cards, empowering our customers with seamless access to their funds 24/7.



On 29th July 2023, we executed exclusive and elegant breakfast events across all our regions of presence to launch

the Guardian Bank Infinite Credit Card and Guardian Bank Gold Credit Card, enriching our range of offerings and providing you, our customers, with a wide variety of convenience and financial flexibility.

Designed with you in mind, our cards are tailored to suit your preferences and offer an amazing collection of privileges and rewards through secured transactions. They are a one stop solution for all your domestic and international expenses and are accepted globally in over 100 million merchant outlets in over 200 countries. With our Infinite Credit Cards you will be able to access a world of exclusive services and benefits including free travel insurance and VIP lounge access.

We trust you will find your experience with our cards unique and rewarding as you enjoy a world of convenience, personal privileges and unparalleled service.





Customer Service Week

This year, Customer Service Week was celebrated globally from 2nd to 6th October under the theme 'Team Service' and at Guardian Bank it was no exception. The 2023 theme "**Team Service**" was an important reminder that no matter where frontline service teams are working, what their job titles are or how they serve customers, everyone is on the same team. This was displayed when the different teams at the Bank came together to execute the daily creative customer appreciation themes, while serving with an extra special touch.



Brand Love Campaign

As part of the Customer Service initiatives, the Bank executed an internal Brand Love Campaign that saw all staff grouped into 14 teams across the Bank in a competition that tasked them to portray the "Team Service" theme through dress code. The effort, zeal, camaraderie, team work, team spirit, energy, smiles and so much more, that was witnessed across the board was fantastic. The judges undoubtedly had a tough time given the extremely competitive entries that were submitted. Congratulations to **Team Treasury** who emerged the winners, with spot on interpretation of the concept, a well written rationale, creative execution of their dress code, team name and tag line. The team took time to welcome and interact with external customers who visited the Bank and their display of teamwork in their execution of the task was evident. Once again hats off to the winning team and congratulations to all for the enthusiastic participation, amazing creativity and out of the box thinking that added color and flare to our Customer service week activities.



Mother's Day High Tea

As the saying goes, "A woman is the epitome of courage, she is the strength of love, she is the vision behind any future, she is the joy of the present!" As the rest of the world honoured mothers on 14th May, at Guardian Bank we appreciated and celebrated women the entire month of May. Mother's of our Tamu Tamu Junior Account holders were treated to a high tea event held in each of our branches. We further conducted various campaigns that rewarded women the entire month.



Father's Day Breakfast

On 24th June 2023, fathers of our Tamu Tamu Junior Account holders were treated to a sumptuous breakfast session at our branches countrywide. This event was organized to enable the Bank appreciate fathers in line with the Father's day season. For the rest of the month, father figures and male customers who opened new accounts were appreciated.

"One person caring about another represents life's greatest value." - Jim Rohn



Unearthing the Splendor and Significance of Nature

In the hustle and bustle of today's fast-paced world, the intrinsic beauty of nature can often be overshadowed by the constant buzz of technology and indoor routines. It is crucial for us to pause, reflect and reconnect with the profound influence that nature holds over our personal well-being, societal balance and the overall health of our planet. Let us gracefully traverse diverse dimensions, emphasizing the vital significance of seamlessly integrating nature into the fabric of our lives.

Connecting with Roots

Humans possess an intrinsic connection with nature, deeply embedded in our evolutionary history. Rediscovering this connection is crucial for personal well-being, fostering a profound sense of belonging within the broader ecological tapestry of life.

Healing Power

Nature has a remarkable ability to alleviate stress and enhance mental health. Whether it's a leisurely stroll in the park or a moment of tranquility beneath a tree, nature provides a sanctuary for rejuvenation and inner peace.

Impact on Physical Health

Engaging in outdoor activities amidst nature promotes physical fitness, bolsters the immune system and enhances overall well-being. Nature offers a plethora of recreational opportunities, nurturing a genuine appreciation for the great outdoors.

Drawing Insights from the Wisdom of Nature

Nature imparts valuable lessons about resilience, adaptability and interconnectedness. Observing the natural world inspires individuals to approach challenges with resilience, embrace change and cultivate harmonious relationships within society.



The Inspiring Beauty

Nature unfolds breathtaking sights, from towering mountains to vibrant sunsets and delicate flowers. Whether immersed in a serene forest or by the side of a pristine beach, these landscapes showcase an unparalleled beauty that uplifts the human spirit.

Fostering Wonder and Curiosity

Nature ignites a sense of wonder and curiosity, encouraging a lifelong love for learning, scientific inquiry and creative expression as individuals explore its mysteries.

Environmental Stewardship

Nature serves as the bedrock of life, providing essential services. Acknowledging its significance compels us to become stewards of the environment, advocating for conservation and embracing sustainable practices.

Source of Inspiration and Creativity

Artists, writers and musicians have historically drawn inspiration from nature's diverse and ever-changing landscapes. Nature becomes the catalyst for creative expression, fueling a desire to capture its beauty through various artistic mediums.

In Conclusion

In a world that often prioritizes technology, re-establishing our bond with nature becomes paramount. This reconnection offers not only healing but also a profound understanding of our place within the ecosystem fostering a sense of responsibility for its preservation. Nature imparts invaluable lessons, nurtures well-being and underscores the interconnectedness of all living beings. Let us embark on a journey of rediscovery, immersing ourselves in the boundless beauty of nature and cultivating a deep appreciation for its irreplaceable value.

World Cleanup Day

World Cleanup day celebrated annually in September, emphasizes the urgency of addressing the pollution and waste problem that plagues our planet and serves as a stark reminder that each one of us can make a significant impact when we work together. The Guardian Bank Family on 16th September took part in activities that saw the Head Office team and branches in each region, conduct cleanup exercises in the office and further ensuring responsible disposal of wastes, such as plastic to the designated recycling stations.



Tamu Tamu Fun Day

The display of creativity and fun was nothing short of amazing. Through the month of April, our Tamu Tamu Junior Account children were engaged in a series of 3 campaigns that involved: 1. A short essay and photo collage competition in line with our CSR theme for the year, Clean Water and Sanitation. 2. A fun day held at each of our branches and 3. A highest depositor competition. The month was all about learning - the children were educated on the importance of saving right from an early age, having fun - and were engaged in creative and exciting crafts. Children were awarded for their efforts in all aspects of the three campaigns. As a Bank we are happy to invest in our children knowing all too well that they are the future.



CSR Theme: Clean Water and Sanitation

This year, the Bank chose to focus its CSR initiatives under Sustainable Development Goal No.6 (SDGs) - Clean Water and Sanitation as it plays its part in contributing towards the achievement of the 2023 agenda for sustainable development. Water is a fundamental part of all aspects of life. It crosscuts and supports the achievement of many SDGs through close linkages with climate, energy, cities, the environment, food security, poverty, gender equality and health, amongst others.

Head Office and Nairobi Branches



The teams from Head Office and the Nairobi branches came together to support a water quality testing project to ensure water safety for the Nairobi National Park (NNP) & the neighboring communities. We were humbled to be able to support this noble cause and work with the teams on the ground (KWS & FoNNAP) who are putting in efforts to ensure water safety for wildlife conservation and also to improve and inform the NNP neighbors about the importance of a safe environment for them and their families. The water quality testing project is a start to help address water pollution through laboratory testing and analysis which will thereafter inform advocacy strategies against ongoing pollution in Nairobi National park.

On 1st April 2023, staff from the Head office and the Nairobi Branches also planted 200 trees at the NNP and donated 4 5,000 litre capacity water tanks; 1 for the National Park to be used at the tree planting site to continue nurturing the trees that were planted, 1 at a picnic site to ensure clean water and sanitation for those who visit the site for recreation, 2 for two schools that border the National Park. The attendance in large numbers of the Bank staff and their children to the tree planting event was encouraging. As a Bank, we are delighted to support this vital ecosystem - our exquisite National Park and it is our lasting commitment to the people we serve and planet earth to preserve our environment for generations to come.

Mombasa Road Branch



On 20th June 2023, Mombasa Road Branch donated 2 water tanks to communities in Garissa Town. This was done in conjunction with Lions club of Dagoretti. The donation will ensure long-term sustainability for the communities. They will be used to store water that is transported to the arid areas by water tankers lifting the burden of daily long trekking in search of water.

Mombasa and Nyali Branch



Our branches in the Coastal region, that is the Mombasa and Nyali Branches supported the drilling of a borehole and a pump in a small village in Vipingo - Mji wa Kijipwa, 6km from the main Msa-Malindi Road. The team officially opened this project on 13th May 2023 and dedicated it to the founders of the Bank. In addition to the borehole project which will go a long way in having a positive impact on the community for years to come, the team also donated food and drinks to the local community members who attended the event.



The Coast team further partnered in organizing an initiative that saw them visit Ziواني School for the Deaf on 14th October, where they distributed reusable sanitary kits to the girls and various food items. A talk was also held where the girls were educated on the menstrual cycle and the use of the kits.

Eldoret Branch



Team Eldoret conducted a three phase CSR initiative on 16th September 2023. The branch donated a 3000 litre water tank to Lions Primary School in Eldoret. They further donated 2 water tanks of 3,000 and 5,000 litres capacity to Eldoret School for the Hearing Impaired and sanitary towels for the girls. The third project entailed donating sanitary towels to girls at Township Primary School Eldoret.



Lessons from The Happiest Man on Earth

Eddie Jaku was a holocaust survivor of several German concentration camps during World War II. He endured hell at Auschwitz and saw his family killed by the Nazis. His skill as an engineer made him valuable to the Nazi regime and his life was spared. Eddie survived after a daring escape and dedicated his life advocating for peace and kindness. The self-proclaimed "happiest man on earth" shared his story with the world through a best-selling memoir called "The Happiest Man on Earth" which was published when he was 100 years old.

Key lessons from his inspirational memoir are:

The power of gratitude and appreciation

He explains that he was "not a happy man" immediately after the war - but his outlook changed when his first son was born. "At that time, my heart was healed and my happiness returned in abundance, I made the promise that from that day until the end of my life, to be happy, smile, be polite, helpful and kind." Eddie Jaku.

Despite the horrific experiences he endured, he believed that gratitude is the key to happiness. He understood the power of gratitude, maintained a positive outlook and appreciated the simple joys in life.

Forgiving and letting go of hatred

He chose not to let hatred consume him and instead focused on forgiveness, which brought him inner peace and allowed him to move forward. His journey of forgiveness is awe-inspiring and his story teaches us to let go of negative emotions to live a more content and peaceful life. Forgiveness is not condoning wrongdoing but releasing yourself from bitterness.

Never losing hope

Hope is essential for survival and happiness. Resilience and determination can overcome adversity. His optimism and perseverance helped him survive the unthinkable. Eddie Jaku's experiences taught him the importance of perseverance and the ability to learn from challenges which lead to personal growth. Tomorrow will come if you survive today, one step at a time.

Being Kind & Compassionate

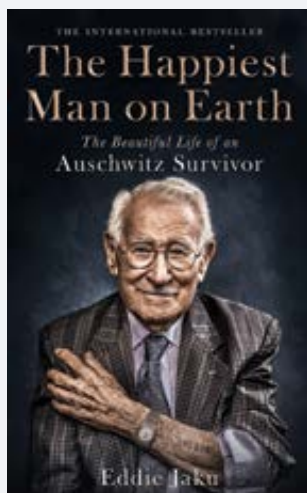
He believed that kindness & compassion are one of the most important values we can embody. Eddie Jaku's experiences exposed him to diverse cultures and perspectives, which broadened his worldview and fostered empathy. His acts of kindness towards fellow prisoners, even in the face of unimaginable cruelty, demonstrated the power of compassion to uplift others and foster hope.

Living in the present moment

Eddie Jaku embraced the present moment, finding joy in the everyday experiences, immersing himself in the here and now he found fulfillment in making the most of each day and appreciating the simple things in life. He learnt the importance of living in the present moment, letting go of regrets from the past and worries about the future.

Discovering your purpose and finding meaning in life

He recognized the significance of cultivating strong and meaningful relationships. One good friend can mean the whole world. Eddie



Jaku found purpose and meaning in his life through investing time and effort in nurturing his connections with his family, friends, his work and his commitment to sharing his story and inspiring others. A life lived with purpose, love and gratitude leaves a lasting legacy. His life exemplified the power of resilience, compassion and hope, leaving a legacy that continues to inspire and touch lives around the world.

Education, Knowledge & Self-care

Eddie Jaku valued education and lifelong learning, seeking knowledge and expanding his horizons throughout his life. Education and knowledge are powerful tools for personal growth and development. He prioritized self-care and understood the importance of nurturing his physical, mental and emotional well-being. He engaged in activities that brought him joy, reduced stress and recharged his

energy so that he could be there for others and maintain his happiness.

There are many things more precious than money

Eddie said, "there are many things in this world that no amount of money will buy you, and some things are priceless beyond measure." Experiences, a feeling of purpose, genuine concern for helping others and genuine connections are some of these. It is easy to be enslaved by the mindset that money is the most imperative treasure in society however we should realize it is transient and the consequences of a money-mentality are much more damaging than the value of money itself.

Dealing with challenges

He recognized that life is not without challenges. Instead of avoiding or resenting them, he saw them as opportunities for growth and learning. Making the most of every opportunity is essential for a fulfilling life. He developed resilience and a positive mindset, reframing setbacks as stepping stones to success. By embracing challenges, he found happiness in overcoming obstacles and becoming a better version of himself.

Eddie Jaku's unwavering optimism and zest for life makes him a beacon of inspiration and a testament to the indomitable nature of the human will. "I had learned early in life that we are all part of a larger society and our work is our contribution to a free and safe life for all. The same is true of every job you do. Perhaps you do not love your job, or you work with difficult people. You are still doing important things, contributing your own small piece to the world we live in. We must never forget this. Your efforts today will affect people you will never know." Eddie's words are a beautiful way to look at the world, the part we play in it, how we find purpose in what we do and more importantly how we appreciate the contributions of others. Perhaps we should place less value on the individualistic view of what we do, and instead take pride in how what we do affects others? He teaches us that happiness is a choice. It is up to you. Through his memoir, Eddie invites readers to reflect on their own lives and find ways to embrace happiness, spread kindness and foster a more compassionate world. His message of forgiveness and gratitude resonates as a powerful reminder of the capacity for human goodness even in the face of unimaginable darkness. His life is a testimony of how hope and love can triumph over despair and hate.

"Life can be beautiful if you make it beautiful. It is up to you." Eddie Jaku



Success to Significance

Is success enough? What if you could move past success and do something significant?

According to John Maxwell's "21 Irrefutable Laws of Leadership," he distinguishes success as adding value to oneself and significance as adding value to others. Maxwell suggests that those who solely pursue success might accomplish great things but may not experience genuine happiness. True rewards, he argues, come when individuals engage in significant actions. He explains the disparity between success and significance, stating that success revolves around immediate impact through actions and accomplishments. Significance, on the other hand, is linked to creating a lasting legacy through one's character and the uplifting influence brought to others.

In contemporary society, success is often assessed through external measures such as wealth, social status and notable achievements. However, authentic fulfillment arises from the harmonious integration of success, purpose and happiness.

Defining Success:

Success is commonly seen as achieving goals and accumulating material possessions. While these milestones have their place, genuine success goes beyond external validation, encompassing personal growth, resilience and self-fulfillment. It involves continuous learning, embracing challenges and discovering one's unique strengths and passions.

Discovering Purpose:

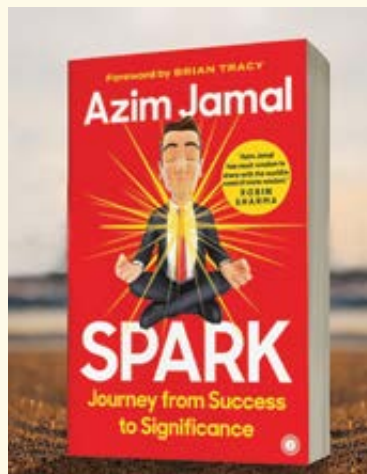
Purpose is the driving force behind actions, providing profound meaning to life. It involves aligning values, passions and talents with a larger cause that extends beyond oneself. A clear purpose infuses every endeavor with significance, motivating individuals to make a positive impact on the world.

Finding Happiness:

Happiness is often misconstrued as fleeting moments of pleasure or the absence of problems. True happiness comes from within and is not solely dependent on external circumstances. It is a state of contentment and well-being

derived from living authentically, nurturing meaningful relationships and finding joy in the present moment. Blending success and purpose with happiness creates a sustainable foundation for a fulfilling life.

The transformative journey of blending success, purpose and happiness allows individuals to surpass mere achievement and discover genuine fulfillment. The journey from "Success to Significance" emphasizes the integration of these three elements, enabling individuals to lead purposeful lives, make a positive impact and experience lasting happiness. Nurturing this harmony unlocks full potential, creating a ripple effect of inspiration and empowerment for others and contributing to shaping a better world.



Ask yourself these questions:

1. What meaning do you infuse into your daily existence?
2. Are you living a meaningful life?
3. Are your actions merely centered around material gains, or do they resonate with your personal calling or deeper purpose?
4. What significance do your actions hold?
5. How would your absence truly affect those around you?
6. Would recounting your life in your last moments bring you contentment and peace?
7. And finally, what legacy do you wish to leave behind?

Embrace success as a stepping stone and significance as the guiding star that illuminates your path. It's not just about what you achieve for yourself; it's about uplifting and influencing the lives of others. Strive for a life of lasting significance that echoes through time, as Oprah Winfrey advises, "Don't worry about being successful but work towards being significant, and success will follow."

(Adapted from the book, "Spark: Journey from Success to Significance")

"You give little when you give of your possessions; it is when you give of yourself that you truly give." Khalil Gibran



GUARDIAN Visa

A Rewarding Way To Spend

*Experience the thrills of life
as you explore and discover.*

From restaurants, to health and wellness, from retail and wholesale shopping to hotels and travel. Unlock *unbeatable discounts* with your Guardian Visa Card at any of these stores.



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