

Guardian News

Volume 16 | December 2024



Message From Our Executive Director

Dear Esteemed Customers,

As the year draws to a close and we embrace the festive season, I am pleased to share our final newsletter of 2024. This year has been one of resilience, growth and significant achievements for the Bank. I am delighted to reflect on the remarkable milestones we have achieved together and look ahead with optimism to the opportunities that await us in 2025.

This year has been a testament to Guardian Bank's unwavering strength and adaptability. Despite the challenging macro-economic environment, we have shown resilience throughout the year. The Bank has continued to perform robustly within a highly complex and challenging environment. The balance sheet remains strong, with profitability growing significantly in the year. This growth was supported by an increase in interest income, non-funded income and cost optimization by the Bank. This is a testament to how the Bank is deploying its assets prudently and efficiently. The loan book has also expanded over the year, demonstrating how we are supporting and standing by our customers despite macro-economic and geopolitical challenges while still maintaining strong asset quality. Our ratios remain well above regulatory requirements, providing the Bank with comfortable headroom in terms of capital and liquidity. In addition, since its inception, the Bank has continued to be a net lender in the interbank market. This year's achievements have also set the stage for exciting developments in our service delivery.

In line with our ongoing commitment to serving you better, we are excited to announce our soon-to-be-opened 10th branch in Langata. This milestone underscores our dedication to providing greater accessibility and convenience for you, our valued customers. We look forward to welcoming you to this new location in the near future.

Beyond the financial scope, 2024 has been a year of impactful contributions to the communities we serve. Guided by the themes of Climate Action and Good Health and Well Being, we have made meaningful strides in advancing the United Nations Sustainable Development Goals (SDGs). From extensive tree-planting projects to initiatives that improved access to clean water and sanitation and projects that promoted health and wellness, we continue to reaffirm our commitment to creating a sustainable and inclusive future. These efforts are a testament to our belief that banking is not just about finances - it is about fostering positive change.

In this edition of Guardian News, we are pleased to bring you a collection of stories and insights that reflect the heart of 2024. As you explore these pages, we hope you find inspiration, practical advice and a sense of connection. From reflections on gratitude and the holiday spirit to valuable financial tips and captivating features, we strive to offer content that enriches and engages. Additionally, we highlight the customer focused initiatives and activities that showcase our ongoing commitment to meeting your needs and enhancing your banking experience.

As we prepare for the New Year, we do so with a renewed sense of purpose. Our focus remains on providing innovative, customer-centric solutions while continuing to grow and adapt to the evolving economic landscape. We are committed to delivering excellence and empowering our customers to achieve their financial goals.

As we wrap up this year, I extend my sincere gratitude to you our valued customers for your continued trust and loyalty. Your support is at the core of our success and we are honored to serve you. To our dedicated Guardian Family team members, thank you for your unwavering commitment; your dedication is what drives our achievements.

This festive season, let us celebrate our shared successes and embrace the joy, peace and warmth of Christmas. As we look forward to 2025, we do so with confidence and excitement for even greater accomplishments together.

Wishing you and your loved ones a Merry Christmas and a Prosperous New Year!

**With warm regards,
Mr. Hetul Chandaria**

Board of Directors and Senior Management

Chairman

Executive Director

Non-Executive Director

Independent Non-Executive Director

Independent Non-Executive Director

Independent Non-Executive Director

Independent Non-Executive Director

Chief Executive Officer

General Manager

Deputy General Manager

Mr. Vasant K. Shetty

Mr. Hetul Chandaria

Mr. Bhavnish Chandaria

Mr. Raj Sahi

Mr. Ajay Shah

Dr. Samson Ndegwa

Brig (Rtd.) Wilson A. C. Boinett

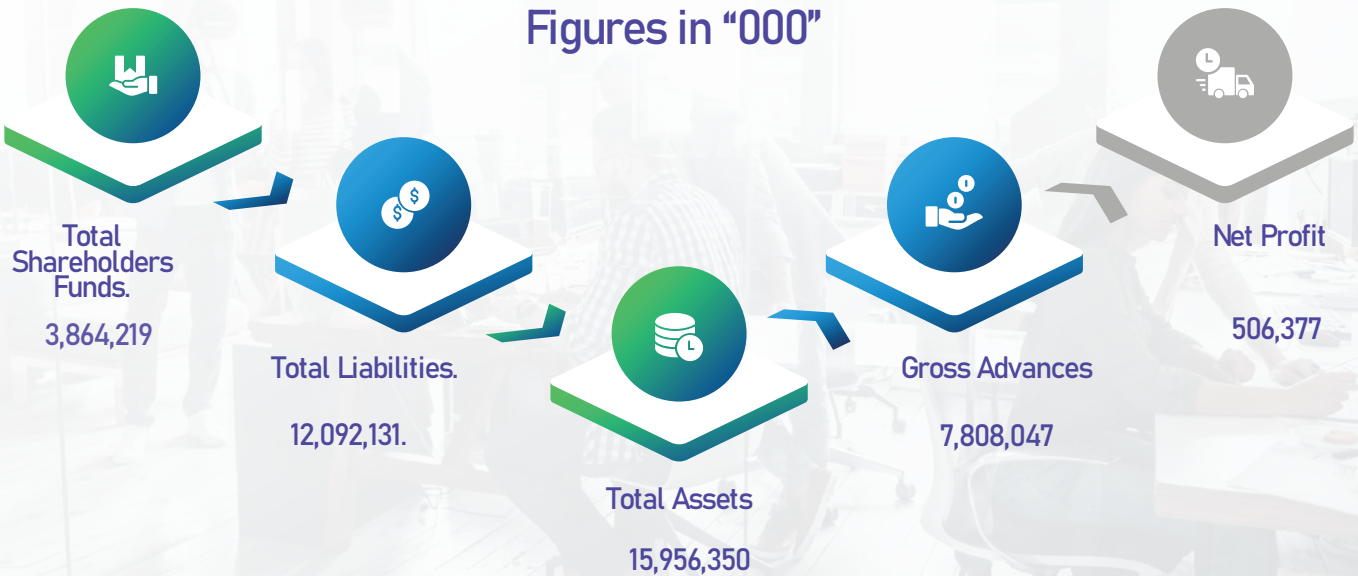
Mr. Narayanamurthi Sabesan

Mr. K.R. Sahasranaman

Ms. Lorraine Carneiro

Financial Highlights - Unaudited Financials as at 31st Sept 2024

Figures in "000"



Employee of the Quarter 2 2024



*Mr. Eric Wangio
Nyali Branch*



0707601497

Have you joined us on WhatsApp?

To receive offers, updates and news from the Bank, simply save the WhatsApp number on the phone which you have registered with the Bank.



Embracing the Spirit of Christmas

As the joyous season of Christmas approaches, we at Guardian Bank are reminded of the true spirit of this time of year: giving, gratitude and reflection. Beyond the festive lights and decorations, Christmas is about the warmth in our hearts and the generosity of our actions.

Celebrating Community and Connection

Christmas offers us the opportunity to reconnect with our loved ones and our cherished community. It is a time to celebrate the bonds that unite us and extend our hands to those in need. This year, we urge everyone to focus on compassion, kindness and togetherness.

The Joy of Giving

At Guardian Bank we believe in the power of giving back. This Christmas, we encourage you to embrace the joy of giving—whether through small acts of kindness, volunteering your time or supporting charitable causes. Often, the joy of giving surpasses the joy of receiving.

Ideas to Inspire Your Holiday Season:

1. Community Involvement:

- Participate in local charity drives or food banks.
- Support small businesses and local artisans.
- Offer your skills or services to help those in need.

2. Reconnect with Loved Ones:

- Spend quality time with family and friends, even if it is virtually.

-Share stories, laughter and cherished memories.

-Write heartfelt letters or cards to reconnect with distant loved ones.

3. Reflect and Set Intentions:

- Reflect on the past year, acknowledging your achievements and growth.
- Set positive intentions for the year ahead, focusing on personal and professional aspirations.
- Practice gratitude by listing the things you are thankful for.

Spreading Joy and Cheer

As we celebrate this festive season, let us spread joy and cheer not only within our homes but also within our wider community. At Guardian Bank, we are committed to fostering a spirit of generosity and goodwill. Join us in making a difference, one small act of kindness at a time.

May the magic of Christmas fill your hearts with joy, peace and love. From all of us at Guardian Bank, we wish you and your loved ones a Merry Christmas and a Prosperous New Year.

By Mombasa Road Branch



Protecting Yourself against Fraud: Key Tips for Safe Banking



In the digital age, banking has become incredibly convenient but also more vulnerable to fraud. Staying vigilant and using security tools can help you protect your finances from cyber threats. Here are some essential tips to keep in mind:

1. Recognize Phishing Scams

Be wary of unexpected emails or texts asking for personal information. Scammers often pose as legitimate organizations; always verify the sender before clicking on any links or sharing details.

2. Monitor Your Accounts Regularly

Regularly reviewing your transactions can help you quickly spot suspicious activity. Many banks offer alerts for unusual transactions, giving you immediate notification of potential fraud.

3. Use Strong Passwords and Enable Multi-Factor Authentication

Choose unique, strong passwords for each account and avoid easily guessed information. Multi-factor authentication (MFA), which requires a second verification step, adds an extra layer of security.

4. Avoid Public Wi-Fi for Transactions

Public networks are less secure and expose you to hackers. For financial transactions, always use a private, secure network.

By staying informed and adopting these precautions, you can safeguard your accounts and enjoy a more secure banking experience.

By Nyali Branch



Banking In The Palm Of Your Hand - The Digital Revolution you cannot ignore

The Future is here: Embracing the Benefits of Digital Banking

In today's fast-paced world, digital banking has transformed the way we manage our finances. From transferring money in seconds to tracking expenses on the go, the convenience and efficiency of digital banking have made it a cornerstone of modern financial services. Here is why digital banking is not just a trend but a revolution that benefits everyone.

What is Digital Banking?

Digital banking refers to the use of online platforms, mobile applications and automated services to conduct banking activities. Gone are the days of long queues at the branch or waiting for business hours to access financial services. Digital banking allows you to manage your accounts 24/7, whether from the comfort of your home or on the move. As our Westlands branch says, it is Banking moved from "Queues to clicks".

Key Features and Benefits

1. Convenience and Accessibility

Digital banking ensures that the bank is always open-literally. Whether it is transferring funds, paying bills or just checking your account balance, all these tasks can now be done at your fingertips.

2. Enhanced Security

With advancements in technology, digital banking platforms come equipped with robust security measures like two-factor authentication, biometric logins and encryption. These features ensure your financial data remains safe and secure.

3. Cost and Time Efficiency

Digital banking eliminates the need for physical paperwork and in-person visits, saving you time and money. Automated payments ensure you never miss a due date and e-statements help you track spending patterns effortlessly.

4. Wide Range of Services

Digital banking platforms provide a wide range of services in one convenient location, including investment options, loan applications, credit score tracking and budgeting tools.

5. Eco-Friendly Banking

By reducing reliance on paper, digital banking makes a significant contribution to sustainability. This shift plays a vital role in preserving natural resources and reducing environmental impact, helping create a healthier planet over time.

Tips for Maximizing Your Digital Banking Experience

- **Stay Updated:** Ensure your banking app is always updated to access the latest features and security enhancements.
- **Secure Your Accounts:** Use strong passwords and enable biometric authentication for an added layer of protection.
- **Leverage Tools:** Explore budgeting tools, investment platforms and financial insights available within your digital banking app.



The Future of Digital Banking

The evolution of digital banking is far from over. With innovations like artificial intelligence, blockchain and real-time payment systems, the future promises even more personalized and efficient banking experiences. Features like predictive analytics, voice-activated banking, and virtual

financial advisors are transforming how we interact with our money, not only in developed countries but also in emerging markets. As digital banking continues to evolve globally, it sparks excitement for the future of financial services.

Digital banking is not just about convenience - it is about empowering you to take control of your finances anytime, anywhere. As we continue to embrace this digital era, it is vital to stay informed and leverage the tools at your disposal to make the most of this financial revolution.

At Guardian Bank, we are committed to providing a seamless digital banking experience that combines innovation with reliability. If you have not yet explored the full potential of digital banking, now is the perfect time to start. To learn the features, to register or just to make a transaction – you can contact any of our branches. Your financial future is just a click away! Move from being On-The-line to Online.

By Westlands Branch



The Beauty In Everyday Moments



The Small Things

The morning sun peeks through the trees,
A quiet dance in rustling leaves.
A single bird, a simple song,
Reminds us where our hearts belong.

A cup of tea, a warm embrace,
The lines of time on a loved one's face.
The colors that the dusk paints high,
The stars that blink in a velvet sky.

In hurried steps and days so fast,
It's easy for such joys to pass.
But if we pause and look and feel,
We'll find these moments make life real.

For beauty lives in small, sweet things,
The laughter, love, that living brings.
A whispered breeze, a tender light,
That fills our days and warms our nights.

By Nyali Branch



Financial Wisdom for a Brighter Future



Financial advice can take many forms, depending on your goals, current financial situation and risk tolerance. Whether you are aiming to save more, invest or simply get a better handle on your finances, here are some key pieces of financial wisdom to inspire your journey towards financial stability and success:-

- 1. Budget:** Track your income and expenses to stay on top of your finances.
- 2. Save First:** Pay yourself first by saving a percentage of your income before spending.
- 3. Invest Early:** Start investing as soon as possible to benefit from compound growth.
- 4. Diversify:** Spread your investments to reduce risk.
- 5. Emergency Fund:** Save 3-6 months of expenses for unexpected situations.
- 6. Pay off Debt:** Focus on eliminating high-interest debt, like credit cards.
- 7. Plan for Retirement:** Start saving for retirement early to grow your wealth.
- 8. Avoid Lifestyle Inflation:** Do not increase your spending when you earn more.
- 9. Track Net Worth:** Regularly check your assets and liabilities to measure progress.
- 10. Long - Term Focus:** Build wealth steadily, aiming for financial independence.

Final Thought:

Building wealth is not about taking risks for the sake of excitement or hoping for a windfall. It is about discipline and smart decisions over time. By focusing on saving, investing and eliminating debt, you can create financial freedom for yourself and your family.

By Kisumu Branch



Echoes of Inspiration

The Starfish Thrower

One day, a young boy was walking along a beach covered with thousands of starfish washed ashore by a storm. He began throwing them back into the ocean, one by one. A man approached him and said, "Why are you doing that? There are too many. You cannot make a difference." The boy picked up another starfish, tossed it into the water, and replied, "It made a difference to that one."

Message: Every small action matters. Even the tiniest efforts can have a meaningful impact, whether in a situation, a community, or the world around us.

The Cracked Pot

A water bearer in India carried two pots, one perfect, the other cracked and leaking. By the time he reached his master's house, one pot was only half-full. One day, the cracked pot, feeling inadequate, apologized. The water bearer said, "Have you noticed the flowers growing only on your side of the path? I knew about your flaw and planted seeds there. You've watered them every day."

Message: Our imperfections can be a source of beauty and purpose. Each individual possesses unique values, often revealed in unexpected ways.

The Parable of the Frog and the Boiling Water

If you put a frog in boiling water, it will jump out immediately to escape. But if you place it in cool water and slowly heat it, the frog will not notice the gradual change and will eventually be in danger.

Message: It is a reminder to stay aware of the direction our lives are taking and make adjustments before it is too late.

The Elephant Rope

A trainer was walking with his elephants when a tourist noticed they were tied with only a small rope that could easily be broken. The trainer explained that the elephants believed they could not break free because they had been restrained this way since they were young. Having failed then, they never tried again as adults.

Message: Often, the boundaries we face are self-imposed. By challenging these mental limitations, we can unlock our true potential and achieve greater success.

The Stonecutter's Journey

A stonecutter once wished to be as powerful as the sun, then the clouds, then the wind and finally a mountain. One day he realized he was happiest as himself, doing his work and embracing his life's journey.

Message: Contentment and fulfillment often come from valuing our own strengths and paths, rather than comparing ourselves to others.

The Pencil's Purpose

A grandmother gave her granddaughter a pencil, saying, "Remember, like a pencil, you can erase mistakes and start over. You may also go through painful sharpening, but it will make you better. And most importantly, your true worth is within."

Message: Embrace growth, be resilient and remember that inner qualities are what truly define you.

The Two Wolves

An elderly Cherokee told his grandson about a battle going on inside him. "It is between two wolves," he said. "One wolf is evil - full of anger, envy and greed. The other is good - filled with joy, kindness and love." The grandson thought about it and asked, "Which wolf will win?" The grandfather replied, "The one you feed."

Message: Our thoughts and actions shape our character and well-being. By focusing on positive qualities like joy, kindness and love, we nurture the good within us. We have the power to choose which traits we cultivate.

The Mexican Fisherman and the Businessman

A businessman on vacation in a small coastal village watched a fisherman bring in a few fish and asked why he did not stay out longer to catch more. The fisherman replied, "I catch enough to support my family, play with my children and relax with friends." The businessman suggested expanding his business to make more money. "Then what?" asked the fisherman. "Then you could retire, relax and enjoy life." The fisherman smiled, "What do you think I'm doing now?"

Message: Happiness is not always about more. Sometimes, it is about appreciating what we already have and making the most of the simple joys in life.

By Nyali Branch



Reimagining 'Once Upon a Time': Feminism and the Stories We Tell

From a young age, many of us were lulled to sleep by bedtime stories that began with the familiar phrase, "Once Upon a Time." These tales, often shared by loving grandparents or weary parents, were a comforting ritual. Yet, as we grew older, we began to realize that these stories, while enchanting, carried underlying messages about gender roles that shaped our perceptions of ourselves and others.

In these classic narratives, the prince is always depicted as valiant, adventurous and strong - a heroic figure ready to conquer any challenge. Conversely, the princess is portrayed as exceptionally beautiful yet delicate, cautious and often in need of rescue. These stories reinforced a simplistic and unequal view of gender: boys are powerful and courageous, while girls are passive and in need of protection.

This dichotomy influenced not only how boys and girls saw themselves but also how society saw them. Boys were encouraged to embrace traits of strength and leadership, while girls were taught to be demure and accommodating. Such ingrained attitudes perpetuated a belief that boys were superior and that girls should accept a secondary role.

Even today, despite significant progress, remnants of these outdated beliefs persist. Many still teach boys that they should be dominant and assertive, while girls are often



expected to be quiet, pretty and passive. This societal conditioning limits both genders, stifling their full potential and reinforcing harmful stereotypes.

The 21st century has brought some improvements, such as increased opportunities for women in the workplace. However, challenges remain. Women often face skepticism about their ability to balance professional and personal responsibilities, and outdated fears about maternity and caregiving still linger.

The path to true gender equality is long and requires a collective effort to challenge and change these ingrained beliefs. It is essential for everyone - women and men alike - to question and break free from these restrictive narratives. Only by doing so can we create a world where all individuals have equal opportunities to thrive, regardless of gender.

Let us take a step forward together and reimagine the stories we tell. It is time to rewrite the narrative to reflect a more equitable and inclusive society. Think critically, act intentionally and support one another in breaking free from outdated stereotypes.

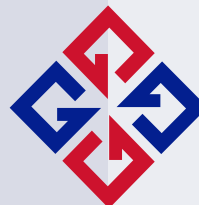
The future is in our hands - let us shape it with equality and respect for all.

By K.R. Sahasranaman



Brain Teaser: How Familiar Are You With Guardian Bank Products and Services?

1. This premium credit card offers exclusive rewards and luxury benefits - **INENITF RADC REICDT**
2. Banking in the palm of your hands - **NKBINGA EBOMIL**
3. The account that gives you more, with a bonus interest when you maintain a specific minimum balance - **UCOTACN LGDEON**
4. A Special Account for Young Savers Under 18 - **CANTCOU MTAU ORJNIU AMUT**
5. A convenient card linked to your bank account for everyday purchases and ATM withdrawals - **RDCA ITEDB**
6. A secure online banking platform for managing your finances anytime, anywhere - **NKBINGA RNINETTE**
7. A product that offers competitive interest rates as long as the set amount remains in the account for an agreed tenure - **POSDEIT RMTE**



ANSWERS

1. INFINITE CREDIT CARD
2. MOBILE BANKING
3. GOLDEN ACCOUNT
4. TAMU TAMU JUNIOR ACCOUNT
5. DEBIT CARD
6. INTERNET BANKING
7. TERM DEPOSIT

System Upgrade

In June 2024, Guardian Bank undertook a significant system upgrade as part of our unwavering commitment to enhancing your banking experience. This upgrade represents a major milestone in our journey to provide seamless, secure and efficient services to our valued customers. The improved system underscores our dedication to innovation, ensuring that our operations remain reliable and aligned with your evolving needs. Below are photos showcasing how we celebrated this remarkable achievement across the Bank.



Customer Service Week

This year, Customer Service Week was celebrated from 7th to 11th October 2024 under the global theme “Above and Beyond.” It was a joyous occasion where our Bank staff showcased their dedication to exceptional service by appreciating customers in thoughtful and creative ways.

The week’s vibrancy was amplified by themed dress codes that added a colorful touch to each day. Branches welcomed visiting customers with delightful surprises, complemented by stunning décor inspired by the theme’s colors. Here are some photos capturing the brilliance of our team as they made every moment special for our valued customers.



Brand Love 2024

As part of the 2024 Customer Service Week celebrations, we executed a Brand Love Campaign centered around the global theme, "Above and Beyond." This theme perfectly aligned with our core value of Going the Extra Mile, highlighting our commitment to surpassing expectations through dedication, creativity and genuine care in every customer interaction.

Fourteen teams competed, each striving to bring the theme to life with remarkable creativity and a shared passion for delivering extraordinary customer experiences. The competition was intense, with each team leaving a lasting impact. Ultimately, the Westlands Branch team claimed victory, with the Treasury team securing the first runner-up spot and the Nyali team finishing as second runners-up.

Here are some of the key highlights from the exciting & colorful day, showcasing the energy and exceptional service spirit that define our brand.





Every year, Guardian Bank selects a Sustainable Development Goal (SDG) to champion under its CSR pillars, reflecting our commitment to creating a meaningful and lasting impact. In 2024, we were proud to embrace not one, but two SDGs: Good Health and Well-Being and Climate Action. These focus areas guide our efforts as we continue to work towards a healthier, more sustainable future for all.

Good Health and Well-Being: This SDG aims to ensure healthy lives and promote well-being for all at all ages. Our dedication to SDG 3 is centered on the understanding that well-being is the foundation of a thriving society and we are proud to lead initiatives that help our communities flourish.

Climate Action: This SDG calls for urgent action to combat climate change and mitigate its impacts, a responsibility Guardian Bank takes seriously. These efforts align closely with our vision of corporate responsibility—one that not only protects the environment but also ensures a sustainable legacy for future generations.

The following is a documentation of the various initiatives we have undertaken across our different regions to support these critical goals.

Mombasa Road Branch

Mombasa Road branch in celebration of World Forest day, visited Eldema Leptap Academy on 23rd March 2024 where they planted fruit trees, in line with the Bank's Climate Action CSR theme. The students in the institution will be actively involved in the care and maintenance of the trees, providing an opportunity to instill in them a sense of responsibility towards the environment and foster a greater appreciation for nature.



Mombasa Region Branches

The Nyali and Mombasa branches united for a joint CSR activity on Saturday, 26th October 2024, in Msingila Village, located in the Vipingo area. The team facilitated the digging of a borehole to support approximately 300 households, who have been experiencing severe water shortages. This impactful initiative was met with celebration as the community welcomed their improved access to water.



Celebrating World Environment Day

In line with our commitment as a bank to preserving and restoring our environment, and underscoring our dedication to environmental sustainability and climate action, the Bank took meaningful steps to celebrate World Environment Day, which is observed globally on June 5. As part of this effort, each region of the Bank participated in a tree-planting activity on June 8, 2024. This initiative resulted in the planting of 358 trees, a testament to our ongoing commitment to combat climate change and foster a greener, more sustainable future.

Through actions like these, Guardian Bank continues to lead by example, reinforcing our corporate responsibility to protect the environment and contribute to the global climate action movement.



*"When we plant trees, we plant the seeds of peace and seeds of hope. We also secure the future for our children."
Wangari Mathai*

Westlands Branch

The Westlands Branch team visited Mji wa Huruma, an old age home in Runda, on Saturday, October 26th. This facility provides care for 45 underprivileged elderly individuals - 27 men and 18 women, all aged 70 and above.

During the visit, the branch donated essential items, including self-testing kits for blood pressure, oxygen levels and glucose monitoring, alongside nutritious foods such as grains and milk. Recognizing the importance of holistic care, the team also arranged for a doctor and a nutritionist to accompany them. These professionals offered valuable talks on healthcare and dietary practices, tailored to the needs of the elderly residents. The visit exemplifies Guardian Bank's commitment to promoting well-being and making a meaningful difference in the lives of those in need.



Our Home, Our Cradle Of Life, Our Mother Earth, Weeps In Silence.



We have wounded the land that once nurtured us,
tarnished the skies that once sheltered us.

Rivers, lakes, seas and oceans - our sacred waters, now carry the scars of our neglect.
The damage we've wrought stretches far beyond our deepest understanding, and yet we
continue to turn a blind eye.

The warming of our planet, a consequence of our own doing, touches us all.
The Arctic's ice is vanishing and entire islands sink beneath the rising tides. Our oceans,
once teeming with life, now choke beneath a blanket of plastic - fragments of our
thoughtlessness.

The black stain of oil spills marks the waters, a reminder of our insatiable thirst for profit,
while the cries of our vanishing wildlife grow fainter with each passing day.

Forests, once lush and vibrant, are reduced to ashes in the wake of relentless wildfires,
further eroding the delicate balance of nature.

In our pursuit of land, we have stripped away acres of forest and drained precious wetlands
- crushing the fragile ecosystems that held us all in harmony. How much is enough? How
much do we truly need to own in this fleeting life?

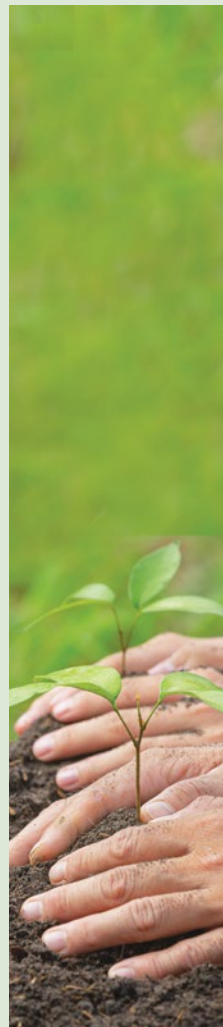
The air we breathe, now tainted by toxins and chemicals, poisons all living creatures -
humans, animals and plants alike. The life expectancy of humankind is shrinking, a stark
reflection of the toll we've taken on ourselves and the world around us. How can we not
see that in our disregard for the Earth, we have become the architects of our own demise?

But all is not lost. It is not too late to heal the wounds we have inflicted, though the road
to recovery will be long and uncertain. It starts with each of us - today, now, this very
moment. Let us plant trees, cradle the Earth in our hands once more. Let us say no to
plastic, to waste, to the habits that choke our world. Let us recycle with purpose, conserve
our resources with care and refuse to litter our land with negligence.

The time to act is now. The future we create begins with the choices we make today. Let us
stand together, as stewards of this planet and restore the beauty of our home - before it's
too late, before we too vanish like the creatures and forests we have lost.

The Earth is calling. Let us answer.

By Rabinder Singh





Guardian Bank's Green Christmas Initiative: A Season of Giving Back

As the year comes to a close, we at Guardian Bank embrace a heartwarming tradition that aligns with our CSR theme of climate action-our Guardian Green Christmas Tradition. In this special season, we gather together to plant trees, giving back to Mother Earth and contributing to the conservation of our planet's precious ecosystems.

This year, the Nairobi branches and Head Office team came together to plant trees at Kasitu Primary School in Athi River. Dressed in festive green attire and red Santa hats, our team celebrated the warmth of the season, united by a shared commitment to environmental sustainability. The upcountry branches also participated in the Green Christmas initiative, planting trees in their respective regions and contributing to a greener future.

The act of planting symbolizes not only our dedication to protecting the environment but also the unity we share as a community. Each tree planted is a promise to preserve the environment for future generations, ensuring a legacy of green for years to come. As we join hands to nurture nature, we celebrate the collective spirit of giving, knowing that our small efforts contribute to something far greater.

This holiday season, let us continue to plant seeds of hope and sustainability, growing a greener world with each tree we sow. Together, we can make a difference on tree at a time!

Below are photos that capture the essence of the events, showcasing the spirit of Christmas, community togetherness and our commitment to giving back to the environment.





Sweet And Spicy Seed Crackers Recipe



Ingredients

- Pumpkin seeds - 1 cup
- Sunflower seeds - ½ cup
- Chia seeds - ¼ cup
- Flax seeds - ½ cup
- White sesame - ¾ cup
- Black sesame - ¼ cup
- Honey - 2 tbsp
- Black pepper as per taste
- Oregano as per taste
- Black salt as per taste
- Chilly flakes as per taste
- Warm water - 1 cup

Method

1. Mix all the seeds together in a vessel.
2. Mix honey, black pepper, black salt, oregano, chilly flakes in warm water and mix all the seeds in it.
3. Let the mixture rest for 30 minutes.
4. Put the mixture in a baking tray spreading it thin for crispiness.
5. Bake at 180 degrees for 55 minutes.

Here are some health benefits of the seeds used in this recipe:

1. Pumpkin Seeds:

- Rich in magnesium, iron and zinc.
- Supports heart health and immune function.
- Contains antioxidants that help reduce inflammation.

2. Sunflower Seeds:

- High in vitamin E, which acts as an antioxidant.
- Supports healthy skin and immune function.
- Good source of healthy fats and fiber.

3. Chia Seeds:

- Packed with omega-3 fatty acids, fiber and protein.
- Helps with digestion and keeps you feeling full longer.
- Supports heart health and stabilizes blood sugar levels.

4. Flax Seeds:

- Excellent source of omega-3 fatty acids and lignans.
- Promotes heart health and may reduce cancer risk.
- Supports digestive health due to high fiber content.

5. White Sesame Seeds:

- High in calcium and magnesium.
- Supports bone health and metabolism.
- Contains healthy fats and antioxidants.

6. Black Sesame Seeds:

- Rich in antioxidants and anti-aging benefits.
- Supports healthy skin and hair.
- High in nutrients that promote heart health.

By Mombasa Road Branch



The Power of Gratitude: Shifting Your Perspective

Gratitude is a simple yet profound practice that has the power to transform our perspective on life. By regularly acknowledging the blessings we have, we shift our focus from what is missing to what is abundant, nurturing a mindset filled with positivity and appreciation.

Studies consistently show that gratitude has a remarkable impact on mental health. It helps reduce stress, anxiety and depression by training our minds to embrace the good in our lives, rather than dwelling on the negative. As we consciously choose to focus on what we are grateful for, we enhance our emotional resilience and boost our overall sense of well-being. Gratitude does not just uplift us - it strengthens our relationships too. When we express our thanks, we build deeper, more meaningful connections with others, fostering a sense of belonging and community.

Incorporating gratitude into our daily routines is simpler than it may seem. It could be as effortless as jotting down three things we are thankful for each morning or sending a heartfelt note to someone who brightened our day. These small, deliberate acts of recognition create a ripple effect of positivity, gradually shifting our mindset and deepening our appreciation for life's countless gifts.

The beauty of gratitude lies in its ability to cultivate joy in even the smallest moments. It empowers us to find light in the darkest days and create a cycle of abundance that not only enriches our own lives but also lifts those around us. By embracing gratitude, we open ourselves to the transformative power of appreciation, filling our hearts with warmth and our lives with deeper meaning.

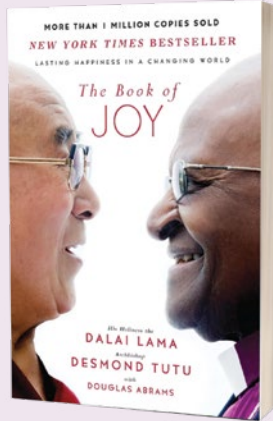
By Nyali Branch





The Book of Joy - by Dalai Lama and Desmond Tutu A Heartwarming Gift of Wisdom for the Holiday Season

As we embrace the warmth and spirit of the Christmas season, it is the perfect moment to reflect on the true meaning of happiness and how to live a life filled with peace and gratitude. The Book of Joy provides exactly that - a deeply inspiring and heartfelt dialogue between two of the world's most respected spiritual figures, the Dalai Lama and Archbishop Desmond Tutu. This beautiful book is a treasure trove of insights on how to find joy in the face of adversity, making it the perfect companion for the festive season when we seek both peace and connection.



In the spirit of Christmas, The Book of Joy reminds us that true happiness lies not in material gifts or fleeting pleasures, but in the kindness we extend to others, the compassion we show ourselves and the joy we choose to nurture within. This holiday season, may we all find a little more joy, just as the Dalai Lama and Desmond Tutu have taught us—by embracing each moment with an open heart and a grateful spirit.

In this remarkable dialogue, the Dalai Lama and Archbishop Tutu share their deep friendship, their shared experiences of suffering and triumph and their collective wisdom on how to embrace joy, no matter the circumstances. Over the course of their conversations, they explore what it means to live a joyful life, offering practical advice on how to cultivate inner peace, gratitude and compassion. Through their gentle, humorous and profoundly moving exchanges, they invite us to reflect on the true meaning of happiness and how it transcends external circumstances.

The beauty of The Book of Joy lies not just in the powerful messages it conveys, but in the warmth and love that radiate from every page. The Dalai Lama and Desmond Tutu approach life's challenges with grace, humor and a deep sense of humility, offering a gentle reminder that joy is not something that happens to us but something we can choose, even in the face of hardship. Their discussions on forgiveness, compassion and acceptance are especially poignant during the holiday season when we gather to reconnect with family, friends and our deeper sense of purpose.

At its heart, this book is a gift of hope. It shows us that joy is not just a fleeting emotion, but a way of being - something we can cultivate in our hearts, regardless of what life throws our way. As we close out the year and look forward to the new one, The Book of Joy offers a roadmap to a life filled with meaning, love and inner peace.

Key Points from The Book of Joy:

- 1. Joy as a Choice:** The Dalai Lama and Desmond Tutu emphasize that joy is not something that happens to us, but something we actively choose, even in the face of adversity.
- 2. Compassion and Forgiveness:** They discuss the transformative power of compassion and the importance of forgiveness - both towards others and ourselves - as key elements of lasting joy.
- 3. Gratitude and Perspective:** The book explores how adopting an attitude of gratitude and viewing life through a lens of appreciation can shift our experiences and bring greater contentment.
- 4. The Role of Suffering:** Both spiritual leaders share how suffering is a part of life, yet it does not define us. Instead, it can be a source of strength and a path to deeper joy when embraced with the right mindset.
- 5. Connection and Love:** At its heart, The Book of Joy is about the relationships we build and the love we share. True joy, they remind us, is found in the connections we make with others and the kindness we show in the world.

In the festive glow of Christmas, let us remember the simple yet profound truth that joy is not something we wait for - it is something we can create, share and live every day.

By Lorraine Carneiro



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