

THE SCO-OP

A Newsletter of the Co-op Bank Foundation

ACHIEVER'S AVENUE

Celebrating those who Stand Out

YOUR STORY & LETTERS

Testimonials from Beneficiaries

WELLNESS WALL

Tips on Mental Health

KINGDOM KORNER

Spirituality & Being Prepared

TIPS, PICS & NOTICES

Staying Aware is Staying Ahead

+ FUN MIND GAMES





“No matter who or where we are, or what our capabilities, we are called to do the best we can.”
Wangari Mathaai.

EDITOR'S DESK

As you all enter the last term of the year, keep pushing yourself and finish strong. Aim to have something that you are proud of and are celebrating when you go home for the Christmas.

For those of you who are entering the exam season, know that we at the Foundation are praying for all of you to succeed, to be the heads and not the tails, to be the top and not the bottom. Such challenging seasons are very common in life but if you put in the work, be consistent and have the right attitude, you can overcome.

Do not be afraid to reach out if you have any questions or anything to share. We also welcome any articles that you would like to be published in the newsletter. Our details are as below.

Enjoy the reads, get inspired and aim for the sky and beyond.

From: The Foundation Team -
 Betty Maina, Paul Karugu, Ann Muigai,
 Nicholas Shiateya

Head of Foundation, Dora Waruiru.

DOING WELL BY DOING GOOD

Co-operative Bank Foundation (CBF) was established in 2007 as a registered trust in recognition of the need to enhance the existing Corporate Social Responsibility (CSR) initiatives by Co-operative Bank of Kenya Limited.

Anchored within the Bank's strategic plan, the Foundation aims to implement CSR programs that increase both economic and social investment in our local communities and offer sustainable solutions with shared value.

CBF programs are designed to contribute towards the achievement of the sustainable development goals as outlined in the Global Development Goals. The foundation focuses on: Education, Youth and Women empowerment, Agriculture, Health, and Environment as its five key pillars for poverty eradication.

Every year, the Foundation awards 655 secondary school scholarships to Class 8 leavers. The program has grown from an initial sponsorship of 30 students per region to 60 students per region, with an additional 5 students from each of the 47 counties in Kenya. The program is fully funded by our owners, Co-operative Bank of Kenya.

The Foundation, through the Bank's net-

work has a rigorous recruitment process that is devolved to the seven Co-operative Bank regions i.e., Nyanza, Western, Nairobi, Rift Valley, Central, Eastern and Coast/ North Eastern for the regional sponsorships and 47 counties for the county sponsorship program.

To be eligible, a student must have qualified with a minimum of 350 points in the KCPE final examinations and parent/s or guardians must provide required proof of inability to support their child through secondary education. Under the regional category, at least one of the parents/guardians of the student must be or have been a member of a cooperative society. Orphans are eligible provided at least one of the deceased parents was a member of a co-operative society.

The top 56 students are then awarded a University Scholarship to complete the course of their choice at a public university. Through its CSR strategy, the Bank continues to invest in Kenyans in order, to improve the quality of life of all thereby propel the Bank to do well by doing good. We take this time to wish all students a successful and blessed term. To learn more about us and engage with us check out <https://www.co-opbank.co.ke/foundation>

A summary of our scholarship beneficiaries is as follows:

Areas	2022 intake	Total supported (since 2007)
Secondary School	655	9,023
University	56	482
College (Co-operative College)	2	50
Bank -Internship Slots	16	344

IMPORTANT NOTICES IN THE SCHOOL CALENDAR YEAR 2022

1. All form 4 candidates must submit their index numbers by the end of term 2 to the Foundation through the nearest Co-operative Bank branch.
2. All form 4 leavers must submit pending school fee balances to the Foundation before end of term one of the subsequent year for clearance.
3. Below is the summary of what the Foundation provides;

FORM 1	FORM 2	FORM 3	FORM 4
Books English Dictionary Kamusi Atlas Bible/Quran Mathematical Table Golden Bells Uniform Two sets of Basic Uniform One pair of Bata Shoes (toughee)	Books Set Books Uniform No uniform	Books Set Books Max of 5 Revision Books Calculator Uniform One set of Basic Uniform One pair of Bata Shoes (toughee)	Max of 5 revision Books Uniform No uniform
When: Books: During Holidays Uniform: Dec/Jan	When: During Holidays	When: Books: During Holidays Uniform: Dec/Jan	When: First term holiday only

4. Guideline on Purchase of Uniform/ Textbooks
 - (i) Parent/Guardian/student collects invoice from the approved Bookshop/Uniform distributor /Supplier (ask the list from the nearest branch) and submits the invoice to the nearest Co-op Bank Branch (no later than 1 week after closing school)
 - (ii) Co-op Foundation processes the payment in three weeks and sends the Cheque to the nearest branch. Parents are informed to collect the Cheque.
 - (iii) Parent/Guardian/student collects the cheque from the nearest Co-op Bank Branch for their use.
 - (iv) Parent/Guardian/student returns the receipts to the Co-op Bank branch for our records.
5. Parents/students must submit the report form, fee structure and school's newsletter at the end of the term for the Foundation to process Fees.
6. For the candidates, please take time to inquire about Higher education loans offered through HELB. The Co-op Foundation will assist with a recommendation letter after opening an account with the Bank.
7. The Foundation will be issuing this newsletter every term.

ACHIEVER'S AVENUE

COMMUNITY SERVICE

It takes a little sacrifice of time and energy to make a positive impact in our communities. We encourage all students to consider how they can give back and uplift their communities. At Co-op Bank Foundation, University Beneficiaries are required and encouraged

to participate in a month-long community service.

Here are some photos from students who took on the challenge and made a worthwhile contribution.

What can you do for your community?



Faith Amondì lends a hand in preparing a meal for the children at Mama Fauzia Children's Home. Faith is a student at the University of Nairobi, pursuing a Bachelor of Economics and Statistics.



Noah Samoei assists a patient at Kimuri Dispensary, Eldoret. Noah is a student at Moi University, pursuing a Bachelor of Medicine and Surgery.

ALUMNI'S ALLEY

MY JOURNEY TO BEING A 10X COVERAGE & OUT OF STOCK LEAD FOR AFRICA

My name is Margaret Wambui Kang'ang'i, the last born in a family of three girls. I was born and raised in Simbara village, Shamata ward, Nyandarua County.

I am a Bachelor of Economics graduate from University of Nairobi with a First-Class Honors, a Certified Public Accountant in Kenya (CPAK) and I am currently pursuing an MBA in Project Management at Kenyatta University. I attribute my current success to various stakeholders, including Co-operative Bank Foundation.

When I sat for my KCPE in 2009, my parents could not afford to pay for my secondary school education, because their resources had been exhausted in efforts to educate my 2 elder siblings.

My mother was a member of a Sacco and she managed to get me the Co-operative Bank Foundation scholarship via the Sacco. The Foundation paid fully for my secondary school education.

I managed to pass well in my KCSE and the Foundation further offered me a scholarship for my university education after being amongst the top 28 beneficiaries. In addition, they provided me with internship opportunities throughout my campus studies. The internships enabled me to acquire the work experience that boosted my CV. This made it easier for me to get other job opportunities.

Before joining Coca-Cola, I explored working in various fields including consultancy as an Accounts Assistant, construction as a Credit Controller, and banking as an intern in various departments at The Co-operative Bank of Kenya. In August 2019, I received an opportunity to join Coca-Cola through their Graduate Management Program. The interview was conducted in four parts: including tests, group discussions and one on one interviews in South Africa. I was placed in the Customer and Commercial Leadership function, as the Commercial Analyst for East and Central Africa Franchise Unit.

I work as a 10X Coverage and Out of Stock Lead for Africa Operating unit, at The Coca-Cola Company. In my current role, I am responsible to

quantum leap the combined coverage availability of our portfolio in the marketplace, through commercial programs, customer relationship engagement, and consistent supply chain fulfilment, driving high numeric distribution, which generates high share of visible inventory and outlet coverage, and therefore, increased market share.

My current job gives me a lot of exposure as I get to work and interact with people from different countries and cultures- an example, my first manager was a Mexican based in Kenya, while my current manager is based in Nigeria. My teammates are also spread throughout Africa; therefore, we work in a networked manner.

I am grateful to The Co-operative Bank Foundation for all their support and for enabling me to realize my educational and career goals.

INDUCTION

The Induction Program is an opportunity for 56 top achievers from the Secondary Scholarship Program, recruited and selected from the 7 regions, to be inducted into the University Scholarship Award Program. This 56 university bound students, who are awarded the scholarship by the Group Managing Director & Chief Executing Officer (GMD & CEO) Dr Gideon Muriuki, are invited to Nairobi, provided food and accommodation, and are taught all about the Foundation, the Bank and the life skills they will require for the next stage of their lives. Topics covered include self-awareness, what to expect

in university and how to conduct yourself during an internship. Importantly, it is also a chance for the students to form friendships with each other as they bond for a week.

Presentations are made by Co-op Bank Staff members from different departments and other presenters invited by the Foundation. Our Guest Speaker this year was the Company Secretary Samuel Kibugi, who heads our division and has a wealth of knowledge. We wish the learners the best as they proceed to their next phases of life.



YOUR STORY

THE SECRET BEHIND MY SUCCESS

My experience in high school was quite an experience. When I joined Friends School Kamusinga in 2018 with 420 marks, I thought I would automatically make it. I was a real joker. At that point, I hadn't yet realized that was my God given opportunity.

I rarely took time to study, instead I only waited for exams to cram. I had not realized my potential until when my dad advised me not to squander the scholarship extended to me by the Co-op Foundation. That was in Form 3 when I realized I had to go an extra mile.

I took my academics seriously. I entered the library for the first time and realized there was an array of all the best books. I studied ferociously and did extra work. I knew I could concentrate best in the morning, so I used to wake up at 2:30am to study. I changed my study habits from cramming to studying in order to understand. I consulted my teachers on how best to study and, furthermore, I participated in group discussions from which I gained a lot. From then on, my academic graph began to gradually rise.

I know most students find English difficult. To improve my score, I used to write an essay daily as well as practised speaking English fluently. Moreover, the secret behind my success has been God. He guided me in my studies and at the end I managed an A by His grace.

I encourage you to work hard in school since it is a God-given opportunity. Remember, it's never late to achieve your grade. Believe in yourself, that you can make it. The best way to show gratitude to Co-op foundation for extending the scholarship to you is by excelling in your exams. All the best in your high school journey.

From,
Calystus Simiyu Wanjala
Egerton University, Studying Medicine, and Surgery.

YOUR LETTERS

"Payment of school fees was done on time...may God bless the work of your hands as Co-operative Bank"

Miriam Chepkoech, Coast/North Eastern Region-Bura Girls High School

"You have enabled me pursue my high school education... you have formed a strong base for me to actualize my dreams"

Isaac Kinuthia Wandeto, Laikipia County-Ndururumo High School

"May the Almighty God Bless you and most especially the ones who came up with the sponsorship program. It has been a light for me throughout my education"

Florence Njeri Gitie, Central Region-St. Francis Girls' High School-Mang'u

"You have been a family, a support system and more importantly a mentor"

Dorothy Kamau, Eastern Region-St Angela Nguviu girls' high school

"Am inspired by your actions to also spread as much kindness to others as that you have showed me and my family"

Bevin Otieno, Nyanza Region, Mary Leakey Girls' High School

"Whatever work you did is recognised. May almighty God who sees in secret pay you and enlarge your territory"

Bramwel Maende Wesonga, Nairobi Region-Butula boys high School

"You have given me the wheels to run to my destiny and through me you have touched generations to come"

John W. Kituyi, Western Region-Bungoma High School

WELLNESS WALL

ARE YOU OKAY?

Mental health is a critical aspect of being healthy, just as much as being physically healthy. Being mentally healthy is not just about the absence of illness but rather, it's a state of overall well-being. The World Health Organization (WHO) defines Mental health as "a state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community".

The causes of Mental disorders may be genetic, environmental, situational or circumstantial. Some common mental disorders include anxiety disorders, depression, bipolar disorder, eating disorders and post-traumatic stress disorder.

Did you know?

- As per WHO's statistics, 4 out of 10 Kenyans suffer Mental Health in their lifetime.
- WHO also cites suicide as the 2nd leading cause of death among people aged 15-49.
- In 2021, the Mental Health Taskforce recommended that mental illness should be declared a National Emergency.

Unfortunately, there is still stigma attached to having a mental health issue, leading to a reluctance to seek help or support. As a result, it often leads to mental health disorders going unrecognized and untreated, further damaging an individual's health and reducing their level of productivity and performance in school or at work.



Many young people are affected, a reality that is usually overlooked. Some of the signs you can look out for are:

- Often feeling sad or down.
- Confused thinking or reduced ability to concentrate.
- Excessive fears or worries, or extreme feelings of guilt.
- Extreme mood changes of highs and lows.
- Withdrawal from friends and activities.
- Significant tiredness, low energy or problems sleeping.
- Hopelessness & feeling suicidal
- The urge to engage in drugs/substance abuse
- Loneliness, emptiness, anxiety.

If you experience these feelings, it is important to acknowledge that it may be a deeper issue rather than having a 'bad day'.

Here are some tips to help you maintain good mental health.

1. Exercise and eat well.
2. Social engagement: keep in contact with friends and family (talk to someone).
3. Intellectual stimulation: have a hobby or learn a new skill.
4. Rest counts: take time out to rest and sleep for your own well-being.
5. Take care of yourself; be intentional.
6. Take control of the social media content you take in.
7. Seek help from a guardian, teacher, therapist or mentor whenever you feel overwhelmed.

Remember, it is okay to not be ok.

KNOWING YOURSELF

What is self-awareness? The term has become a buzz word that is used everywhere, whether it is on social media, tv or the books and articles that we read. I imagine that for those who haven't interacted with the term before, it sounds strange.

Well, self-awareness is all about knowing yourself. It is a continuous act of learning about who you are and understanding your own attributes in a deeper way. What does it mean to know yourself? It is about knowing your values, personality, emotions, strengths, weaknesses, and habits.

Through our interactions with people either at home, school or church, our minds consciously and unconsciously internalise information as a way of figuring out how we should live our lives. There are also certain attributes that we were born with, such as whether we are introverted or extroverted. It is through a combination of these two sets of factors that we become who we are.

Knowing yourself is understanding who that person is after the influence of these factors. Once you begin to understand who you are and the different aspects of yourself, you begin to live a more authentic life. This means you live life as per who you are meant to be and not who the world expects you to be. In the process you can identify what personal attributes help you be a better friend, sister/brother, daughter/son, and person in general. You also identify which attributes help you excel in school. On the other hand, you can also begin to see the areas that require some nurturing e.g., you are able to identify that you often doubt your own abilities and you should stop because it results in you attaining lower grades than what you're capable of.

As we grow in self-awareness, we learn and appreciate that we are all unique and there will never be another like you. This means there is something

special you can offer the world, a way to fulfil our God-given purpose. Many people, old and young, struggle to understand what their purpose is and hence what path they should choose for themselves. To help you understand your purpose, ask yourself these questions below:

1. What are your interests?
2. What are your skills?
3. What are your gifts and talents?
4. What subjects do I excel in?
5. From the answers above, what brings you joy?

There are no right or wrong answers. It is a self-assessment which, if answered honestly, will push you that much closer to discovering your purpose and hence towards the right career for you.

Only you can answer these questions for yourself. Do not worry if you cannot figure it all right now, Self-awareness is like faith; It is more about the journey than a destination. Just take it all a step at a time.



CAREER: MYTHS VS FACTS

The choice of a career is undoubtedly one of the most crucial decisions an individual must make in life. Let's do some myth busting.

Myth: A career should be chosen considering the salary.

Fact: A career should be chosen based on one's interests, strengths and abilities, aptitudes, hard and soft skills.

Myth: Getting into a particular course guarantees a great career.

Fact: Getting into a course is not the final destination but a step in the right direction. For one to have a great career: it takes proper guidance at every step, hard work, commitment, and self-discipline.

Myth: A friend/ relative is doing great in his/her field, so I should also go for the same career path.

Fact: Success is a result of one's hard work, commitment, interests, aptitude, and other necessary parameters.

Myth: If you go to a career counsellor, it shows that you are weak

Fact: Seeing a counsellor shows strength in talking about your problems, finding solutions & willingness to make amends & do the work. A counsellor will provide you with the options best suited to your situation & personality, and guide you on navigating through your interests, ambitions, abilities, qualifications.

Myth: Your parent/guardian should choose your career path for you.

Fact: It is important that you seek advice from parents as they have more experience than you, a better understanding of the job market and they also know your abilities and areas of weakness. However, they alone should not make the decision of the career path you will take.

Belden Kiptooj Electrical & Electronic Engineering, JKUAT.

KINGDOM KORNER

WHEN THE GOING GET'S TOUGH Dora Waruiru

As you prepare for your end of year exams, especially those sitting for KCSE you may be asking "Can I make it?". When the road is rough and the going gets tough, we may ask "Will we get through this ???". I've found myself there many times! These are the times when I know I can't make it on my own.

My encouragement and strength come from God, and I first honestly acknowledge that I can't make it on my own. I go to God in prayer and rely on him for strength for the journey ahead: As I continually rely on Him, my strength grows, and I find it easier to cope and deal with the troublesome issues on my path. I use the following SMART ways;

S – Seek Gods help in prayer. Psalm 46:1 "God is our refuge and strength a very present help in trouble".

M- Mentally choose to be obedient and do God's will. Psalm 143:10 "Teach me to do your will, for you are my God! Let your good Spirit lead me on level ground".

A – Acknowledge that we have an able and awesome God through adoration, praise, and worship. 1 Chronicles 29: 11-13 "Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all. 12 Both riches and honor come from you, and you rule overall. In your hand are power and might, and in your hand, it is to make great and to give strength to all. 13 And now we thank you, our God, and praise your glorious name."

R – Release the worries and negative thoughts that we often put on ourselves

Hebrews 12:1 "Therefore, since we are surrounded by so great a cloud of witnesses, let us also lay aside every weight, and sin which clings so closely, and let us run with endurance the race that is set before us".

T- Trust and ensure to look towards God for help. Psalm 55:22 "Cast your burden on the LORD, and he will sustain you; he will never permit the righteous to be moved."

EXAM TIPS

1. Be conscious of the time

Time management is key. By now you already know which subjects and topics you are good at and the ones that require a bit more work. Manage the time you have left to spend a little more time on the areas that require more work.

2. Be organised

Organise your reading material and notes. Be neat and arrange them in a way that makes it easier to understand and memorise the content. Where possible, also organise your study space.

3. Take breaks

The human mind can accomplish so much when we focus on the tasks we want to accomplish. However, in order to maintain a high level of productivity, the brain needs to have moments of meaningful rest.

A short walk and some fresh air would be a bonus when possible.

4. Consult

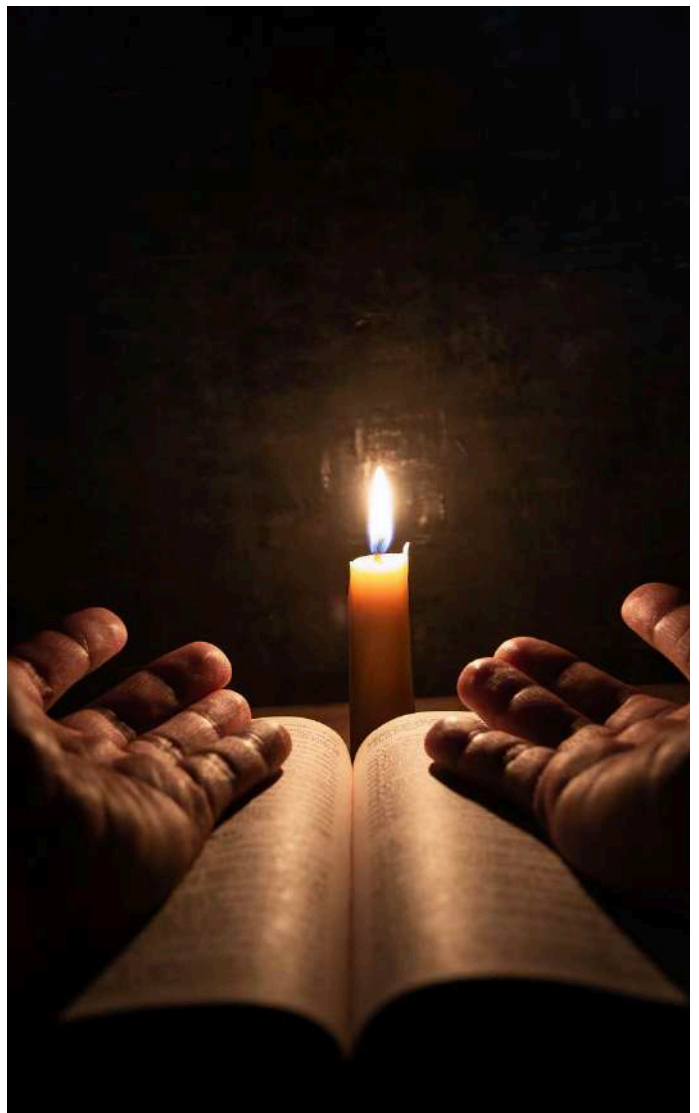
When you encounter a question that you are not able to answer on your own, consult a teacher or a mentor. If there is a concept you haven't grasped properly, do the same. Maximise on the knowledge people around you have.

5. Practice exam questions

Practice makes perfect. There are no shortcuts in life.

6. Don't allow distractions

It can be very easy to be distracted in such seasons. Once you identify the things and people that can distract you from revising, you can limit your interaction with them.



PRAYER

Dear Lord, I am weak, but You are strong. I pray for strength to do what needs to be done and the wisdom for what needs to be left alone. I pray for Wisdom and Knowledge to enable me to pass and excel in my end of year exams in Jesus' name, amen.

BEST WISHES FROM THE TEAM AT THE FOUNDATION

FUN ZONE



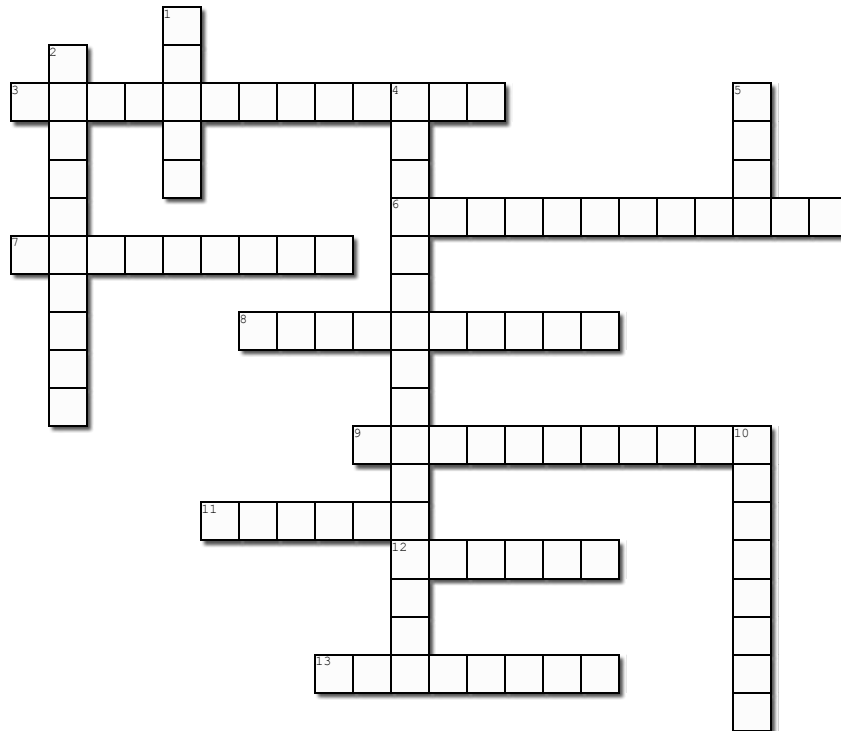
SPOT THE DIFFERENCE

Can you spot the difference between these 2 pictures?

CROSSWORD PUZZLE

Get your pen out and fill out the boxes by answering the questions in the numbered boxes

Career Guidance Crossword



Created using the Crossword Maker on TheTeachersCorner.net

Across

3. The ability to look inward/within in order to understand yourself better.
6. Each career will have a different set of _____ before you can practice in that field.
7. When picking a career, it is important to identify your _____ and passions.
8. An opportunity to work before having the necessary qualifications.
9. The process of looking for more information in order to be better informed.
11. A role model who walks a more personal journey with the young person seeking advice.
12. Attributes that one acquires from life experiences and/or education.
13. When a person is hired for a job, they become an _____.

Down

1. In order to achieve an aim, one should set _____. These are also the term _____ used in football after a team has scored.
2. It is important to confirm if a university course is approved or _____ before applying for it.
4. Starting a business rather than seeking a job.
5. A road map that someone uses to navigate through their personal life.
10. Career _____ is the act of advising young people on what to consider when choosing a career.



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CBF Contact Details
0711049664/0711049584
Co-operative Bank of Kenya Ltd,
Head Office, Co-op Bank House
3rd Floor, Haile Selassie Avenue
Email: Co-opfoundation@co-opbank.co.ke
Website: <https://foundation.co-opbank.co.ke>

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