

ISSUE
No.3
April 2023

What's Inside:

1. **ACHIEVER'S AVENUE**
Graduations & Heaven's Gates & Hells Flames Drama
2. **YOUR STORY & LETTERS**
Finding a Mentor
3. **WELLNESS WALL**
Prioritizing Your Wellbeing
4. **KINGDOM KORNER**
For Each Step of the Journey Through 2023
5. **TIPS, PICS & NOTICES**
Things I Wished I Knew Earlier
6. **FUN ZONE**

The plug

A NEWSLETTER OF
THE CO-OP BANK FOUNDATION

EDITOR'S DESK



"We don't have to be smarter than the rest. We have to be more disciplined than the rest ~ **Warren Buffett**

A billionaire and one of the most successful investors ever.

Dear CBF Family,

I hope you all had an enjoyable long holiday and an excellent start to the year 2023. Do you have any memorable moments you would like to share? We would love to hear from you.

It always feels surreal to imagine how fast time flies. Term one is down, two terms to go! Are you glad about your achievements? Any lessons learnt? Take time over this holiday and reflect on what you would have done differently.

My challenge for you this holiday and the next term is to think about DISCIPLINE. Everyone has those days they feel lethargic, when time seems to slow down to the point it feels like it is not moving. Even though your productivity in those moments may not be where you want it to be, if you still choose to be consistent, you strengthen the muscle required to be disciplined.

So, as you go home for the first holiday of the academic year, take time to review the areas in your life that require more discipline. Ask those around you; your peers, parents, guardians, siblings, or church elders which areas they believe you could improve in. Proverbs 12:1 says, to learn, you must love discipline and accept instruction; for it is unwise to hate correction.

As you continue into the year, reflect on Proverbs 20:12; pray for ears that hear and eyes that see – for both are gifts from the LORD. Our hope is that we will be able to recognize the opportunities and blessings that God has made available to and for us. That we will be willing to pursue and receive them.

If you have any questions, feedback, and comments to make on the newsletter, the scholarship, school, or anything that is on your mind, please feel free to call us or write us an email. Our contacts are at the back, we are here to support you. Enjoy your holidays.

From: The Co-operative Bank Foundation (CBF) Team

Betty Maina, Nicholas Shiateya, Ann Muigai and Paul Karugu

Head of Foundation, Dora Waruiru.

Co-opfoundation@co-opbank.co.ke

THE REWARDS OF DISCIPLINE

The Co-operative Bank Foundation (CBF) Scholarship Program has been and always aims to be a means to help young Kenyans reach their potential. Education is not the end-all to reaching this point in life, but it is necessary to acquire the knowledge and accreditation required.

Besides providing scholarships for students enrolling to high school, CBF extends scholarships to high school beneficiary graduates who perform exceptionally in their KCSE. The University Scholarship Beneficiary Program began in 2011 after it was noted there should be a means to award beneficiary students who stood out.

With time, the University Scholarship Program has developed into a holistic program that caters for a university student's different needs. Currently, the Foundation increased its selection from 4 to 8 top performers per region*. This results in awarding a total of 56 high school beneficiary graduates each year. The chosen few University Scholarship Beneficiaries (USB) gain these positions through hard work and discipline.

As part of further enriching the program, CBF offers a paid internship program. Beneficiaries are placed in a Branch near their hometown and are given the opportunity to gain invaluable real-world experience. The students are encouraged to cultivate a saving culture and are assisted in opening a savings account at Co-operative Bank Sacco. CBF also works with the beneficiaries to help them find community service placements where they receive a food and accommodation allowance. Combined with the Jijali Program, which is open to all our high school beneficiary graduates, the Program strives to produce all-rounded graduates who can be competitive best fits in the diverse job market.

Everyone has a purpose in life: It's from this basis that choices have to be made daily. Choices to achieve your desired purpose or to pursue those that can draw you away from your purpose. Make the right choice, stay disciplined and enjoy the rewards.

****The CBF University Scholarship is only available to the students who are CBF high school beneficiaries, selected through the Regions by the Saccos.***



FOUNDATION UPDATES: IMPORTANT SCHOOL NOTICES

1. Below is the summary of what the Foundation provides

FORM 1	FORM 2	FORM 3	FORM 4
<p>Books</p> <ul style="list-style-type: none"> English Dictionary Kamusi Atlas Bible/Quran Mathematical Table Golden Bells <p>Uniform</p> <ul style="list-style-type: none"> Two sets of Basic Uniform One pair of Bata Shoes (toughee) <p>When:</p> <ul style="list-style-type: none"> Books: During Holidays Uniform: Dec/Jan 	<p>Books</p> <ul style="list-style-type: none"> Set Books <p>Uniform</p> <p>No uniform</p> <p>When:</p> <ul style="list-style-type: none"> Books: During Holidays 	<p>Books</p> <ul style="list-style-type: none"> Set Books Max of 5 Revision Books Calculator <p>Uniform</p> <ul style="list-style-type: none"> One set of Basic Uniform One pair of Bata Shoes (toughee) <p>When:</p> <ul style="list-style-type: none"> Books: During Holidays Uniform: Dec/Jan 	<ul style="list-style-type: none"> Max of 5 revision Books <p>Uniform</p> <p>No uniform</p> <p>When:</p> <ul style="list-style-type: none"> Books: First Term Holidays only

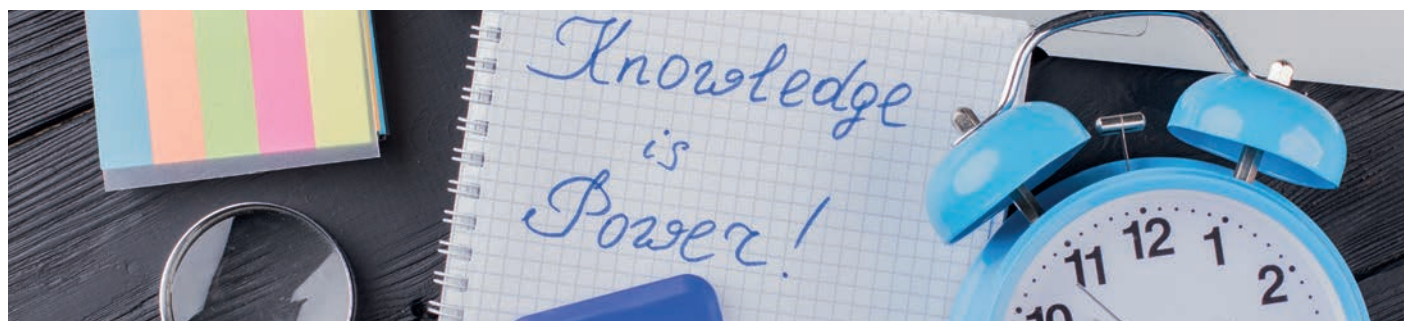
2. Guideline on Purchase of Uniform/ Textbooks

- Parent/Guardian/Student collects invoice from the approved Bookshop/Uniform distributor /supplier (get the list from the nearest Co-op Bank branch). Then submits the invoice to the nearest Co-op Bank Branch no later than 1 week after closing school.

- Co-op Bank Foundation processes the payment in three weeks and sends the Cheque to the nearest Co-op Bank Branch. Parents are informed to collect the Cheque.
- Parent/Guardian/Student collects the cheque from the nearest Co-op Bank Branch for their use.
- Parent/Guardian/Student returns the receipts to the Co-op Bank Branch for our records.

3. Parents/Students must submit their Report Form, Fee Structure and School's Newsletter at the end of the term **for the Foundation to process** fees. If there are **any balances**, kindly **submit** them **together** with the **fee statement**.

4. Dear Form 4 Leavers, please take time to inquire about Higher Education Loans offered through HELB. The Co-op Bank Foundation will assist with a recommendation letter after opening an account with the Bank.



THINGS I WISH I KNEW EARLIER

- A person's mindset and preparedness are vital to succeed.
- To enter a particular field, you must satisfy the academic qualifications. Therefore, it is important to familiarize yourself with the cut-off points and create a strategy for attaining those marks.
- Learn to appreciate yourself for the achievements you make, even those that you deem small. It will fuel you to stay motivated.
- Understand who you are and do not compare yourself with others. Work on yourself and towards your own personal goals.
- Engage in activities that add value to you. Exercise caution in everything that you do. The wrong company or the wrong decision can delay or deny you a lifetime opportunity.
- Strive to do the right thing at the right place at the right time, even when no one is watching you. That is integrity, a key value for success.
- Never be ashamed of trying, even if you have failed many times. There is a learning opportunity with each trial.
- Dream big and never limit yourself to what other people see through their lenses. DO NOT see yourself as lesser or unworthy.
- Be on good terms with people, learn from each other and ask questions.
- Determine in your mind and heart to be humble.
- Pray consistently and believe because prayer changes things.

Ida Chebet | Studying Bachelor of Science in Nursing at Masinde Muliro, University of Science and Technology.

FEATURE STORY

BELIEVE YOU CAN & YOU WILL



AMBITION: A strong desire and determination to achieve success.

During the early days, Wafula suffered from Polio and grew up with weak limbs. He enjoyed an ordinary life while growing, though he desired to become a superstar footballer like Messi. However, his friends and relatives encouraged him to pursue a less involving game like table tennis. This didn't kill his desire until he joined Celebration High School.

On the first day of admission, everyone looked at him suspiciously, and he noticed groups of students talking in low undertones. He asked his father, "Dad, why does everyone seem to talk about me?" His dad brushed it off and said, "Let us concentrate on the admission; I need to go back home before it gets late." Time passed, and Wafula would always be alone; nobody wanted to be his close friend. When he attempted to register for the football club, the coach scoffed at him, "You have a disability; you cannot play!" Another student laughed loudly, "You are disabled, keep off the pitch, go! Go! And let us enjoy the game of Mbappe." Wafula's feelings were hurt, and he walked away in pain.

From that day, Wafula started researching football for the disabled. During school holidays, he would go out to the community and find similar children and document their experiences. Over the long December holidays, when he visited his cousins in Nairobi, he read from the FIFA website that they were forming an association to champion the rights of disabled footballers. On reading this, Wafula exclaimed, "One step at a time! Soon I will be out of school, and I will champion the formation of the Kenyan chapter of the Para Football Association."

Questions To Ponder

1. What is your greatest Ambition in life?
2. Why do you want to achieve it so badly?
3. What/Who inspires you to pursue it?
4. What steps will it take to achieve it?

Always Believe You Can

Did you know students do not pass because of the schools they attend? Have you read the story of Diba Matacho which featured on the Daily Nation? Diba is a 22-year-old who got stuck at the Marsabit General Hospital for three years. He was bedridden, on oxygen and determined to complete his high school studies in time. While in hospital, he wrote his Kenya Certificate of Secondary Education (KCSE) exams and guess what, he passed! He scored a B- in the 2022 KCSE and now aspires to pursue a Medical Engineering course to serve other suffering patients or an accounting course at KCA University.

Let us set our ambitious goals for next term and the rest of the year.

1. What grade do you want to achieve per subject this term?
2. What other things do you want to achieve besides these academic goals?

Ambition is what makes someone great. Remain focused, always believe that you can do something, and you will. Your moment is now.

This article was written by Start a Library Trust.

YOUR STORY

FINDING A MENTOR

As a teenager, choosing a career and hence determining what your life path will be can be a daunting task. I remember the day I joined Form 1 at St. Joseph Boys' High School – Kitale. It was in January 2014 and I was so excited to enter the next phase of life having conquered Primary School. On that first day, we were asked to write down the career we would like to pursue in the future. I wrote that I wanted to practice medicine. However, in the coming four years in high school, my preferred career choice would change constantly. It varied from a future doctor to an economist to an actuarial scientist and so on. Suffice to say, I was confused.

The lack of adequate information regarding the various career choices, especially ones that matched my strengths and interests, greatly contributed to this feeling. In Form 4, I ended up choosing Economics and Statistics in all my four choices. However, I still was not settled with this decision. Are you going through a similar experience?

Mentor-Mentee relationships are often an unexplored resource by young people when making career choices. Who is a mentor? And what role does he or she play? A mentor is a trusted and experienced adviser who provides guidance, advice, feedback and support to a mentee. They don't have to be practicing the same career as what you desire to do. They should be a knowledgeable professional who can give you constructive feedback throughout your career journey. For this to happen though, pick someone who you are comfortable talking to about both your successes and challenges. It would also be best to choose a mentor who exhibits discipline and ambition in their select field to inspire you to also achieve your goals.

After my KCSE results were announced, I wanted to alter my course choices. Thankfully, the Kenya Universities and Colleges Central Placement Service (KUCCPS), offers another opportunity to revise university course selections. As I waited for the portal to be reopened to change my course, I contemplated whether a career in engineering would suit me.

At our home in Kapseret, we have a neighbour called Augustine who is an Electrical Engineer with Nokia. I reached out to him and shared my ambitions of being an engineer. Augustine went ahead to explain to me the various aspects of engineering in detail. He was patient with me as I asked questions and sought clarifications. For the first time, I was getting access to key information about working in my field of interest. It put into perspective how little I knew but also how much engineering appealed to me. It is no surprise, thanks to the mentorship I received, that I am now an Electrical and Electronics Engineering student at the University of Nairobi.

I advise you all to find your own Augustine. A mentor who can provide you with much needed exposure and advice to equip you for your different seasons of life. Even today, I still consult him often.

Thank you for reading and I wish you all the best in your future endeavours

Ezra Kiplimo | Studying Electrical and Electronics Engineering - University of Nairobi.



YOUR LETTERS

You have become a blessing to not only me, but my mother and many others like us. I know the only way I can repay you with is by studying hard. I promise you that I will work extra hard, and that I will not let you down. I pray that God will answer all your prayers and you may lack nothing. Thank you very much.
Cheyanne Wambui, Central Region, Form 2 Student at Chogoria Girls High School.

Exactly 9 years ago, I got to join the most wonderful family that God could accord me – The Co-operative Bank Foundation family; where I got to form meaningful friendships, gain a lot of experience in the work environment and above all, get financial support in my education from high school all through to university. I am overwhelmed with gratitude as I type this because I don't know how to exactly say thank you. Words will never be enough to express my gratitude to you. May God find a way to do this on my behalf.
Carol Kuyō, Coast and North Eastern Region, Graduate of University of Nairobi.

I wish to convey my sincere gratitude to you and the Co-op Bank Foundation. Well after many years of study, I finally graduated. My progress at the University would not have been possible without your help. God bless you.
Daniel Juma, Western Region, Graduate of Kenyatta University.

I hereby appreciate you for the support you have given me from Form 1 up to Form 4, by paying my school fees. I have never been sent home for fees and that gave me ample time to read. Thanks for the revision books. I do hope that I perform well in the mal exams.
Cleare Muhonja, Nyanza Region, Former Student at Moi Girls High School, Yokoli.

I sincerely want to thank you and the Co-op Bank Foundation at large for having sponsored my education from high school straight through university. I am very humbled, and I don't think I'd have achieved such a feat in my education if it weren't for the Foundation. The Foundation has really been of great help to me, and I don't think I can fully express the joy and gratitude I have in words. The support I received was overwhelming. I never lacked in anything during my BSc Degree courtesy of the Foundation. May God bless you and the Foundation abundantly in all your endeavours so that you can continue supporting more needy students to realize their dreams. Thank you so much
Samson Muoki, Eastern Region, Graduate of University of Nairobi.

Thank you for the opportunity you accorded to our daughter, Brilliant Chelangat, through your Scholarship Program from the year 2019 up to the 2022, four years of Secondary Education at Moi Siongiroi Girls Secondary School. Your support has been massive and beneficial towards our daughter's achievement and success.
Tonni Christopher, Father of Brilliant Chelangat, Nairobi Region, Former Student of Moi Siongiroi Girls Secondary School.

WELLNESS WALL

PRIORITIZING YOUR WELL BEING

Did you know that, globally the level of stressed, anxious, depressed, and lonely people has risen, even right here in Kenya? A study done on University of Nairobi students revealed that 40.8% of the participants had symptoms of moderate to severe depression. Another study conducted on Kenyan teenagers aged 13 - 19 found that about 38% of the participants showed worrying symptoms of anxiety. Various factors contribute to these feelings including the effects of living in the digital age; concerns about self-image, the future, economic and job uncertainty; academic and social peer pressure.

Although the stigma surrounding mental health is still high, there are more spaces today working to change the narrative. The rise in conversations around mental health is helping to increase awareness among young people on the importance of holistic well-being, how to prioritize and work towards it.

The change in narrative has been highest on social media and has influenced a notable positive impact in breaking the stigma on mental health issues. As a result, the term self-care has gained prominence. What is the definition of self-care? The World Health Organisation defines it as "the ability of individuals, families, and communities to promote health, prevent disease, maintain health, and to cope with illness and disability with or without the support of a healthcare provider." Its purpose is to promote physically and mentally healthy individuals.

Self-care can take various forms. Here is how YOU can chart your personal wellness journey:

- Be intentional about setting time aside for yourself every day. Think of it as You Time to relax, unwind, reflect, perfect a skill or talent – in short time to inhale and exhale from the stresses of life.
- Exercise. It helps improve your physical and mental state and leaves one feeling good. Which games and sports are you committing to be involved in?
- Get good and sufficient sleep. Our sleep patterns affect our mood, growth and stress hormones, immune system, appetite, blood pressure and cardiovascular health.
- Find calming reassuring memory verses and meditate on them. Let go of what is not in your control and let God take control e.g., 1 Peter 5:7 "Cast all your anxiety on him because he cares for you."
- Creatively express yourself, whether it is by writing, drawing, colouring, dancing, acting, or singing. It is not about how good you are but more about having a creative release outlet.
- Spend time outside in nature. The beauty of being outdoors is it can easily be combined with other activities such as reading, journaling, drawing, and exercising. You will feel energized and stress free.
- Participate in clubs or societies that support areas of interest such as scouts, first aid, choir, drama, wildlife, Kenya Model United Nations (KMUN), debate clubs. These help to boost your confidence, diversify your life skills, and expand your social networks

John 14:27 "Peace I leave with you; my peace I give to you. Not as the world gives do I give to you. Let not your hearts be troubled, neither let them be afraid."

ACHIEVER'S AVENUE

CBF BENEFICIARIES' GRADUATION



Eunice Adhiambo
Graduated from Kenyatta University after completing a Bachelor of Science in Medical Laboratory



Sandra Zighe
Graduated from Jomo Kenyatta University of Agriculture and Technology (JKUAT) with a Degree in Financial Engineering.

HEAVEN'S GATES & HELL'S FLAMES

Co-operative Bank Foundation (CBF) has a record of working with youth to contribute towards nurturing character development and spiritual growth. In 2017, through a partnership with Christ is the Answer Ministries (CITAM), CBF rolled out a youth empowerment program with the aim of leading youth to the knowledge of Jesus Christ and integrating their lives with Kingdom values. The program consists of an evangelistic drama presentation titled Heaven's Gate & Hell's Flames. It is a stage production created by a Canadian group called the Reality Outreach Ministries with CITAM being granted rights to produce the play in Kenya.

The Cast is made up entirely of Form 4 leavers who are given an opportunity to travel and perform around different parts of the country before joining University. In 2022 the play was performed in 52 locations with over 22,000 students giving their lives to Jesus Christ. What a wonderful way for them to impact their generation!



The cast members rehearsing in preparation for the show.



The actors on stage during one of the scenes.



The audience responding to an altar call after the play.



The Cast Members bonding during a devotion and testimony sharing session.

ALUMNI'S ALLEY

EDUCATION IS A LIFELONG ENDEAVOUR



I never imagined that I would be referred to as a learned friend one day. Yes, I am a lawyer today, courtesy of being ambitious and disciplined, even when that meant sacrificing my time and resources. You can too.

My name is Peter Munyao. I am from Kwale County but was born and raised in Kisauni, Mombasa County. Growing up, attaining a good education was a luxury many could not afford. During those formative years, I had many friends whose parents/guardians could not bear the cost of school fees or benefit from a scholarship. As a result, most of my childhood friends are either in prison due to crime, deeply entrenched in a life of drug and substance abuse, or, even worse, they are dead.

There are many challenges that come with living in such an environment. Completing Class 8 was considered as the end of education. As a person living with albinism, as you can imagine, it also did not make life any easier.

I was fortunate that my parents raised me well and instilled the right values and principles. I managed to sit for and pass my KCPE exams.

The announcement of the results was the beginning of despair and worry. My parents had no savings to take me to secondary school. Luckily, they heard about the Co-op Bank Foundation scholarship and decided to apply. That was when Co-operative Bank Foundation entered my life. Through their Foundation's financial support, I was enrolled at Friends School Kamusinga and sat for my KCSE exams in 2016. I excelled with an A- of 77 points.

I was among the top students in the region, a feat I am very proud of to date. Immediately, I secured a placement at the University of Nairobi to pursue a Bachelor of Law (LLB). Because of my good grades and discipline, the Foundation extended my scholarship for four more years!

I graduated with 2nd Upper-Class Honours, and I can proudly call myself a professional lawyer courtesy of Co-op Bank Foundation. I sincerely believe I wouldn't be where I am today without the Bank's CSR initiative. Perhaps, I might have succumbed to the same challenges as my childhood friends.

Through my journey with the Foundation, I have learnt that I have a responsibility to give back to my society. I am ready to mentor any of you reading this: to show you how to firmly grab any opportunity presented. I commit to mentoring those behind me: to firmly grab any opportunity presented and make the world a better place. Using this newfound perspective, perhaps I can also represent my childhood friends in prison, to give them a second shot at life like I did.

From the bottom of my heart, and on behalf of my family, society, community and country, Asante Sana Co-op Bank Foundation for helping me and many others achieve their dreams!

Your learned friend, Peter!

KINGDOM KORNER

FOR EACH STEP OF THE JOURNEY THROUGH 2023



As we began the new year, 2023, we must have been wondering what the journey ahead would look like. Some of us may have been looking forward to some special events while others were focusing on desires or personal achievements. On the other hand, some of us may have been apprehensive, fearful, and anticipating tough times ahead. Either way, what is important is to seek to journey through 2023, relying on the attributes of God. Therefore, consider the following truths about God;

1. Our God is Faithful: “The steadfast love of the LORD never ceases; His mercies never come to an end; they are new every morning; great is Your faithfulness.” (Lamentations 3:22-23). *For each step of the Journey, ask for His mercy and Grace, and He will remain faithful to you*

2. Our God is a Promise Keeper: “For all the promises of God find their Yes in Him. That is why it is through Him that we utter our Amen to God for His glory.” (2 Corinthians 1:20). *For each step of the Journey, He will keep his promises to you and exceed your expectations!*

On our part, let us consider striving to do the following;

- Be Diligent: “And let us not grow weary of doing good for at the proper time we will reap a harvest if we do not give up” Galatians 6: 9. As students, “good” means we need to be both consistent and disciplined in studying well and completing all the tasks assigned. It also means being well-behaved and observing school rules. It means being good to our fellow students.

For each step of the journey, through 2023, seek to be diligent and to do good so that you can reap a beautiful harvest

- Remain Connected to the Vine: John 15: 5-6 states “I am the vine; you are the branches. If a man remains in Me and I in him, he will bear much fruit; apart from Me you can do nothing. If anyone does not remain in Me, he is like a branch that is thrown away and withers; such branches are picked up, thrown into the fire, and burned.”

For each step of the Journey, seek to remain connected to the vine and, in that way, be fruitful in 2023.

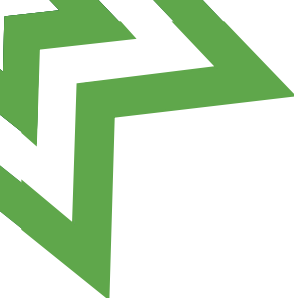
- Journaling: Psalm 102:18 says, “Let this be written for a future generation, that a people not yet created may praise the Lord.”

For each step of the journey, keep a journal to help you stay focused and increase your level of discipline so that you achieve much more than in previous years.

Get a notebook and write down your goals and aspiration for 2023. Write how you will achieve them. Develop a checklist and constantly use it. Record your highlights, the challenges faced, workable solutions to turn them around.

PRAYER

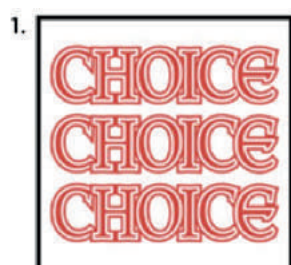
Father for each step of the journey, through 2023, show me your grace and mercy; help me to remain connected to you and to claim your promises for my life. Help me to be diligent, to seek to do good all year round and to achieve more and more in 2023 and the years to come.



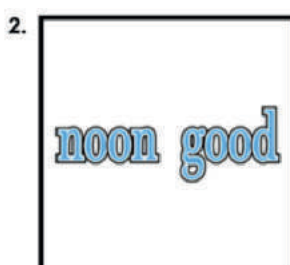
FUN ZONE

REBUS PUZZLES

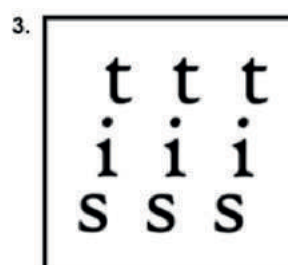
These are word picture puzzles or picture riddles that use images or words to convey a phrase or message. To help you solve it, look at word placement, size, colour and quantity. Can you guess the words and expressions below? Examples



Multiple Choice

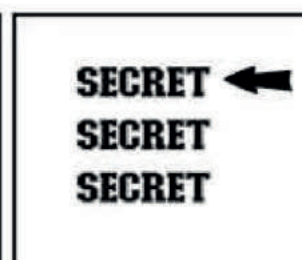
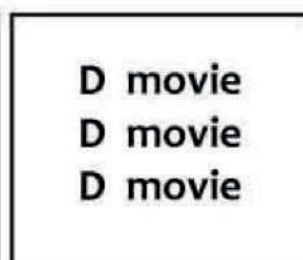
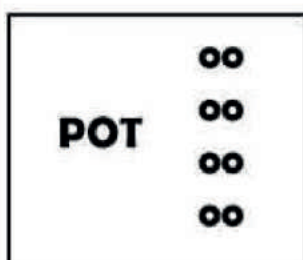
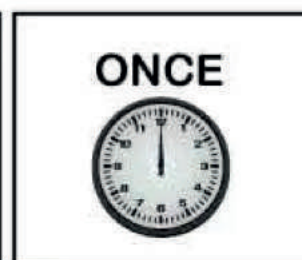
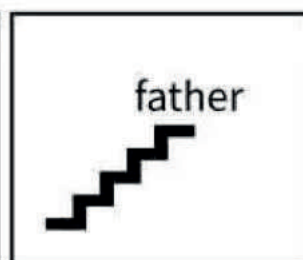
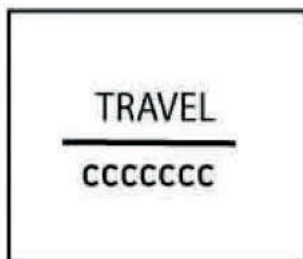
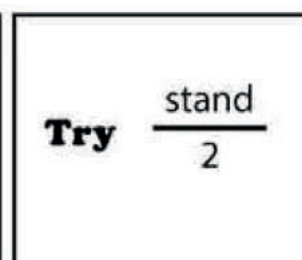
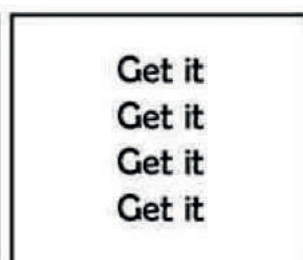
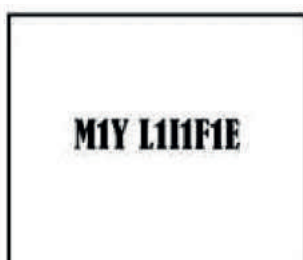


Good Afternoon



Sit ups

Now try it yourself and see how many you'll get!



RIDDLES

1. I can be found in seconds, minutes and centuries, but not in days, years or decades. What am I?

2. What is black when it is clean and white when it is dirty?

3. This is as light as a feather, yet no man can hold it for long. What am I?

4. What can be played without rules and winners or losers?

5. A girl has as many brothers as sisters, but each brother has only half as many brothers as sisters. How many brothers and sisters are there in the family?

6. The more you take, the more you leave behind. What am I?

7. I have a head and a tail but no legs. People find me useful; what am I?

8. What is made of wood and metal and must be buried to see if it works?

9. I have cities but no houses. I have mountains but no trees. I have water but no fish. What am I?

10. You see a boat filled with people. It has not sunk, but when you look again, you don't see a single person on the boat. Why?

Check out answers from the last newsletter issue

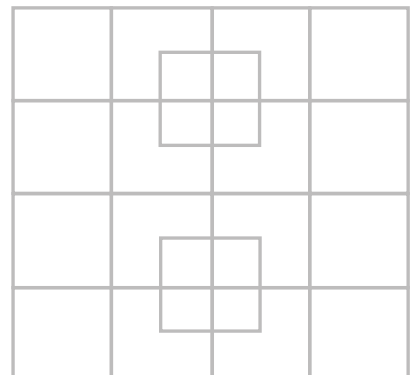
EASY

1	3	6	2	5	9	7	4	8
7	2	5	4	1	8	9	3	6
4	8	9	3	6	7	1	5	2
3	6	4	7	8	5	2	1	9
5	1	8	6	9	2	3	7	4
9	7	2	1	3	4	6	8	5
2	4	1	5	7	6	8	9	3
8	5	3	9	2	1	4	6	7
6	9	7	8	4	3	5	2	1

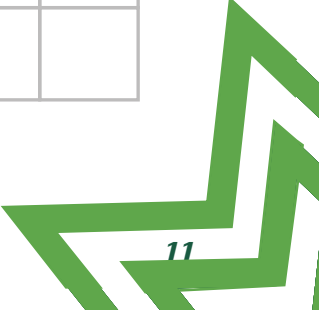
INTERMEDIATE

8	9	2	5	7	3	6	1	4
7	4	6	9	2	1	8	3	5
3	1	5	4	6	8	9	7	2
4	5	7	6	8	2	3	9	1
9	6	8	1	3	5	2	4	7
1	2	3	7	4	9	5	6	8
2	7	1	8	9	6	4	5	3
5	3	9	2	1	4	7	8	6
6	8	4	3	5	7	1	2	9

Answer: 40 Squares



Check out answers in our next newsletter issue





YEAA!
MAKE IT HAPPEN

Young **E**nnovators Account!

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>



The Co-operative Bank of Kenya Ltd is Licensed and Regulated by the Central Bank of Kenya.