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**A NEWSLETTER OF
THE CO-OP BANK FOUNDATION**



EDITOR'S DESK

Greetings to our CBF family!

We hope that you are well. A special shout out to the 2023 exam candidates. Congratulations on successfully completing your final exams. You have worked hard and deserve the break. When you can, treat yourself to something this holiday. It is important to mark such milestones!

Following the last issue, what have you done to showcase boldness and creativity? How easy or hard was it to apply the two? Write to us and share your experience. We look forward to hearing from you and your journey of progress.

You must be excited to start your extended holiday. A whole 2 months! That's lots of time to do everything you haven't had time for over the year. Ensure you rest and catch up with your loved ones. As you reflect on what the year has been, you can start to set your goals for next year. Think of what you would want to achieve next year and your key focus areas. How do you plan to achieve them? Set specific targets for all areas of your life – perhaps one goal per area, that is, in your spiritual, academic, social or personal life. Thinking of the goals in advance gives you enough time to consult, review and prepare towards achieving them.

Also ask yourself, what has been distracting you through the year. Are you focused on things that do not matter much or at all; or on things within or beyond your control? For example, are you more focused on finding out how your favourite sports team or player is doing rather than taking time to check in on your family members? Are you focused more on being liked by your peers rather than performing well in your school? Are you more focused on satisfying your short-term desires at the cost of your future goals?

As you will hear time and time again, life is about balance. You will only experience this day once, so make it count.

We have all stretched ourselves to achieve significant milestones. We at the Foundation thank you all for making 2023 a success in many ways; for performing well in school and for being ambassadors of the Foundation. We wish you a Merry Christmas and a Happy 2024!

From CBF: Betty Maina, Paul Karugu, Nicholas Shiateya, Ann Mukami.

Head of Foundation: Dora Waruiru



"If you will make time with God your first priority, everything else in your life will fall into place."
Joyce Meyer

CHRISTMAS CHILDHOOD MEMORIES - CBF TEAM



Christmas road-trip upcountry

"Christmas always brought a sense of community through, feasting and stories about the birth of Christ. At home, we prepared a day earlier – fetching water, collecting firewood and assembling groceries (village shops remained closed on Christmas day). I would marvel at how each household had chicken, chapati and rice on their list. On the material day, we took tea with chapati in the morning before setting off, smartly dressed, to church. The main highlight at church was the children reciting bible verses on the birth of Jesus. A play would follow. My favourite part of the play was when an angel visited the shepherds tending to the sheep in the field to inform them about the birth of Christ." – **Nicholas Shiateya, Program Manager.**

"During the Christmas holiday, my family and I visited our extended family upcountry. That is when we shared stories about what had happened in our lives as we sat by the fireplace roasting meat. It was time to give thanks to God together. When my siblings and cousins were a bit younger, they would perform an adorable dance they had created and practised for that sole purpose. However, my favourite activity was when we would all play football: aunties, uncles and cousins. People's coordination, or lack thereof, was evident." – **Betty Maina, Program Officer.**

Christmas has always been a time of celebration and joy for my family. In High School, we would have a Carol Service, which would usher in the season – the music and singing were excellent. On the day, we would begin by going to church and sharing a delicious meal. After that, we would sit and share highlights of the past year. My family is a Christian family, and Christmas has always been a time of warmth and joy, celebrating the birth of our saviour Jesus Christ." – **Dora Waruiru, Head of CBF.**

"My favourite thing had to be that we finally got to enjoy chapatis in plenty. We could not exhaust chapatis during Christmas and we were always happy and grateful. That period was also always buzzing with visitors, with those working in towns coming to visit and a new family settling into our neighbourhood. Our area was a new settlement and Christmas time was seen as the best time to move in. As a child, it was an opportunity to make new friends. We would also get new clothes. When we would attend the next Sunday service, we would proudly be wearing our new shiny clothes." – **Paul Karugu, Program Finance Officer.**

"I looked forward to Christmas Eve because I knew I would have fun. We would assemble in small groups and go house to house singing Christmas songs. The parents would appreciate us with some coins. This motivated us to sing in as many homes as possible. We would then use the money collected to buy all sort of goodies as we waited for the Christmas meal 'chapati'. It was a memorable time." – **Ann Muigai, Program Officer.**

FOUNDATION UPDATES: IMPORTANT SCHOOL NOTICES

1. 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 for next term.
2. 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>Books</p> <ul style="list-style-type: none"> • Set Books <p>Uniform</p> <ul style="list-style-type: none"> • No Uniform 	<p>Books</p> <ul style="list-style-type: none"> • Set Books • Max of 5 Revision Books • Calculator • Uniform • One set of Basic Uniform • One pair of Bata Shoes (Toughee) 	<p>Books</p> <ul style="list-style-type: none"> • Max of 5 Revision Books <p>Uniform</p> <ul style="list-style-type: none"> • No Uniform
<p>When: Books: During Holidays Uniform: Dec/Jan</p>	<p>When: During Holidays</p>	<p>When: During Holidays</p>	<p>When: First Term Holiday only</p>

3. Guideline on Purchase of Uniforms/ Textbooks

- If the School provides uniforms, CBF will pay directly to the School after receiving the School's newsletter.
 - Parent/Guardian/Student collects invoice from the approved Bookshop/Uniform Supplier (ask for the list from the nearest branch) and submits the invoice to the nearest Co-op Bank Branch. CBF will issue a Cheque in the name of the supplier to the nearest branch. Parents are informed to collect the Cheque.
 - Parent/Guardian/Student returns the receipt to a Co-op Bank Branch for our records after purchase.
4. Please note that we do not pay for remedial fees, motivation fees or similar costs e.g., academic enhancement, welfare fund, PA fund, etc.
 5. All 2023 Form 4 candidates must submit their index numbers to the nearest branch or email co-opfoundation@co-opbank.co.ke.
 6. Recruitment for Jijali Cohort 5 classes is currently ongoing. The 3-month online program trains High School Graduates in two areas: Career Preparedness or Entrepreneurship. Sign up and join for free.



TIPS TO HEALTHY EATING

As the Christmas Holiday nears, there is one tradition that everyone seems to agree on, it is a season for feasting and eating! It is the time of the year when the laughter is louder, and the cheeks are rounder. As you enjoy the festivities, here are some quick tips to stay healthy.

CONSUME MORE fruits, vegetables (incredibly dark green leafy ones e.g., sukuma wiki, spinach, terere, managu, pumpkin leaves etc.), whole grains, a variety of protein from plants and meat, water, brown rice, fish, pulses (e.g., beans, lentils, ndengu, kamande), eggs (max 2 a day), yoghurt, liver, nuts and avocado.

REDUCE ON salt, unhealthy and saturated fats, fried foods and snacks, gluten-heavy meals (wheat products such as mandazi, chapati, bread, cake and biscuit), refined sugar, instant noodles, and processed juice.

These foods should be consumed in moderation, or they may lead to overnutrition.

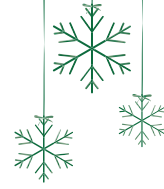
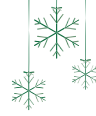
ALWAYS AVOID soda, sweets, and processed meat (such as hot dogs and sausages). These have little to no nutritional value and are known to cause health problems.

It is important to note that different bodies will have different demands. For example, if you are physically active or going through a growth spurt, consume lots of carbohydrates, protein and calcium. For girls, it is important to take iron-rich foods and vitamin C, which help produce more blood. Research on the specific things you require to optimize your overall well-being. The topic of diet is extensive, and no one size fits all. Focus on your needs and find the proper diet for you.



YOUR STORY

A WINNER IS A DREAMER WHO NEVER GIVES UP



No one knows what the future holds. I have come to understand this more as I grew older. Being born into a family where my mother was the sole breadwinner, I learnt early on how a woman can be hardworking, independent and focused. I won't say that my mum was a single parent, but my dad's presence didn't matter to us. She was a small-scale businesswoman who ensured that all our basic needs were met with the little she earned. She would do all this without hesitation.

For a long time, I believed that as the youngest, it was my right as the last born to get whatever I asked for. My mum tried to show me that she was only supposed to provide me with what was necessary and beneficial, but I didn't want to listen. Therefore, with that mindset, I did not appreciate her efforts and all the sacrifices she made for the family.

When we lost our mum, I was in class 8, while my elder siblings had completed high school. I felt like the world had come to a standstill. Moreover, I was to sit for KCPE exams in a few weeks. My dad was nowhere to be found to offer the support we needed. We then had to depend on our relatives. However, it was difficult for them as they had their own families. I was fortunate that my teachers, having seen my potential, promised to support me financially for the remaining time in primary school.

Despite of the grief and all the changes in my life, I completed my exams and passed very well. However, I was stranded with no idea of where the money I needed to attend high school would come from. I could see my dreams

evaporating. It seemed as though it would be the end of my studies. Deep inside, I remained hopeful that God still had a plan for me. With the help of my relatives, I tried applying for sponsorships from other providers with no success. A family friend then introduced me to the Co-op Bank Foundation, where I applied and was successful! My prayers were heard, and I joined my dream school, Machakos Girls' High School.

My learning experience in high school was such a smooth ride. I thank the Foundation for investing in my education. The desire to be a focused, independent lady like my mother in future also motivated me to put my best foot forward. I told myself that I must conquer all odds.

After an exemplary performance in KCSE, I was selected as one of the 28 beneficiaries to be part of the University Scholarship Program for that year. Words cannot explain how grateful I am to the Co-operative Bank Foundation. I cannot repay the Foundation's kindness for all they have done for me. At the age of 14, I couldn't imagine how my future would be. I almost gave up, but I am so glad I didn't.

In those moments of doubt, I kept the verse Jeremiah 29:11 close to my heart. God knows His plans for us, to prosper us and give us hope. So please remember, keep the faith, keep dreaming and cherish the moments we have with our loved ones. Merry Christmas and Happy Holidays.

Muli Sylviah Ndanu - Studying Bachelor of Construction Management (JKUAT)

FEATURE STORY

LIVING UP TO YOUR POTENTIAL



Nekesa and Ekwam were two good friends. They were members of Form 4 East in Makutano Secondary School. They wished to complete high school with good grades and pursue their degrees in the United States of America. Nekesa wanted to pursue Computer Science and Ekwam Political Science.

At the beginning of Term 2, Nekesa developed a timetable for what to study during her free time and weekends. Her computer teacher, Mr. Mwove, had advised her to put in extra effort if she was determined to pursue Computer Science. After classes and over the weekends, she would be following subject teachers to consult and get extra work. She never missed the morning preps; she was always the first to get to class and the last to leave. Night preps were her favourite; they were calmer, and thus, she could concentrate better. She was the most engaged during group discussions, contributing to the discussion topics, asking questions and holding her group members accountable for assignment submissions and class presentations. Sometimes, through the school secretary, she would call her dad to send money to the class teacher, who would buy her revision papers and books.

On the other hand, Ekwam, who sat at the back of the class, was always on the mischief list.

Day after day, he was either cleaning the toilets, cutting the grass for the cows or cleaning the dining hall windows as a punishment from the teacher on duty.

He hardly attended morning preps, and therefore, the boarding master would always ask him and his counterparts to carry their mattress to the assembly ground and sleep there. In addition, he was always late in submitting assignments, dragged himself when the bell rang, disliked group work and considered the one-on-one sessions with teachers unnecessary. He bragged about being a genius who did not require academic help. He always told the other students, Nekesa included, that he would pass with flying colours and travel to the United States to pursue his career in political science before returning home to dive into the political world. On other occasions, he would mention the development projects he would start when he became a Member of Parliament in the Makadara constituency in 2037.

One day, as everyone walked out of class for dinner, Nekesa pulled Ekwam's hand and told him, "Can I have a word with you? Let's go to the canteen. I buy you bredo!" Ekwam, who never wanted to pass on free food, responded affirmatively. As they walked to the canteen, Nekesa started, "Ekwam, do you still want to be a Mutahi Ngunyi? Or is it Sakaja Johnson?"

Ekwam laughed and responded, "Yes, I will be the Thomas Sankara of this world!"

Nekesa continued, "If you still have that dream, that vision, I would like you to get focused. Stop making noise in class, concentrate while the teacher explains concepts, attend preps and respect others."

Ekwam responded, "Wee achana na mimi, niko tu sawa! Haven't you heard? I'm a genius. Uta shangaa ni-ki-appear kwa magazeti after getting an A in KCSE."

Nekesa went further and told Ekwam, "I know you are a genius; that's why I want you to focus on your studies and leave the wrong company. I am your friend and want to see you living up to your potential. Can I include you in my discussion group? I will be your accountability partner." Ekwam was not having it; he didn't like the idea. Nekesa did not give up; she did a lot of convincing and finally got him to agree to work together.

That day, after evening preps, Nekesa and Ekwam sat down and put down their goals and the scores they wanted to achieve per subject. Nekesa would always remind Ekwam to check his timetable and stick to it every day. Together with other group members, they would revise one chapter after the other and consult teachers where they didn't understand. Ekwam progressively improved. His attitude towards studies and teacher consultation was evident. He was announced as one of the most improved students in his class during the academic day and received an award from the principal.

At the end of the year, they sat for their KCSE exams. When the results were announced, Nekesa attained a grade A and Ekwam A-. They were both very proud of the results and celebrated the great news with their loved ones during the Christmas Holidays. They then successfully applied for scholarships to pursue their dreams.

Questions to Ponder

1. Who are you in this story: Nekesa or Ekwam?
2. What is distracting you from staying focused? How do you plan to overcome it?
3. List 3 things you intend to focus on this holiday. What actions will you take to achieve them.

Written by: Evelyne Mwandia – Start a Library Trust



YOUR LETTERS

BE INSPIRED!

The best way to predict your future is to create it. You must know yourself first before taking advice from those around you on the career you want to pursue. Know your interests, passions, strengths and personality. Otherwise, you may end up in a wrong career.

You must also explore your options and ask yourself, "Where am I, and where am I going?" Talk to teachers and experts and research the job market trends to better understand your preferred career. Finally, working hard is the only way to make your vision a reality. Remember, the stage you're now in is a stepping stone to your career. The late A.P.J Abdul Kalam, former President of India, said, "Climbing to the top demands strength, whether it is to the top of Mount Everest or to the top of your career."

**Wyclif Ochieng' Obunga, Nairobi Region,
Studying Clinical Medicine at Kabarak University.**

Congratulations to all of you for being part of the CBF Scholarship Program. As one of the beneficiaries, I'd like to share my advice for those interested in pursuing careers in health sciences, i.e. Bachelor of Medicine and Surgery, Dental Surgery, Pharmacy, Nursing and Medical Laboratory Science and Technology. As a country, we have several gaps in the health sector and a growing population. There has been an increase in the number of non-communicable diseases, such as cancers, hypertension, and diabetes. I urge all those interested in saving lives and serving people in this sector, like me, to feel encouraged and join me on this journey. Kenya could use more bright minds in the health sector. The minimum entry requirements are two principal passes in Biology and Chemistry and a subsidiary pass in Physics or Mathematics. I was able to achieve this through hard work and commitment.

You can change lives through perseverance and discipline and positively impact the community. All the best as you continue your education, and May God bless the Co-op Bank Foundation.

**Stephen Juma, Nyanza Region, Studying Medicine
and Surgery at University of Nairobi (UON).**

I'm exceedingly grateful to the Foundation for sponsoring me for 4 years in high school. I've had a tranquil learning experience. Thank you for reinvesting part of your profits into alleviating financial burdens for children like me. I have been tenacious in hopes of attaining good grades, achieving my career objective, helping my mother and making your team proud. On behalf of all sponsored 2022 candidates, we sincerely appreciate you.

Laytone Clause, Rift Valley Region, Koelel Forces Academy.

It was a blessing to have secured a scholarship with CBF for my Secondary and University education. The timely processing of my school fees and allowances allowed me to concentrate on my school work. Having just completed my Bachelor of Medicine and Surgery degree, I walk into the outside world with my head held high as a Doctor. I am eternally indebted to the Bank and its Foundation for their kindness as I strive to reciprocate the same to others. I would like to thank the CBF team, including Dora Waruiru, Ann Mugai, Paul Karugu, Betty Maina and Nicholas Shiateya, for always offering guidance and assistance whenever needed. Thank you for lighting up a girl's path.

Ruth Chanzu Mwai, Western Region, Graduate of JKUAT.

Thank you for the financial aid you provided me for four years. Many wish and pray for a chance like this, but few are privileged. May God repay you in multiples. If there was a word greater than thank you, I would use it to express my gratitude. May God bless you all.

Faith Wanjiru Njue, Central Region, South Tetu Girls High School.

WELLNESS WALL

THE POWER OF GOOD NUTRITION

More people are coming to appreciate the value of a healthy diet and its long-term impact on quality of life. It is not only crucial for physical and biological well-being, but also vital for cognitive function and mental health. It is essential to support your body's growth and development with the right foods, especially now in your youth as it is a critical developmental stage.

As with all things in life, nutrition is about balance. The thing to avoid is malnutrition which can make one more vulnerable to disease and could lead to death. The main categories of malnutrition are:

a. Undernutrition where there is insufficient intake of energy and nutrients to meet an individual's needs to maintain good health. Indicators of undernutrition include wasting, stunting, underweight, and deficiencies in vitamins and minerals.

b. Overnutrition which arises from the excessive intake of nutrients beyond the amount required for normal growth, development, and metabolism. It can lead to obesity and an oversupply of specific nutrients which can lead to vitamin poisoning and other chronic diseases. e.g., heart disease, cancer and diabetes.

To stay healthy and to thrive, it is recommended that you consume enough of the necessary nutrients. Some of the key nutrients to include in your diet are as follows.

For your physical health, carbohydrates and natural sugar for energy; calcium and vitamin D for maintaining healthy bones and teeth; zinc and vitamin C for a more efficient immune system; water for hydration; iron and vitamins K, E, A and several B vitamins are essential for good blood health and efficient blood circulation. Many of the vitamins also play a vital role in cell formation and function, metabolism and absorption of other nutrients, production of hormones and maintaining the central nervous system.

For your mental health, complex carbohydrates, such as brown rice, sweet potato and arrowroot, have been seen to increase our serotonin levels. These are hormones that boost your mood and make you feel calmer. Eating healthy food regularly, with various vegetables and fruits, improves someone's mood. On the other hand, consistently eating processed, low-nutrient foods has been linked to increased levels of depression, anxiety, mood swings and mood disorders.

Finally, to experience improved cognitive functioning, the essential nutrients to include in your diet are omega-3 fatty acids, iron, healthy fats and vitamins such as D, E and B. By combining all these, you can significantly improve your memory, ability to focus, your attention span and clarity of thought.

When you eat right, the positive effects are numerous. Your body will be able to adjust well during developmental stages, you will feel more energetic, your body will heal and repair itself better, your immune system will be boosted and you will reduce the risk of developing mental illnesses and chronic diseases. These can last over a year, even up to a lifetime, and require constant medical intervention to manage them. Knowing all the information above, the question to actively ask yourself is: What should I be eating? Take the right steps today and your body will thank you for a lifetime.

ACHIEVER'S AVENUE: Community Service

In the spirit of giving back, our University Beneficiaries have been taking time out of their holidays in the year to volunteer at different institutions. Community Service is a key pillar for CBF, and it is amazing to see the Beneficiaries adopt this in their own lives. The Students take initiative to look for a volunteering opportunity close to home and spend a month providing their services for free. Can you think of ways you can help your community this holiday season?



Benson Kanyora Theuri planting trees, while working for the Office of the Chief of Tetu, to combat deforestation and climate change.



Caroline Gitonga taking time to talk to students at St. Francis Kanja Secondary School.



Wincate Muriithi collecting data from a patient at Chuka Subcounty Health Centre.



Paul Nyambune assisting patients at Rangwe Sub-County Hospital.

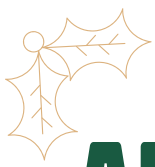


Duncan Koita taking his role as teacher seriously at Mwamba Primary School.



Mark Kipkirui Bett helping with the renovations at Cheborgei Health Centre in Litein.





ALUMNI'S ALLEY

CREATING YOUR OWN FUTURE



Opportunity only knocks once. Always be willing to take the chance because you never know if it will present itself again.

Growing up in a humble family in Kadzandani, Bamburi Mombasa, as a first-born son was challenging; drugs and substance abuse could be witnessed in almost every corner of the town, and there was no one to look up to. I noted early on that I had to set the pace and be a role model to my younger brothers. This meant making many sacrifices and working hard from a tender age.

I was a top student in my class since my formative years. One day, Bamburi Cement Company employees visited our school to inspire and motivate us, promising a scholarship in partnership with the Co-operative Bank Foundation to the best-performing pupil in the 2011 KCPE. When the results were announced, I was pronounced the best pupil with 372 marks out of the possible 500. This was the beginning of my exciting journey with CBF and the Bank. Such moments reinforced my confidence and belief in my abilities. I realized I had the power to create my own future.

Through the Bank's financial support in 2012, I joined Ribe Boys, a National Secondary School. Given the financial demands of attending such a school, I am confident it would have been challenging for my parents to pay for the costs. Qualifying for the scholarship was such a relief for them. Equipped with self-drive, I continued with my outstanding academic performance throughout the four years. In the final year, I received a letter from CBF that motivated me further as they promised to offer University Scholarships to the four best students in the Coast Region. I took up the challenge and prepared myself for KCSE, where I scored an A- of 78 points. I was among the best four in the region.

I joined Masinde Muliro University of Science and Technology for a Bachelor's Degree in Economics in 2016. Once again, I made the most of my time there and graduated as the top student in my 2020 Economics class with a second-class upper division of 68.

Looking back, I am very proud of my accomplishments and achievements. I worked hard, listened to the advice from teachers and mentors, focused on my studies and grabbed every opportunity that came my way. I used these key ingredients of success to grow from one level to the next. I want to live with no regrets. I am now a

Channel Performance Officer in the Changamwe Branch of

Co-operative Bank. Life is full of ups and downs, but I trust I can overcome any obstacle with consistent effort and the correct mindset.

Motivation is essential in life, but discipline and consistency are the keys to achieving more. You will perform even when you don't feel motivated by mastering these characteristics. I love football a lot; I admire the greats, Cristiano Ronaldo and Lionel Messi. They have achieved more than the other players for 15 consecutive seasons because their hard work, discipline and consistency have always been above the rest. In Cristiano's words, "Talent is nothing without hard work."

Family is also important. As we approach the Christmas holidays, I am reminded of the support I received from my family during our annual get-togethers. One Christmas, before my grandma died in 2008, we all came together to visit her. We shared our hopes and desires for our lives. The elders instilled the spirit of hard-work, integrity in us while also showing us the importance of unity. This has greatly contributed to my success.

I attribute my success to the Bamburi cement factory (Anastacia Cherono and Caroline Adhola), my mother, Nelly Ramko, for her advice, and my aunt, Mary Richard, for her support during the scholarship application, CBF and the Bank. I am indebted to you all. I am grateful we crossed paths; all this has been possible because of you. I hope I made you all proud. My goal is to become better with each step I take in life. I also look forward to giving back to society to make our community a better place than it is.

I urge all of you to embrace hard work, discipline and consistency. Merry Christmas and a Happy New year.

Thank you!

**Samson Ramko, Channel Performance Officer,
Co-operative Bank of Kenya, Changamwe Branch.**

KINGDOM KORNER

KEEPING FAITH ALIVE IN ALL SEASONS

While 2023 has been a busy year for you in School, it has also been a year full of expectations which can lead to increased anxiety. There is joy in accomplishing a goal, but there is also disappointment when what we hoped for does not happen, whether it is for a valid or invalid reason. These can easily diminish our faith in God and our abilities.

How should we tackle such situations and keep our faith in Jesus alive?



1. Believe it is Possible

We need to have Faith to remain focused in pursuing our goals and available opportunities. Faith involves believing in a God who fills us with the living conviction that it is possible to live a fruitful and fulfilled life through his Son. Without faith, it is impossible to please God. **Proverbs 16:3 – Commit to the Lord whatever you do, and he will establish your plans.**

2. Look to God in your Weakness

To focus on God during our moments of weakness, we need to turn to God and ask for guidance and strength, so He can continue working in us for His glory. During these times, be mindful not to lean on your own understanding. **Proverbs 3:7-8 states “Trust in the Lord with all your heart; and lean not on your own understanding. In all your ways acknowledge him, and he shall direct your paths.**

3. Avoid Distractions and Derailment

Avoid getting derailed or taking detours from your path by steadfastly focusing on Jesus the author and finisher of our faith. Seek God daily, involve Him in your day and check your plans with his Word. As the verse below indicates, test yourself to minimize making wrong assumptions and to make the right choices.

2 Corinthians 13:5-9 Test yourselves to ensure you are solid in the Faith. Don't drift along, taking everything for granted. Give yourselves regular check-ups. You need first-hand evidence, not mere hearsay, that Jesus Christ is in you. Test it out. If you fail the test, do something about it. I hope the test won't show that we have forgotten. But if it comes to that, we'd rather the test showed our failure than yours. We're rooting for the truth to win out in you.

4. Find your Joy in God

Too often, we spend more time looking to fun pastimes and other sources of joy than we do building a relationship with God. However, we find true joy in Jesus, when we invest in celebrating Him, through praise and worship, for who He is and what He has done for us. **Luke 2:11 states, “Today in the town of David a Saviour has been born to you; he is the Messiah, the Lord.” Out of God's abundant love for us, He sent his only son Jesus to earth to purposely die on the cross to save mankind and reconcile us with God.**

As we reflect on the significance of Christmas, focus on Jesus our Saviour. Respond to His work on the Cross, by repenting your sins and living a life that is pleasing to Him based on His instructions for our lives. When we take time in prayer, read His word and consistently remain plugged in to the things of God, we can reap a rich, good harvest filled with joy as our relationship with God grows deeper and deeper.

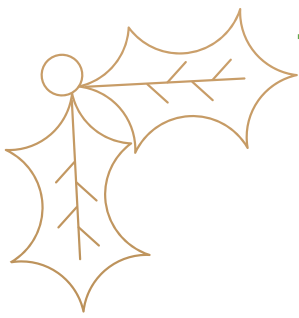
Galatians 6:9 Let us not become weary in doing good, for at the proper time we will reap a harvest if we don't give up.

PRAYER: Lord Jesus, thank you for all that we have achieved in 2023; This Christmas help us to remain focused on you, hiding behind the cross and lifting you up, continuously rejoicing in you and in so doing living blessed lives! May it be said of us that we were Friends of God!

Merry Christmas and Happy New Year!

Dora Waruiru – Head of CBF





FUN ZONE

RIDDLES

1. What 2 things can you never eat for breakfast?

2. What has a face and 2 hands but no arms or legs?

3. What goes up and never comes down?

4. What gets wetter the more it dries?

5. You cannot keep this until you have given it. What is it?

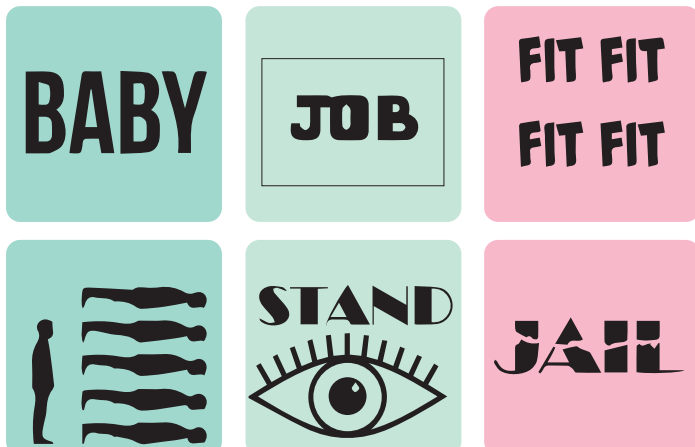
6. You are in a dark room with a box of matches. On a table are a candle, an oil lamp, and a log of firewood. What do you light first?

7. Which letter of the alphabet has the most water?

8. Chebet is outside a shop. She can't read the signs, but she knows she needs to go in to make a purchase. What store is she at?



REBUS PUZZLE



CHRISTMAS WRITING CHALLENGE

To celebrate a year since the first Publication of the Plug, CBF is running a writing challenge for all beneficiaries. Your task is to write an article on what Christmas means for you.

The write-up should not be more than 2 pages and should be sent to the Foundation through your closest branch. Please make sure to write your full name and school. The winner shall receive a special prize. So, what are you waiting for? Get started!

EASY AND FUN RECIPES FOR HEALTHIER SNACKING



SWEET POTATO (NGWACI)/ ARROW ROOTS (NDUMA) CHIPS & GUACAMOLE

Ingredients

1. 2 sweet potatoes or 2 arrow roots
2. 1 avocado
3. 1 small tomato
4. ½ an onion
5. A teaspoon of lemon juice

Method

- Boil the sweet potatoes or arrow roots until they are well -cooked. Should be soft but firm when poked with a fork or a knife.
- Once they cool, cut them up into medium-sized wedges.
- Mix the sweet potato or arrowroot chunks with salt and pepper.
- Shallow fry them till they turn light brown and are crispy. Deep frying uses more oil and is unhealthy.
- Cut up an avocado into small pieces or mash it. Dice the small tomato and ½ an onion and then mix the 3 in a bowl.
- Add some salt, pepper and a little lemon juice to the mixture.
- Serve and enjoy.

Nutrients: Carbohydrates, Potassium, Vitamin C and B6, Beta-carotene (boosts vitamin A levels), Fibre and other trace minerals.

CORNBREAD PANCAKES WITH A SIDE OF FRUITS AND NUTS

Ingredients

1. 2 large eggs
2. 1 ¼ cups of milk
3. 3 tablespoons of vegetable oil or margarine
4. ½ cup all-purpose flour
5. 1 cup maize meal flour
6. 2 tablespoons of sugar
7. ½ teaspoon baking powder
8. ½ teaspoon salt
9. 3 to 6 fruits of the season, like mango, banana, watermelon, orange, apple, etc
10. 1 small packet of yoghurt (pick your favourite flavour)
11. A handful of your favourite nuts.
12. Honey

Method

- Mix the flour, sugar, baking powder and salt in a bowl.
- Add in milk, eggs and mix into a smooth medium-flow batter. If it is too thick, the pancake will be gummy and will not cook well inside. If it is too light, it will spread out too much and won't fluff up.
- Pre-heat 1 tablespoon of oil in a pan and pour ¼ cup of batter into the pan.
- Turn/flip the pancake when bubbles appear on the top side.
- Cook until it is golden brown. Then, repeat with the rest of the batter. Remember to oil the pan.
- Drizzle some honey on top when serving
- Clean and cut up the fruits into small chunks and place in a separate bowl. For the bigger fruits, like watermelon, use only a small amount unless you make it for several people.
- Pour some yoghurt to the fruits and add a handful of nuts on top. If you want a little more sweetness, you can add a teaspoon of honey.
- Dig in.

*You can assemble the pancakes and top off with the fruits and nuts or enjoy the two separately.

Nutrients: carbohydrates, saturated & unsaturated fat, Vitamin A and D, various Vitamin Bs, probiotics from yoghurt, calcium, vitamins, Fibre, protein, phosphorus, zinc and other nutrients specific to the type of fruits you choose.

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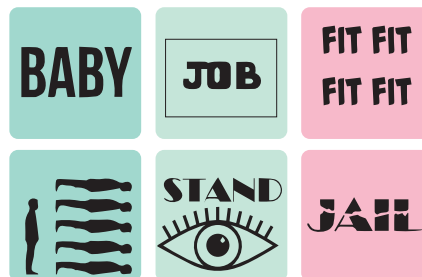
ANSWERS FOR FUNZONE ISSUE 5

RIDDLES



1. Lunch and Dinner
2. A clock
3. Your age
4. A towel
5. A promise
6. The matchstick
7. C
8. An eyeglasses store

REBUS PUZZLES



1. Big baby
2. Inside job
3. Forfeit
4. Last man standing
5. I understand
6. Jail break

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