

The Plug

ISSUE
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WHAT'S Inside:

1. TIPS, PICS & NOTICES

Unlocking Your Potential

2. FEATURE STORY

A Tale of Unity

3. YOUR LETTERS & STORY

Everything in its Own Time

4. WELLNESS WALL

Unshackled & Free

5. ALUMNI ALLEY

Turning the Tide in my Favour

6. KINGDOM KORNER

Going the Distance

7. FUNZONE+



A NEWSLETTER OF
THE CO-OP BANK FOUNDATION

EDITOR'S Desk

Hi CBF Family,

We hope you are all fairing on well and have had a fruitful term. How was your journey on alignment and working towards your goals for the second term? Thank you everyone who wrote to us and a special mention to Brenda Chebet, from Sironga Girls High School, who shared her reflection on alignment. Her write up, along with others who wrote to us, has featured in this edition. We look forward to publishing more contributions.

Next term marks the end-of-year exams season and for some, it will be their final exams in high school. We wish you all great success! We are praying Deuteronomy 28:13 over your lives - that you shall all be the heads and not the tails, the top and not the bottom. Remember, you are all capable of greatness. Do not be afraid of the hard work required to achieve it. In the end, you will be proud of yourself in knowing you did your best.

As you face different life challenges, reflect on the importance of teamwork. It's a familiar concept for many of us and we practice it to some extent (for example, when working with your siblings to complete house chores or when playing together in a football team or while participating in the school debate team). There is a role that every individual must play to enhance the collective team.

It's worth noting that none of our role models achieved success on their own. To lead successfully, any president needs a brilliant team of experts to bring his or her vision

to life. The same applies for CEOs and business leaders – they also require enthusiastic skilled and hardworking employees to help the company grow and meet its yearly targets. No one does it alone, and that is how God intended it.

Teamwork is essential to life and positively impacts on personal development. Choose to be in the right teams, that add value to you and the community around you. Do your part to bring the dream to life. Chances are that you will enjoy the journey and make beautiful connections along the way.

For this edition, our challenge to you is to identify ways you can improve your life and that of others through teamwork. What areas in your life could you work better with people? How can you contribute to group assignments and help the team achieve success? How can you keep the team accountable and make the journey enjoyable? We love hearing from you. Share with us in 150-200 words your reflection on teamwork and your write up may feature in the The Plug.

Have a wonderful holiday and lovely school term when you get back to school.

**From the Co-operative Bank Foundation Team:
Betty Maina, Nicholas Shiateya, Paul Karugu & Ann Muigai**

Head of CBF: Dora Waruiru



“ No individual can win a game by himself – Pelé, one of the greatest football players

“ If you want to go fast, go alone. If you want to go far, go together. African Proverb

IMPORTANT SCHOOL Notices

1. Below is the summary of what the Co-operative Bank Foundation (CBF) provides.

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

The Foundation only issues 1 cheque for each type of item per year.

2. Guideline on Purchase of Uniforms / Textbooks from Suppliers

- 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).
- Co-op Bank Foundation processes the payment in three weeks and sends the cheque to the nearest branch. Parents are informed to collect the cheque.
- Parent/Guardian/Student collects the cheque for their use from the Co-op Bank Branch where they dropped off the invoice.

- Parent/Guardian/Student returns the receipts to the Co-op Bank branch for our records.
 - If the school provides uniforms, CBF will pay directly to the school as per the amounts stated in the school's newsletter.
- 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 Term 3.
 - Please note, we **do not pay for remedial fees, motivation fee or any similar costs** e.g., academic enhancement, welfare fund, PA fund etc.
 - Any former beneficiaries awaiting university can call the Foundation for advice on university and course selection.
 - Make sure to grab a copy of the newsletter every holiday at your nearest branch.

QUICK TIPS:

Unlocking Your True Potential

In a world filled with uncertainties and challenges, one of the most powerful tools we possess is the ability to believe in ourselves. Belief is a fundamental pillar of personal growth and success. As beneficiaries of the Co-operative Bank Foundation (CBF), many of us understand the importance of harnessing our inner strength, but how can we deepen this by also embracing the transformative power of self-belief?

1. Enhance your Self-Confidence:

When we have faith in our abilities, skills, and knowledge, we can face challenges head on. It empowers us to step outside of our comfort zones and strive for excellence, be it in personal or professional endeavours.

2. Overcome Self-Limiting Beliefs:

These are rooted in insecurities, fear, or self-doubt. They create barriers that hinder our growth. Take time to identify what these beliefs are and intentionally work to counter these beliefs and replace them with more positive ones such as "I am capable", "I have what it takes to achieve my goals", "I am good enough", and "I am worthy of investing in myself".

3. Build Resilience:

In the face of setbacks and failures, see those situations as opportunities to learn from our mistakes, adapt to changing circumstances, and bounce back stronger.

4. Nurture a Positive Mindset:

Take time to cultivate a positive outlook on life and approach each challenge with optimism. Instead of dwelling on past failures, focus on your potential for growth. This positive mindset not only fuels our self-belief but also inspires others around us.

5. Inspire Others:

By embodying self-belief, we become a source of inspiration for those around us, empowering them to follow their dreams and overcome their own doubts. As beneficiaries of CBF, we have the privilege of encouraging and supporting others in their journey, thereby fostering a community of empowered individuals. Moreover, when we have such an impact in someone's life, it also affirms us and our chosen path.

Clare Mutugi, Studying Mechanical Engineering at Kenyatta University.

ACHIEVER'S Avenue:



Co-operative Bank Company Secretary, Samuel Kibugi, awards CBF beneficiary Eric Macharia – Moi High School - Mbiruri for his remarkable performance and being among Kenya's top students regionally. Well done!

CELEBRATING OUR HIGH ACHIEVERS

We take this opportunity to congratulate our 56 top achievers from the Co-op Bank Foundation's Secondary School Scholarship Program for their stellar performance. We want to specially recognize Eric Macharia from Moi High School – Mbiruri for an outstanding job and representing the Foundation beautifully.

Altogether, our top students per region were awarded a university scholarship and recently went through an induction program. Here students gained an assortment of life-skills for university and beyond.

During the program, some of the topics covered included personal finance, emotional intelligence, personal branding, discovering one's purpose, what to expect in university and how to conduct yourself during an internship. During the week-long training, students were also able to bond and network. We at the Foundation wish you the very best as you proceed with your next chapter of life.



YOUR Letters

Reflecting on Alignment

Reflecting on alignment in my life, I find that it is about finding harmony and balance. I realise that alignment is not a destination but rather a journey that requires constant self-reflection and a willingness to make choices that align with my values. In doing so, I am able to stay true to myself and live authentically.

Staying true to my values allows me to maintain a sense of personal integrity and gives me the confidence to pursue my goals and aspirations. By embracing this journey of alignment and striving to achieve harmony, I can find peace within myself and move forward with purpose. With every choice and decision, I can align my actions, I understand the power I have to create a life that is meaningful and fulfilling

Brenda Chebet, Rift Valley Region, Form 3 in Sironga Girls High School,

Greetings. I hope all is well on your side. By God's grace, I am fairing on well. I am writing to you to keep you informed on my progress. I know I did not do quite well in the last end-of-year exams. I have assessed myself to see where I went wrong and discussed it with my parents and guardians as well. I have made a personal decision to change and do what is expected of me.

With your support and those of my parents, and the different pieces of advice I've received, I am confident I will succeed and achieve my dreams. I have put up some measures that will act as my primary principles and guidelines on my way to success.

Raymond Ndole, Coastal Region, Form 3 in Starehe Boy's Centre and School.

Before writing this letter, I debated with myself on the approach, and the format to use. In the end, I decided to simply air my sentiments and speak the truth.

The journey began eight years ago. I was 14 years old, and I had received an admission letter to join the prestigious Alliance Girls High School. All the odds had been against me, but like the daring and bold child I was, I believed that I would one day attend the school. Having then secured a place at the school, I worried about school fees. My father's words to me were, "kairitu gakwa, itikia Ngai"; which means my daughter, have faith in God. And so, I did. I knew the man didn't have much to his name, but nevertheless, I trusted him. It was on a Wednesday afternoon when God sent a man from Kiriita Dairy Sacco to

come see our home and assess whether I deserved support. I would later learn that the Foundation selected me from a pool of many and that they will be providing the needed support to attend my dream school.

Fast-forward to 2018. Once again, the Foundation helped me realise my dream of studying law at UON. I remember meeting the Head of the Foundation, Dora Waruiru, at the induction for the University Scholarship Program. Seeing her, I knew that I too would lead someday.

Today, I will be going to pick up my graduation gown from the school. This letter is an attempt to express my gratitude. My heart is at peace. My dream has always been to be a judge, to protect the vulnerable in society by ensuring their rights are not violated. I want to continue with the cycle of kindness.

Rose Nyambura Gathuru, Central Region, University of Nairobi (UON) Graduate

I am delighted to inform you that, finally, the eagerly anticipated final exams (KSCE), are next year. I now truly believe that time waits for no man. Through God's grace, we have completed a bigger part of the high school journey. I never expected it to end this smoothly. God willing, next year, we will finish strong!

Thanks to our teachers who are really helping us with a lot of education resources such as past papers and challenging questions to revise. The sciences have been quite enjoyable. I will work harder in the three subjects to achieve my dream of being a doctor.

Thank you very much Co-op Bank Foundation for the support you have given me. It is really kind of you. I will work hard so that your sponsorship doesn't go to waste.

Ahmed Dube, Eastern Region, Form 3 in Starehe Boys' Centre and School.

The County Education Office on behalf of the Governor's Office would wish to thank the Co-operative Bank for the award of a full scholarship to orphaned, bright and needy students.

Department of Education and Technical Training | Murang'a County.

YOUR STORY

Everything in its *Own Time*



Life often feels overwhelming, especially when we try to shoulder it alone. Yet, just as seasons change, so do the challenges we face.

Before you read any further, please take some time to read Ecclesiastes 3:1-11. It may be a bit long, but it perfectly explains the phrase, “there’s a time and season for everything.” This perspective has carried me through the high and the low seasons of life.

Let me introduce you to a younger Kebina, a young form two student who feels the full impact of adolescence creeping up on her. She struggles not only with big and often scary emotions and hormonal changes that don’t seem to be working to her favour, but also with the weight of a troubled family life.

Her dad is an alcoholic and abusive while her mom is always absent. On top of all that, the pressure of academic expectations and the responsibility of being a role model to her younger siblings weighs heavily on her. To tip the scales in her favour, she needs God. She really needs a stable and personal relationship with her Maker, a place where she can unburden herself and seek reassurance. She recognizes the need for God’s presence now more than ever. But how can she navigate the expectations others place upon her while dealing with her own inner struggles? That is when she understands a new way to apply the words from Ecclesiastes 3:1-11 in her life.

Once it’s time to get back to school, she chooses to leave her family’s issues at the doorstep. Instead of clinging to her worries and feeling overwhelmed, her primary focus is and must be on her studies. Drawing strength from the Bible verses, she reminds herself that there’s a time for everything - a time to worry and a time to let go. With each passing day, she learns to entrust God with her burdens, to find peace in the knowledge that He is her strength.

Despite the odds stacked against her, Kebina perseveres. She makes it through high school, narrowly missing an A, and proceeds to pursue a career in nursing at Egerton University.

And how did she do it? The answer is simple: application.

Starting with the basics, read with the aim of understanding, not cramming. You never know when that knowledge will help you. Please, don’t have a mentality of “hii itatusaidia wapi?” Knowledge is power, and you can never have enough of it. Be inquisitive. Don’t be afraid to ask questions.

Do you take time to build good relations with those around you? Create positive relationships with not only your peers but also your teachers; they can be your mentors. Criticism and negative remarks are a part of life, so don’t take to heart what other people say.

Most importantly, be careful who you hang out with. Be with people who encourage you to be the best version of yourself. People who build you up and correct you when you are going off track. Lastly, life brings a lot of change, and it is even more difficult when we have little control. However, when we accept and embrace change as an inevitable part of life, we can take back some control.

Through her own experiences, Kebina can now confidently say that if you lean on God, everything is going to be alright, and her story is not unique. Countless individuals have overcome their own trials to find success and fulfilment. My hope for each of you is that you, too, will find yourselves amongst those who have triumphed over adversity. Believe in yourselves, trust in God, and remember - there’s always calm after the storm. Endeavour to work hard and pray persistently, knowing that with faith and perseverance, you can fight any storm that comes your way. May you find strength in the knowledge that there’s a designated time and season for everything under the sun.

Nelly Kebina, Nairobi County, Egerton University (CBF Beneficiary)

FEATURE STORY

A Tale of *Unity*



In the vast expanse of the Masai Mara National Park, where the golden savannah stretched as far as the eye could see, a community of wildlife lived. Among them were the majestic lions, the graceful giraffes, the cunning hyenas, and the swift antelopes. Though they shared the same environment, they never bothered to check on each other and were constantly in rivalry due to limited resources and dependency.

One fateful day, a raging wildfire swept through the land and left destruction in its wake. As the flames consumed the grasslands and threatened their homes, the animals were fearful about what would happen next! The giraffes did not have somewhere to graze, the rocks were too hot for the snakes to inhabit, and the polluted air choked the birds. It was a time of agony and despair.

As the wildfire raged on, engulfing everything in its path, the animals realized that their only hope lay in cooperation and collaboration. Jasiri the lion, a wise and respected leader, stood at the heart of this crisis. With a solemn roar, he called upon the inhabitants of the savannah to gather at the Great Baobab Tree. The animals convened there amidst the flickering glow of the approaching flames, decided to set aside their differences in the face of a common enemy.

After assessing the risks, all the animals agreed they needed to migrate to safer areas. Jasiri and the other leaders of their communities analysed the different strengths of each animal in the savannah. It was agreed that the elephants would form a protective barrier with their immense strength, shielding the vulnerable young and elderly from harm. With their agility, the fleet-footed cheetahs and gazelles would race ahead guide the way to safety through the treacherous terrain. The monkeys were tasked to gather branches and leaves with their nimble fingers and to create makeshift shelters on their journey. The wise old tortoise shared his knowledge of

hidden waterholes and plants that could enhance the animals' strength and heal the wounded. The birds also played their part; with their keen eyes and soaring wings, they sighted and warned of approaching danger which helped in ensuring everyone's safety. All the animals contributed what they could to the survival of everyone.

With determination and selfless acts of courage, the animals reached highlands that were untouched by the wildfires. Together, they emerged victorious, their spirits unbroken and their bonds stronger than ever before.

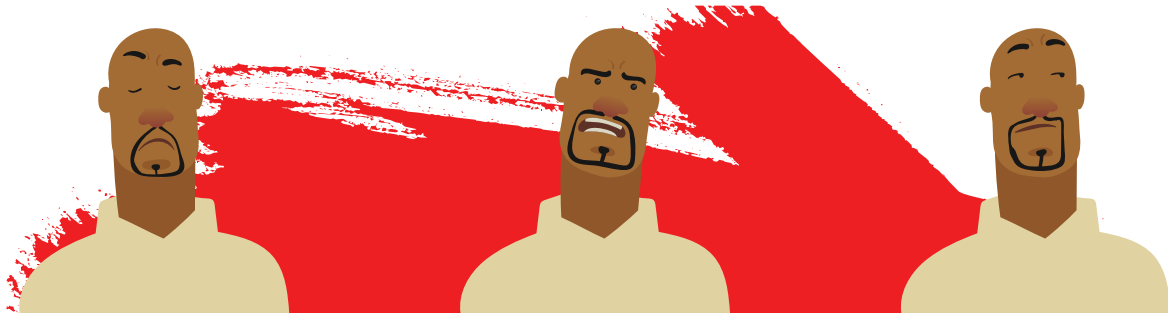
In the aftermath, as the sunset cast a golden hue over the scorched earth, the animals gathered again beneath the Great Baobab Tree. There, they celebrated their triumph over adversity, knowing that no challenge was too big when there is unity and teamwork. Although their homes had been destroyed, there was hope in the air. The animals knew they could rely on each other to restore the savannah. As the stars shined brightly, casting a gentle glow on the Masai Mara, a new harmony was birthed.

Questions to Ponder

- i. Which animal do you identify with most in the story and why?
- ii. Reflecting on this story and your life experiences
 - a) What makes a great team?
 - b) How do you envision incorporating more teamwork in your activities this term?

Written by: Evelyne Mwandia – Start a Library Trust

Unshackled and Free



If you're on the journey of understanding yourself – your emotions, thoughts, and actions; you're continually working towards personal development. Sometimes however, no matter how hard you try, you may find you struggle to stop some unhealthy or unhelpful actions. These tend to be caused by negative core beliefs you have held on to, while unaware. Although these beliefs may be deeply rooted in you subconsciously, you can free yourself from them. The information posted by the Centre for Clinical Interventions show how you can achieve this.

Let's start by understanding what a core belief is. It's a deeply held belief about how we see ourselves, other people, the world or the future. These develop over time from childhood and significant life experiences. During these moments, the mind is constantly processing information and learning to help you navigate life from the knowledge acquired. These lessons then drive our thoughts, which in turn determine our actions and perspectives.

Core beliefs often lie in our subconscious mind. In this part of our mind, memories and life lessons from experiences are stored. We access these through self-reflection. The conscious mind, in contrast, are the thoughts and feelings we are fully aware of. The subconscious mind is always actively running, many times contradicting our thoughts in our conscious mind i.e., intrusive thoughts. That is why sometimes, even if you are intentional about achieving a goal, you may struggle with consistency. How then do you manage such situations? Through self-awareness, it helps to uncover your underlying or veiled thoughts and feelings.

Different situations we go through 'activate' the beliefs we have - both positive and negative. For example, whenever Gabriel receives negative feedback about his work it activates a feeling of failure, sadness, and a lack of motivation. These feelings tend to last for a long time even when he tries to focus

on positive thoughts. When Gabriel investigates this over time, through self-reflection, he realises that his response stems from a negative core belief that he is not intelligent.

This core belief developed because his Class 1 teacher constantly told him that he was not smart. Hearing those words repeatedly at a tender age, from someone whose opinion mattered very much to him, led to him believing it. He then understood that the real issue was not the initial negative feedback he received about his work. Instead that such comments seemed to stamp his teacher's comment and his negative belief of himself.

Now that Gabriel has uncovered the root of his negative core belief – he can work towards removing it and replacing it with a positive one that is true. He starts by examining the evidence for and against his current negative belief. This is through evaluation of his performance in other areas of his life and seeking trusted people's objective opinions. Gabriel realizes that everyone is gifted differently in intelligence and that it can be nurtured.

Slowly but surely, he works to chip away at his negative core belief. He realises that there are subjects he is strong in and others he is not - and that is normal. He seeks help in the areas he is not strong at and starts to improve in his performance. This releases him from feeling incapable. He is now motivated to learn and be confident.

To cement his new positive belief, Gabriel continues to work towards proving to himself that his old belief is false and that his new belief is accurate. He appreciates that good things take time and patience and puts in the necessary work. Be like Gabriel, be free to explore and harness your potential and live unshackled from negative core beliefs.

Written by the Co-operative Bank Foundation Team.





KINGDOM KORNER

Going the Distance

When we are young, we have dreams and ambitions of what we want to be in life. To accomplish these, we need to acquire the necessary disciplines to spur us forward. This term, we will reflect on the value of teamwork. The Bible has all the helpful instructions and guidance you need and here are some great insights we can draw from it:

1. Don't be tempted to go it alone | Philippians 2:3: Do nothing out of selfish ambition or vain conceit. Rather, in humility, value others above yourselves.

Often, we tend to think that if we organize ourselves and study alone, that we will cover more ground, and become best in class. While there is a healthy place for personal ambition of success, let the underlying motive and how we achieve it never be selfish. The Bible teaches us to value and hold others in high regard. What this looks like is sharing knowledge with others as we too also learn from them and doing it joyfully. While it's important to have time alone when you're studying don't forget the importance of sharing and learning from others.

2. As you work and learn together, you gain much from each other | Proverbs 27:17: As iron sharpens iron, so one person sharpens another.

When you work and study with others, you will be surprised at the different aspects your classmates draw out of the same topic or subject. As you share these different aspects, you sharpen each other. What you find difficult may not be difficult for your classmates. Lastly, for those topics you find difficult as a group, it is easier to work out solutions together or seek help together.

3. The total work output done by a team yields more and better results | Ecclesiastes 4:9-12. Verse 9 states: Two are better than one because they have a good return for their labour.

The result of working as a team is always more both in volume and quality than that which is done individually. For example, in your schoolwork, if you all study different topics, summarize key points of learning and then share and learn from each other, you will find you have covered more ground, than if you did it alone; and indeed, you will have a good return.

4. Be careful not to cause division or break up a team | Romans 16:17: I urge you, brothers and sisters, to watch out for those who cause divisions and put obstacles in your way that are contrary to the teaching you have learned. Keep away from them.

Even when you don't feel like being part of the team, never be the cause of division, especially for negative reasons. Instead find ways to resolve the difference or the conflict, and if it can't be resolved, politely step aside. Strive to encourage the group forward and positively and keep the focus on the goal and working together.

"If you want to walk fast, walk alone. But if you want to walk far, walk together." Ratan Tata.

May the Lord keep you growing in your teams and give you a blessed third term.

**Head of the Co-operative Bank Foundation (CBF) -
Dora Waruiru.**



ALUMNI ALLEY

Turning the Tide in My Favour

My name is **Patrick Muuo Musembi**. I am from a remote village called Marwa in Makueni County. Currently, I am working as a Mechanical Design Engineer at Octavia Carbon. My role involves designing and testing machines that help reverse climate change by removing Carbon Dioxide from the atmosphere. Octavia Carbon is the only company doing such work in Africa. How did I find myself here?

Being the firstborn in a family of 9, I matured faster than my peers. I attended the local village school and dreamt of becoming a pilot, so I put in the work. In 2011, I sat for my KCPE. Having attained 395 marks, I emerged as the second-best performer in the zone. I had no clue of how I would attend Maseno School, where I had been accepted for my secondary education. Hopelessness started streaming in as other pupils reported to school and I was still waiting at home. My journey with the Co-op Bank Foundation began soon after they heard my story and stepped into support me.

Life in high school was not easy. The whole of first term I was homesick. I also wondered how I would get back home as I had to manoeuvre through two major cities alone. The fear of getting lost engulfed me. Those worries reflected in my performance as I was position 195 out of 350. I knew my parents wouldn't be happy.

By God's grace, I somehow made it home safely that holiday. However, for someone who was always a top student from Class 1 all the way to class 8, it was not easy to explain my academic performance. To my parents, the only thing that mattered was my position. They did not consider that my fellow classmates were also the best performers from their villages. The next term, the challenge was on - I had to work harder to get ahead.

I was able to be among our school's top one hundred, but my grade (C+) did not change. In Form 3 second term, we were about to complete the Form 4 syllabus. I received a warning letter from the Foundation for stagnating at grade C+ and was informed that I would lose my scholarship if no improvement was noted. You can imagine the terror that hit me. I cried for a few days, and then I prayed to God for strength. I never told my parents about it. My biggest fear was failing them, and I had only one year left to turn the tide in my favour.

In Form 4, I only slept for four hours a day, waking up at 4:30 a.m. and sleeping past midnight. For most of the night preps, I had study groups which consisted of a team of five to seven people with whom we would

discuss various subjects. Studying alone at those hours was challenging because my brain was tired. Therefore, the study groups worked well to keep me engaged and focused.

By taking charge of what was in my control, I was able to achieve an A- (79 points) in KCSE, granting me a chance to attend university through the Foundation's University Scholarship Program. Although it was not the Flying School I had dreamed of as a child, I was able to join The Technical University of Kenya to pursue a degree in Mechanical Engineering.

University comes with its own set of challenges and responsibilities. You are free to attend classes as you wish, but you must perform well in the final exams and assignments. You can explore opportunities to make money, but you also need to be mindful of mismanaging your time. You decide for yourself what your priority is.

During my life in campus, I decided to look for a side hustle to support myself. Even though the Foundation provides for accommodation and an allowance, I wanted some extra money in my pocket. I could not ask for money from my parents knowing they had to take care of my other siblings' school fees. After attending several interviews, I got a job with Nitume Services, a company that runs errands in Nairobi. I would find time in between classes and weekends to work. It left my evenings free for my studies. I found a balance where I was able to cover my financial needs but also maintain my academic performance.

I finally graduated from the 5-year course with a Second-Class Upper Division. Through hard work and believing in God, I was able to achieve my goals. As it is written in Proverbs 3:5-6, put all your trust in God, and He shall direct your path. Do not let external influences take that vision away. You may not be able to see your life's path to the end but take every step with prayer.

Every stage in life is for a season. If you do not utilize that season well, the next season will be a struggle, and there is no rewind button. Maximise your current situation, and you will reap good results in the subsequent seasons.

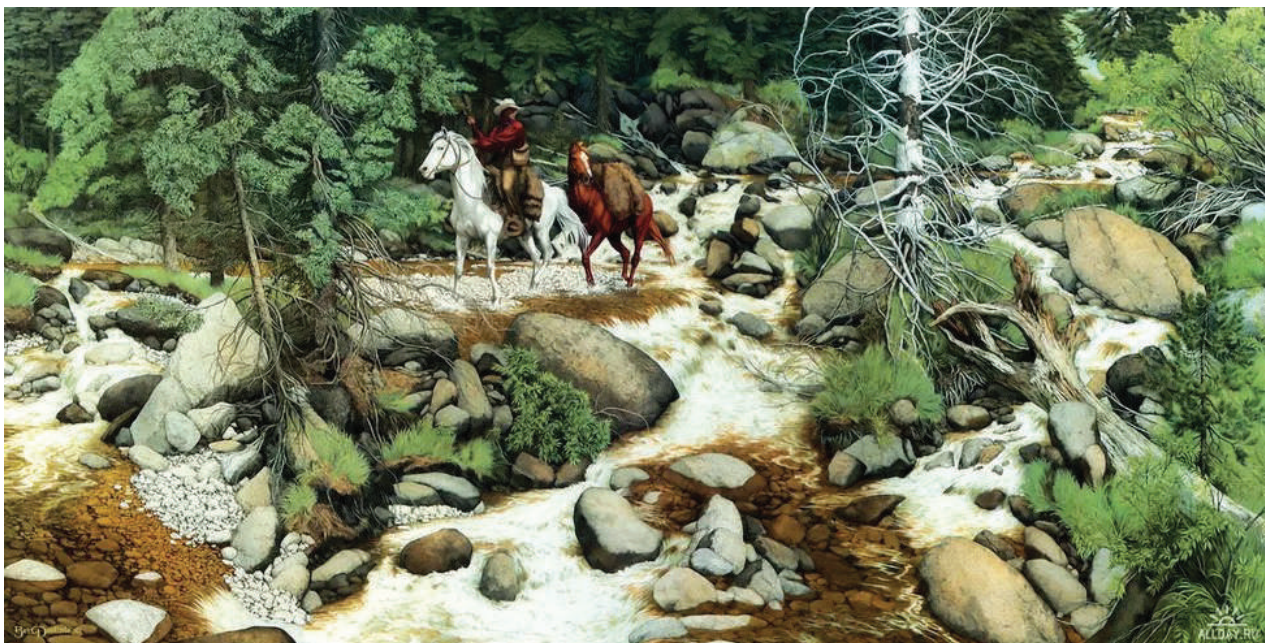
Patrick Muuo Musembi: Mechanical Design Engineer - Octavia Carbon.





FUN Zone

OPTICAL ILLUSIONS: How many faces can you see in these images below?



CO-OP VISA PRE-PAID CARD

The safe & easy way to receive and manage pocket money, locally and abroad.



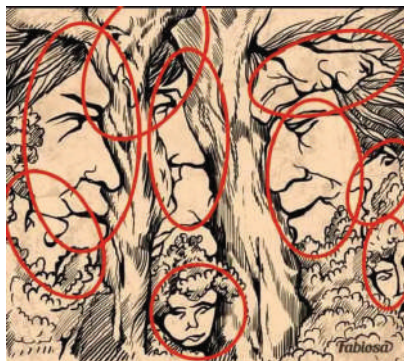
ANSWERS For Funzone Issue 7

OPTICAL ILLUSIONS:

How many faces can you see in these images across?

First Image: 9

Second Image: 14 faces including the horse rider



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CO-OPERATIVE BANK
We are you

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