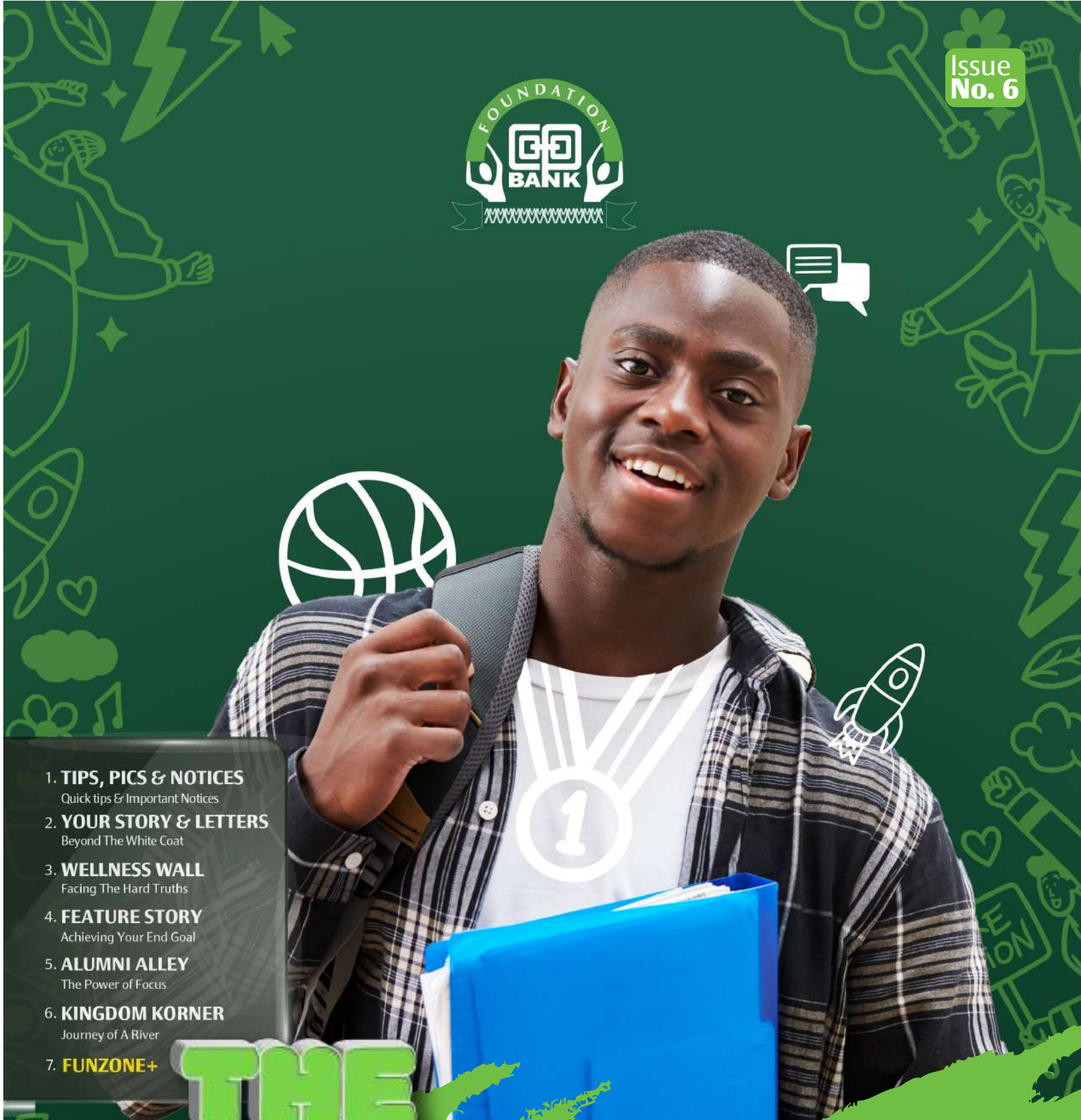




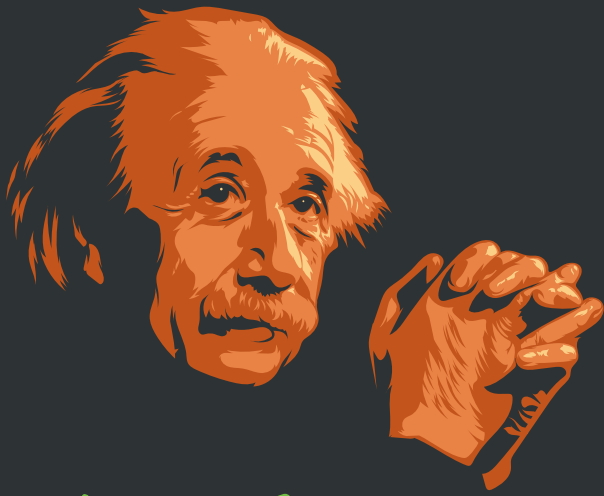
Issue
No. 6



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THE PLUG

A Newsletter of the Co-op Bank Foundation



Albert Einstein

“
When you examine the lives of the most influential people who have ever walked among us, you discover one thread that winds through them all. They have been aligned first with their spiritual nature and only then with their physical selves.
”

EDITOR'S DESK

Hey CBF Family!

How are you all doing? We hope that you have been keeping well this 2024; and that you and your loved ones have had a great start to the year.

Thank you to all who participated in the Christmas Writing Contest last year. It was great reading your Christmas recollections.

A hearty congratulations to our 2023 ex-candidates on completing high school. You did it! We are proud of you for putting your best foot forward. If you didn't manage to score your targeted grade, take heart. Your life is more than your KCSE mean grade and there are still many opportunities awaiting you. You may have to make some adjustments, but it's part of life. Your attitude and life choices are what will propel you forward.

To our new foundation members, this year's Form 1's, welcome to the Co-op Bank Foundation family and congratulations on transitioning to high school. Feel free to reach out to us for guidance on navigating this new stage of life and on the scholarship. For our older students, please be a good big brother or sister; help the Form 1's settle in well. Remember, kindness goes a long way.

As you break for the first term holiday, we encourage you to reflect on alignment - an important ingredient for success. What comes to mind when you think about alignment? It is making sure your behaviours and actions are in line with your goals. It is also understanding what God requires of you and aligning yourself to His will. Think about the ways you can practice more alignment in your life. It might just be the missing piece you needed.

We love hearing from you and want to feature more of your articles. To participate, write to us a letter on your reflection on alignment in 100 – 150 words. Related questions or comments on the topic are also welcome. See the back of the Newsletter for our contacts or you can send a letter through your nearest branch.

From the CBF Team, we wish you a refreshing holiday as you unwind and reset. For the Term ahead, best of luck in your academics and extracurriculars. We are praying for you. Shine on

From CBF: Betty Maina, Paul Karugu, Nicholas Shiateya and Ann Mukami.
Head of Foundation: Dora Waruiru.

Important School Notices

1. This is a summary of what the foundation provides for each class.

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

2. Guideline on Purchase of Uniform/ Textbooks from Suppliers

- Parent/Guardian/Student collects invoice from the approved Bookshop/Uniform distributor /supplier (the list is available at your nearest Co-op Bank branch) and submits the invoice to the nearest Co-op Bank Branch no later than 1 week after closing school.
- Co-op Foundation processes the payment in three weeks and sends the Cheque to the nearest branch. Parents/Guardian 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.

3. Parents/Guardian/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 2.

4. Please note, we do not pay for remedial fees, motivation fee or any similar costs e.g. academic enhancement, welfare fund, PA fund etc.

5. For 2023 ex-candidate beneficiaries awaiting to join university, contact us for more information on application to university, your course selection and personal development opportunities within the Foundation.

6. To stay up to date, get your copy of The Plug newsletter every holiday from your nearest branch.

N.B: If the School provides uniform, CBF will pay directly to the School as per the amounts stated in the school's newsletter.



HOW TO START A CONVERSATION

It may come easily for some of you, but many people struggle with initiating a conversation, especially with a stranger. It's normal to feel awkward, shy or worried that you may not have made a good first impression. Even adults are still perfecting their ability to do so.

Here are a few easy tips to help you master this valuable skill:

1. Start with the obvious; introduce yourself. Your setting- formal or informal, will dictate how freely you go about it. You can introduce yourself by your full name or the name you prefer and in an informal setting you can go by your nickname. Allow the other person an opportunity to do the same and aim to remember their name and how they said it.
2. Ask a simple open question that can grow into a conversation. For example, if the person has a unique name, you can mention it and ask to learn more about its origins or meaning. After they respond, you can comment and ask more questions based on what they share.
3. Establish common interests. For example, if the person is wearing a football jersey and you are a football fan, that can become an engaging discussion.
4. Be polite and smile; it works wonders.
5. Respect people's personal space and responses. Do not stand too close to the person so that they don't feel claustrophobic. You can keep about 500 cm to 1 m and if the person is unwilling to continue with the conversation or respond positively to your questions do not press on the topic area. Take a break or change the line of conversation.
6. Have a right balance of eye contact. Maintain eye contact when speaking with someone as it shows that you are interested in the conversation. However, break the eye contact every now and then. Don't stare too deeply as culturally, it can be misinterpreted as being rude or too direct. It is about striking the right balance.
7. Most importantly, be yourself. Find a topic of conversation that is true to you. Always show up as the real you because that is when you are most comfortable, and it makes it easier to engage.

Feature Story

Achieving Your End Goal

What is your end goal in your four years in high school? Did you know that your performance in each subject, right from Form 1, impacts your final subject selection? This eventually determines the course you pursue and the university you end up in. To make the most of your journey, here are some useful tips to keep you on track in achieving your end goal.

1. Set Clear Goals.

Develop clear, easy, and achievable goals with very clear timelines. This can be weekly, monthly and per term. The following questions can help in framing your goals:

- What do I see myself doing after high school?
- What are my strengths? Do they align with my desired career choice?
- What do I need to do to succeed?
- What additional resources and support do I need to achieve my goals?
- What are the markers of my progress through the term and through the year?

2. Avoid Low Scores to Maximise your Cluster Points.

When you are applying for university on The Kenya Universities and Colleges Central Placement Service (KUC-CPS), the cluster points required are indicated beside each course. The cluster points are calculated using the grades from all your subjects, not just the mean grade. This is key for the 2023 candidates to note if they wish to revise their chosen career courses or universities. To ensure you qualify for your desired course, work to avoid low scores across all your subjects because one low score can significantly impact your final grade.

3. Always Research.

There is so much information readily available and you will never know about it if you don't actively search for it. Research on the career you want to pursue, what it entails, the best universities that offer the course and the different paths available in that career. This could be through reading online reviews, speaking to your teachers and professionals working in that field – who could be family or friends or influencers. Ask all the questions you might have about the career. This skill is useful when making any major life decisions.

4. Set Clear Boundaries

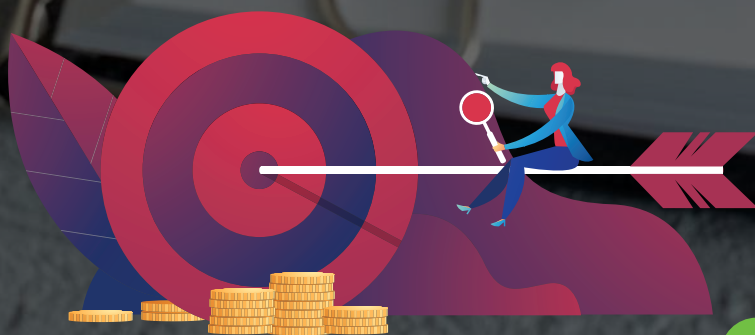
If you are honest with yourself, you can identify what things and which people can veer you off your path, and the ones that will help you keep on course in the pursuit of your goals. To succeed, establish clear boundaries with yourself and those around you. Know when to work independently and as a team. Limit your exposure to distractions and work consistently and with discipline towards achieving your goal.

5. Teamwork Makes the Dream Work.

It is normal not to be strong in all your subjects; this is where teamwork comes in. Take time to understand how you can improve in this aspect of your life. Don't stay stuck figuring it out alone. Work with your classmates and engage your teachers for help. Seek advice and learn from your peers and those who have gone before you. Life is not meant to be a solo journey; we all need each other.

Keep trying your best every day and remember, the sky is not the limit but your new frontier!

Written by CBF and Juliet Murugi Mugo: Clinical Medicine, Uzima University.





BEYOND THE WHITE COAT

A Journey of Transcending the Boundaries of Healing.

Aren't words beautiful? They come together to create stories and illusions that make people laugh, cry, and think. Besides use of hands, can a doctor heal with words? Can my love for words intertwine with my desire to heal, form a symphony that harmonizes to create a unique narrative where laughter, tears, and empathy would intertwine? Do words hold a special place in other people's hearts too? Would I see this if I dissected a heart?

I stood on the edge of a dam, mesmerized by the flowing water beneath me. The setting sun behind the Jomo Kenyatta International Airport (JKIA) painted the sky in vibrant hues, casting a warm magical glow over the city. It was such a breath-taking evening filled with a mix of anticipation and enchantment.

This spot held a special significance for me, a place where all my dreams and aspirations converged. Tonight, I was about to embark on a new chapter of my life, pursuing a career in medicine.

From the tenderest of ages, I had nurtured a deep desire to become a doctor. The path ahead seemed challenging, but with my determination, I would definitely surpass any doubts.

Countless hours of study and dedication had set me on the track of excelling as a student in my early academic life; unwavering honours attested to this. East to West the sun sailed, and I finally got accepted to a prestigious medical school. I was poised to embark on a rigorous six-year academic program that would mould me into the doctor I aspired to be. A mix of excitement and trepidation coursed through my veins.

As I stood on that precipice, ready to dive headfirst into the unknown, I couldn't help but marvel at the adventure that awaited. This amazing moment would be a challenge to grow in ways I hadn't ever imagined.

Well, I was undeterred. With a deep breath, I took that leap of faith, embracing the exhilarating sensation of the wind against my face and the warmth of the sun on my skin. I was prepared to soar above the clouds and beyond.

As I flew throughout the expanse of the sky I gazed upon the world below, feeling an overwhelming sense of freedom and joy. This was it - the beginning of my pursuit to touch lives and leave a lasting impact.

Words held a special place in my heart. I marvelled at their ability to weave tales that could transport readers to distant realms, evoke laughter, tears, and profound contemplation. The sheer power of words fascinated me and I found solace in the art of storytelling. Surgery too is an art, and all surgeons are artists. Whatever they do should look and work beautifully; as indicators of an operation done in excellence.

And so, armed with a stethoscope on my neck and a pen in hand, I embarked on a remarkable odyssey, ready to script a tale that would transcend the boundaries of healing; crafting a story of compassion, resilience, and the enduring power behind words.

Kind regards,
Boaz Wasonga Odhiambo

Studying Medicine and Surgery, Egerton University



YOUR LETTERS

You have been my family, a support system, and most importantly, a mentor. You have given me the wheels to chase my dreams. I can proudly say that I am living my dream through CBF!

Naftali Talam, Studying Computer Science at the University of Nairobi.

I want to give you all a sneak peek into the electrical and electronics engineering field from the perspective of a student studying the same at the University of Nairobi. Electrical and electronics engineering is a course focused on generating personnel with adequate skills to work in the energy sector and the telecommunications field. I use the term 'energy sector' to refer to all companies that produce, distribute, manage, and consume power/electricity. The telecommunications field on the other hand is concerned with how we can communicate using electronic devices. We experience this daily when making phone calls, texting, or using the internet, TVs, and Radios. Other complex computer interconnections include the networks used in airports, schools, hospitals, banks, etc.

Where can you find electrical and electronics engineers working in Kenya? In power generation and distribution companies like KPLC, KenGen, and Solar energy companies. In telecommunication companies like Safaricom, Airtel, Telkom and JTL Faiba. As well, in foreign tech companies with offices in Kenya like Google, Huawei, Microsoft, and Nokia.

Ezra Kiplimo, Studying Electrical and Electronics Engineering at the University of Nairobi.

I'm writing to convey my heartfelt appreciation and gratitude to you for offering me a scholarship, which enabled me to graduate from high school. I graduated successfully and attained a mean of A- minus of 78 points. Without your help, this would not have been possible. I ask God to grant the Foundation great growth so that it can help people just like me fulfill their life's purpose and fulfill their dreams.

Joyliz Atieno Otieno, Nairobi Region, Studying at Bunyore Girls' High School.

I take this opportunity to thank you for your generosity. The Scholarship helped me pursue and complete my secondary school education. I attained a mean grade of B+.

Noah Nobert Mudimba, Western Region, Studying at St. Joseph's Boys National School-Kitale.

Choosing a career path is frequently a decision we don't make on our own. It often comes from the influences of other people in our lives. Giving your all to please those around you while battling through a course you are not passionate about is, in my opinion, a major mistake we should all try to avoid in life. It can be very frustrating if you find yourself in this predicament, failing exams and going through endless repetitions. There won't be any calm while you wait for the results of each test and homework assignment. Furthermore, you will eventually understand nothing. So, what should your priorities be if you want to succeed in life? Make choices that align with your passions.

Paul Wanjohi Muthumbi, 3rd Year, Medicine & Surgery, Kenyatta University.



Facing Hard Truths

I always thought mental illnesses were a myth. Something that authors came up with to create a dilemma in their story or to make their characters interesting. It was not until I came face to face with it that I believed how real of an issue it is and the magnitude of its effect on a person.

Depression is a mood disorder that alters the brain chemistry of an individual causing a persistent feeling of sadness and loss of interest. It is characterized by low moods, poor concentration, feelings of guilt and hopelessness. It also affects the person's physical health in that it increases fatigue and alters appetite and sleep patterns. In extreme cases, it is accompanied by ideations of death.

My struggles with mental illness started at a young age. Having lost my mother at the age of 6, I grew up under the care of my grandmother. While we were not financially stable, my grandmother ensured that I got all that I needed. My father, on the other hand, was never there for me so his effect on my life was never felt. These aspects combined with other traumatic experiences I went through in school and at home led to feelings of depression. By the time I was graduating from class 8; I was a ticking time bomb. Additionally, the fact that I was not admitted to my dream school worsened the situation.

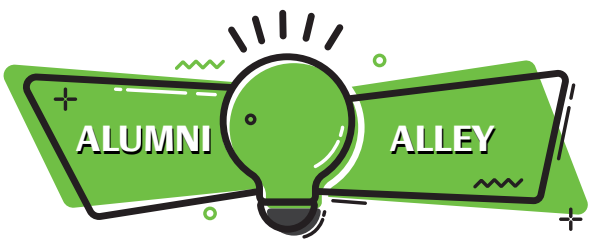
When I was in form four, the pressure from home and school became intense and excess to the point that I broke. I was unable to concentrate and focus on my studies. I became hopeless and I started failing. My classmates and teachers started noticing what was going on, and I was taken to hospital. The doctors advised that I should stay home for medical assistance.

Coming back after a whole term break from seeking medical assistance was challenging. The teachers had already covered the whole syllabus, and my classmates had started extensive revision. Then there I was, lagging behind! Luckily, I had very supportive friends and teachers who helped me revise and cover what was taught while I was away. I participated in group discussions and did extra work, worked hand in hand with subject teachers to improve my grades.

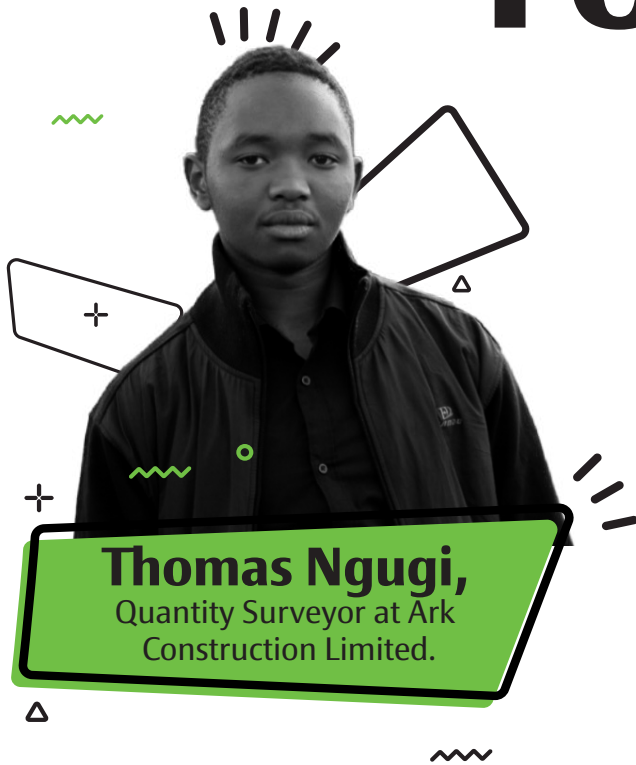
Through God's grace, I sat for my K.C.S.E and scored an A- (minus) and was announced as one of the top performers in the region. This earned me a university scholarship by the Co-operative Bank Foundation (CBF). Words cannot explain how grateful I am to the Foundation for sponsoring my education and for the kind and encouraging words they gave me during my trying time out of school.

My take-home from this experience was that hurdles arise at unexpected times in life. It is important to listen to your inner self and seek support from those around you when you are struggling. Keep pushing, stay strong. Stay aligned with the goals you want to achieve and focus on putting one foot in front of the other. When you try your best, God does the rest. Stay hopeful that everything will work out in the end.

Angel Gathoni,
Studying Data Science and Analytics, JKUAT



THE POWER OF FOCUS



Thomas Ngugi,
Quantity Surveyor at Ark
Construction Limited.

You can unlock your full potential and achieve academic goals by cultivating focus. Here are my insights to keep you FOCUSED!

1. Clarity of Purpose: The first step to harnessing the power of focus is to clearly understand what you wish to achieve, both short-term and long-term. When you have a well-defined purpose, it becomes easier to prioritize your efforts and stay on track.

2. Prioritize and eliminate distractions: It's essential to prioritize your tasks and allocate your time wisely. Distractions are abundant. It is easy for other things to steal your attention, whether it is social media, events, or relationships. Sponsorship often comes with various responsibilities, from maintaining academic excellence to engaging in community service. I recommend identifying what matters most to you and focusing on it.

3. Break Tasks into Manageable Steps: Large, daunting goals can be overwhelming. To stay focused, break them down into smaller, manageable tasks. This makes your objectives more achievable and provides a sense of accomplishment as you complete each step.

4. Be Persistent: Challenges and setbacks are part of any journey. What will set you apart is your resolve to keep going! Remember, failures are opportunities to learn and grow.

5. Seek Support: Don't be afraid to seek support from mentors, tutors, and fellow scholars. They can offer invaluable guidance and be great companions in your journey.

6. Celebrate Your Progress: As you progress, take time to celebrate your achievements, no matter how small. Recognizing your accomplishments will keep you motivated and committed to your journey. Embrace the power of focus, and let it guide you toward realizing your dreams. Stay committed and driven, and let your focus be the beacon of light illuminating your path to success.

Navigating the Path to Success

Dear Current Scholars,

As an alumna of the Co-operative Bank Foundation scholarship program, I want to share my thoughts on what has helped me on my journey to success, the power of focus. The journey of a beneficiary is filled with opportunities and challenges, and your ability to remain focused determines your success.

Focus is more than just concentrating on a task; it is about channelling your energy and attention towards a specific goal or objective.

It is committing yourself to achieving those goals with determination and perseverance. It means staying dedicated to your studies, actively participating in extracurricular activities, and making positive choices that align with your long-term aspirations. Developing focus requires self-discipline, time management skills, and the ability to tune out distractions such as social media, peer pressure, or negative influences.

JOURNEY OF A RIVER

What is a river?

It is a large natural stream of water. The beginning of a river is the source and is often referred to as the upper course. It is from here that ground water gathers and rises to the surface and begins its journey downstream.

The Almighty God is the source of life; both physical and spiritual. He is the source of our physical life from the point of our conception and creation. He is the source of our spiritual life too! From God the Father, we receive abundant grace and the gift of his son Jesus Christ, through whom we receive redemption, adoption, eternal life, and all blessings. From this source flows the fountain of divine love, and with the abundance, continuance, and freeness of the flow we get to experience Real Life and sustenance.

How do we receive and experience this wonderful river of life from the source, God the Father? By receiving Jesus into our lives and yielding our lives to Him.

1 John 4:15

If anyone acknowledges that Jesus is the Son of God, God lives in them and they are in God.

In John 4:14 Jesus said whoever drinks the water He gives them will never thirst. The water He gives will become in them a fountain of water springing up to eternal life.

Through Jesus we begin the journey of Real Life. We begin to flow through the various courses from upper to middle to lower. As we journey, we follow a winding course, just like a river. Some parts of a river twist and turn and are affected by the gradient of the land.

Other parts of the river flow faster. Yet in others, the river meanders. The river's middle course is where it meanders most on its journey downstream. It is during this middle course that we begin to appreciate the role of the Holy Spirit to remain on course – to remain in alignment. The Holy Spirit always helps us by remaining present with us, shielding and protecting us, and providing for us. When we experience our Father as an ever-present God, we remain aligned to Him even as we meander through all of life's experiences.

Psalm 46:4-5

There is a river whose streams make glad the city of God, the holy place where the Most High dwells. God is within her, she will not fall; God will help her at break of day. Nations are in uproar, kingdoms fall; he lifts his voice, the earth melts.

Finally, the river flows to the lower course which leads to the mouth of the river where it flows into the ocean or lake.

John 7:38 Whoever believes in Me, as the Scripture has said: 'Streams of living water will flow from within him.'

Rev 22:1

And he showed me a pure river of water of life, clear as crystal, proceeding out of the throne of God and of the Lamb.

May the Lord protect, provide and be present with you in 2024 as you journey through the year. May you remain aligned to the river of life.

Dora Waruiru

Head of CBF





FUN ZONE

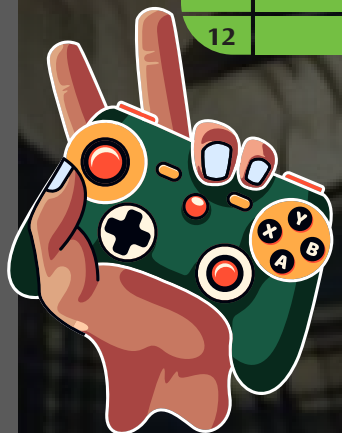
ARE YOU A FOOTBALL FAN?

Below are some of the most famous football players right now. If you are a true football fan, match the players to their national country.

COUNTRIES: BRAZIL, POLAND, NIGERIA, CROATIA, SENEGAL, SWEDEN, CAMEROON, NETHERLANDS, FRANCE, NORWAY, ENGLAND.



	NAME	COUNTRY
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		



FUN TIMES!

SPOT THE DIFFERENCE



MATCH THE CAPITAL CITY TO THE COUNTRY.

**NIGERIA
GHANA
ETHIOPIA
SENEGAL
EGYPT
SOUTH SUDAN
SEIRRA LEONE
ZIMBAMBWE
SUDAN
RWANDA
ZAMBIA
TUNISIA
SOUTH AFRICA
MORROCO
SOMALIA
TANZANIA
UGANDA
ANGOLA
BOTSWANA
BURUNDI
MALI
COTE D'IVOIRE
CAMEROON
MADAGASCAR**

**HARARE
JUBA
CAIRO
BUJUMBURA
ADDIS ABABA
GABORONE
KAMPALA
DAKAR
ACCRA
TUNIS
FREETOWN
DAKAR
LUANDA
KHARTOUM
LUSAKA
ANTANANARIVO
YAMOISSOUKRO
PRETORIA
YAOUNDE
RABAT
DAR ES SALAM
MOGADISHU
BAMAKO
KIGALI**

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



COUNTRIES ANSWERS

NIGERIA
GHANA
ETHIOPIA
SENEGAL
EGYPT
SOUTH SUDAN
SEIRRA LEONE
ZIMBAMBWE
SUDAN
RWANDA
ZAMBIA
TUNISIA
SOUTH AFRICA
MORROCO
SOMALIA
TANZANIA
UGANDA
ANGOLA
BOTSWANA
BURUNDI
MALI
COTE D'IVOIRE
CAMEROON
MADAGASCAR

ABUJA
ACCRA
ADDIS ABABA
DAKAR
CAIRO
JUBA
FREETOWN
HARARE
KHARTOUM
KIGALI
LUSAKA
TUNUS
PRETORIA
RABAT
MOGADISHU
DAR ES SALAM
KAMPALA
LUANDA
GABORONE
BUJUMBURA
BAMAKO
YAMOUSSOUKRO
YAOUNDE
ANTANANARIVO

PLAYERS

VICTOR OSIMHEN
MARTIN ØDEGAARD
ANDRÉ ONANA
NATHAN AKÉ
IBRAHIMA KONATÉ
PHIL FODEN
SADIO MANE
ROBERT LEWANDOSKI
VINICIUS JUNIOR
ERLING HAALAND
ALEXANDER ISAK
LUKA MODRIC

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Website: <https://foundation.co-opbank.co.ke>



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