

THE PLUG



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EDITOR'S *Desk*

Guess what? You made it to the end of another school year! Congratulations to each of you, especially the Form 4s as they graduate into adulthood. What a blessing it is to see another full year pass by.

What achievements are you most proud of? What wins over the year made you jump up with excitement? What skills did you learn and apply? This is the time to take stock of all the things you can add to your bank of successes and your pool of knowledge. In all this, know that we as the Foundation are proud of you all.

As you begin the long holidays, what are you excited about? What have you been looking forward to? You have a full two months to unwind, relax and connect with your family, friends and community. You can also see what communal activities you can take part in, whether it is through the local religious institutions or organisation, or even one you and your friends organise. Use this free time to find things that make you feel happy and fulfilled.

At the Foundation we've been looking forward to having our first scholarship cohort under CBC as we plan for the Grade 10 intake. It represents an opportunity to align our mission with the changes in the Education sector from the Ministry of Education and help children successfully transition from Junior Secondary School into Senior Secondary School. Those moving into Form 3 and Form 4 will have a chance to interact with this group next year. Take time to mentor them and ease their worries as they settle into new environments.

In the spirit of this holiday season, we also want to take some time to be grateful. Despite all the challenges and the obstacles, we made it to this point. Through God's grace and mercy, and our personal resilience, we each have a testimony of the year 2025, and it hasn't even ended yet. Thank you also to each of you, for pushing yourselves and being good ambassadors of CBF. May you reap the benefits of the hard work you have put in.

Our simple request for you all is this: What can you do to live a full life? How can you make your dreams a reality? How can you make life more abundant? God wants us to enjoy a beautiful authentic life full of His

blessings. So, ask yourself what you can do to step into more blessings. We have been given the ability and knowledge to create the life we want for ourselves.

For those who have finished high school, living a full life could mean making use of the opportunity to complete a free career development and entrepreneurship course called Jijali. This is an online program we offer to help you identify what you need to do today to get the career you want. Reach out to us if you want to sign up.

Take time to write us an article on where you picture yourself in 10 years, when you have unlocked your fullest potential and are living the life of your dreams. We want to hear from you and be excited alongside you for that future.

From us at the Foundation, we wish you a Merry Christmas and a Happy New Year!

**Head of Co-op Bank Foundation (CBF):
Nicholas Shiateya**

**Co-op Bank Foundation Team:
Betty Maina, Paul Karugu and Ann Muigai**



*"The biggest adventure you can take is
to live the life of your dreams."*

Oprah Winfrey

IMPORTANT SCHOOL *Notices*

1. Co-op Bank Foundation caters for school fees, uniform and books as per the approved budget for each school. Where the cost of these items is beyond the budget, the Foundation shall notify the parent to cater for the balance.
2. Below is the summary of what the Co-op Bank Foundation provides.

Grade 10	FORM 2	FORM 3	FORM 4
<u>Books</u> <ul style="list-style-type: none"> English Dictionary Kamusi Atlas Bible/Quran Mathematical Table 	<u>Books</u> <ul style="list-style-type: none"> Set Books Calculator 	<u>Books</u> <ul style="list-style-type: none"> Set Books Revision Books Calculator (if none was bought in F2) 	<ul style="list-style-type: none"> Revision Books
<u>Uniform</u> <ul style="list-style-type: none"> Two sets of basic uniform One pair of school shoes 	<u>Uniform</u> <ul style="list-style-type: none"> One set of basic uniform and one pair of school shoes on special request 	<u>Uniform</u> <ul style="list-style-type: none"> Two sets of Basic Uniform One pair of school shoes 	<u>Uniform</u> <ul style="list-style-type: none"> No uniform <p>N.B No invoices are processed after beginning of Term 2</p>

3. Guideline on Purchase of Uniform/Textbooks from Suppliers

- i. The Guardian/Student collects invoice from the approved Bookshop/Uniform distributor (ask for the list from the nearest branch of the seller) and submits the invoice to the nearest Co-op Bank Branch. Ensure that you write the name of the Student and the Guardian's phone number.
DO NOT COLLECT ANY ITEMS ON CREDIT.
- ii. Co-op Bank Foundation processes the invoice twice a term, before school opening and during half term. If the invoice is within the allocated budget per child, a cheque is issued in the name of the Bookshop/Uniform Distributor and sent to the Co-op Bank branch nearest to it. The Guardians receive an SMS to collect the Cheque.
- iii. The Guardian/Student collects the cheque for their use and returns the receipts to the Co-op Bank branch for our records.

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

4. Guardians/students must submit the report form, fee structure and school's newsletter at the end of every term for the Foundation to process fees. 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. All Form 4 are to send their results to the Foundation when they receive them via the branch.



ACHIEVER'S *Avenue*

GIVING BACK TO COMMUNITY

How do you the give back to your community? In the spirit of the season, CBF would like to appreciate some of the students who took part in community service this year. This is a key aspect of the Co-op Bank Foundation's University Scholarship Program as it is important to remember not to walk this journey alone but see who you can help along the way. The students identified community centers where they volunteered and made a positive impact.

This holiday, what can you do to give back to your community?



Eric Macharia Nyaga,

a Medicine student at Egerton University working at Embu Level 5 Hospital.



Griffiths Derick Otieno,

a student at Kenyatta University completing a Degree in Health Promotion. He volunteered at Kogere Secondary School.



Esther Muthoni Mbugua,

a Biostatistics student at Jomo Kenyatta University completing her community service at Muhu Kang'ari Secondary School.



Hannah Wariara Kamau,

a student at Kenyatta University doing a Degree in Math and Computer Science, teaching at Kahawa Wendani Primary School.



Sarah Donah Awuor,

currently in her a Bachelor of Commerce at Jomo Kenyatta University teaching at William Booth Secondary School

YOUR Letters:

The question of self-worth is a question many of us have asked ourselves. I am sure we all wonder about our value from time to time, whether consciously or not, even if we word it differently. We often ask, do I make a difference? Do others appreciate my efforts? Do I bring something to the table? Do I deserve this position, praise, person, chance or happiness? So, when it comes to your worth as a person, what do you think determines it?

Maxwell Maltz said: "The most important sale is to sell yourself to yourself." This means, how you perceive your worth is what's most important. Self-worth is the recognition of your own value regardless of any external things. You are the boss in your life. Don't let anyone underestimate you in whichever way. Always remember to stay positive and cut all the negativities.

Benard Ramsey Wamono, Nyanza Region, former student of Butula Boys High School

From Struggles to Success

When I first stepped into high school, I had a heart full of dreams but no way to make them come true. All I had was determination and a quiet hope that somehow, I'd figure it out. Then, something incredible happened: the Co-operative Bank Foundation gave me a chance. They didn't just offer me a scholarship; they gave me a reason to believe in myself. That support changed everything. No longer did I have to worry about how I would pay for school. For the first time, I could focus on what really mattered, becoming the person I always knew I could be.

Choosing Actuarial Science for university wasn't easy, but it was exactly what I wanted. It's a field where the power of numbers isn't just about calculations, it's about making a real difference in people's lives. It pushed me further than I ever thought possible. There were late nights, tough exams, and moments when I almost gave up. But I didn't. Why? Because I knew someone had faith in me long before I had faith in myself. I learned to face my fears with courage, turn my doubts into hard work, and keep going even when things felt impossible. I found strength in the struggle. And today, I'm just weeks away from graduating, not just as a student, but as someone who has truly transformed.

If you're in high school or just starting university, your dreams are valid. There will be setbacks, but don't quit. One day, you'll look back and realize the struggle was part of your story. And when that day comes, I hope you'll turn around and inspire someone else.

Joy Achieng, Graduate - Actuarial Science (University of Kabianga)

Let It Go

I thought I had found my missing piece,
No! Mother nature said otherwise,
What should I do, tell me what's next,
I didn't think it would be this fast,
So fast have you gone.

It was unfair, unjust
But every day is a learning day,
It was all a life lesson I was undergoing,
But indeed it was too short,
Did I deserve all this?

Today I breathe something new,
I can move on, yes I am not stuck.
No, you've stripped me into pieces,
I need time to put myself together,
Shouldn't I?

I bit off more than I could chew,
Who knows, maybe that's why,
There's no one to blame, I must go on
The sunset is beautiful, is it not?

By Brian Njoka, studying Engineering at TUK First Year



One fundamental truth I've discovered about life is that our authentic self – the person we were before life began shaping us – remains intact within us like an unbreakable foundation. I believe this core essence serves as the skeleton when forming our true personality. It holds our true identity, an identity that is revealed when we're aligned with our purpose.

When we're born, before our environment, culture, people, traditions, and systems begin to mould us, we exist in our most authentic state. As we navigate through life, particularly during our teenage and young adult years, the pressures of the world gradually obscure this fundamental person. Our authentic self becomes increasingly invisible as time progresses, buried beneath layers of expectations from those around us and societal conditioning telling us who we should be.

Yet reconnecting with this authentic self is profoundly meaningful because it carries our deepest purpose and brings a sense of wholeness. The crucial question becomes: How do we reconnect with ourselves to live a life that is authentically us?

My Journey to Authenticity

My name is Metrine Achitsa. I was born into poverty in a small village in the western province within a broken family structure. Through hard work and God's blessings, I was privileged to attend prestigious academic institutions in Nairobi before working across various sectors in the business world. Across these different experienc-

es, I have inevitably been shaped by an unwavering determination to excel, resilience to persevere, and a deep passion for community service.

Throughout my journey, people, communities, institutions, and the government have invested in me. I am a product of the efforts of everyone I've encountered, whether intentionally or accidentally. But one thing remains constant: I was Metrine Achitsa at birth, and I am Metrine Achitsa decades later. In my adulthood, I've realized that authenticity is a lifesaver. The choice to pursue my true dreams and follow my deepest desires brings unexplained peace, even amid chaos.

The Pursuit of Security versus Purpose

I pursued a Degree in Finance that I practice primarily to have financial security and to grow my knowledge in the area. I've spent nearly six years in research and the tech industry, mastering my way around it to "secure the bag." I've done tax consultancy, accounting, and administrative work, all in service of financial stability.

But one truth continually stood out: my satisfaction lies in community support and social transformation. It's the subtle voice my heart whispers while I sleep, the calling that never truly fades.

Recently, I encountered a gender-based violence victim stranded at a hospital. She had a little girl who had been assaulted. They had no transport home, didn't know where to find buses, and they hadn't eaten. Her emotions were thoroughly bruised, and I sensed she needed someone who would take some time to listen to her. I offered my ear alongside practical help. Her spirit lit up, she

“**SUCCESS**
ALL DEPENDS ON THE
SECOND LETTER”



smiled, and her daughter momentarily forgot her misery. For that moment, they felt the world was safe again.

That encounter, among many others that I've had this year, redirected my career choice back to my social calling. The mother and her daughter couldn't pay me back, but they realigned my priorities in ways that money never could. Both in society and in the Bible, there is nothing better for people than to be happy and to do good while they live. And this, this is the essence of my existence.

The Mathematics of Life

Ecclesiastes 2:24 and 3:13 remind us to enjoy our food, drink, and work, describing this as a gift from God's hand. This wisdom becomes clearer when we consider life's finite nature.

Assume you have 100 years to live. If you sleep 8 hours daily, you'll spend 33 years sleeping. Add 22 years for education and academic pursuits. Then you dive into parental responsibilities alongside career pursuits or money-making ventures.

If you settle into a career you don't love at 25 and retire at 60, you'll have worked 35 good years filled with frustration, discontentment, and possibly misery and toxicity. At 60, your strength begins to wane. By 80, you need assistance with daily tasks. The remaining 20 years are a bonus.

Given this reality, when do you truly live? When do you honour the authentic person you were meant to be?

The Call to Authentic Living

Living authentically isn't just about personal fulfilment, it's about honouring the investment that the community and God have made in you. It's about recognizing that your authentic self carries not just your dreams, but your unique contribution to the world. The choice to live authentically requires courage to resist external pressures and wisdom to distinguish between genuine needs and manufactured desires. It means listening to that subtle voice that whispers your deepest truths and having the boldness to follow where it leads.

Just as it is humbling to number the few days we may have on this earth, understanding the importance of living your most authentic life, tapping into your true identity and purpose, it humbles us into protecting our minds and hearts to listen to what that internal voice. We learn to keep our energy and attention only on what matters most, helping us to make the right choices that would create our legacy. When we understand that our time, focus, vitality, decisions, and impact are all interconnected, we begin to see authenticity not as luxury, but as a necessity.

Your authentic self is waiting, not just with dreams and desires, but with the blueprint for how you're meant to steward whatever you have been granted in this life, from your brilliant mind, to the relationships around you and your finite energy. The question to ask yourself isn't whether you can afford to pursue authenticity, it's whether you can afford not to.

Metrine Achitsa
Co-op Bank Foundation Alumni

The Courage *to Rise*



"Kefa, it's not where you fall.
It's how you rise that tells your story,"

Kefa's Dad

At Nairobi Cosco Secondary School, Kefa Thuita was the boy everyone envied, not for fame, but for how "put together" his life and family looked. He had a peaceful home with two loving parents, Mr and Mrs Thuita, two bubbly sisters, Gakenia and Wachera, and a mischievous little brother, Mansa. They lived in a neat three-bedroom apartment near Gumba Estate. His father worked as a Human Resource Manager for Selele Constructor Ltd, one of Kenya's top construction companies, and his mother ran a small but steady home-based catering business.

Kefa never lacked. His school bag always carried extra pens and his locker brimmed with snacks. Termly school trips? Always paid for. During the holidays, the Thuita's once spent an unforgettable week exploring Diani on the South Coast; swimming in the ocean, snorkeling with dolphins, feasting on pan-fried fresh fish at the candlelit Ali Barbour's Cave Restaurant, and soaking in golden sunsets while sailing across the evening horizon. They ended their days laughing around bonfires under

the stars. Birthdays were festive affairs filled with cake, music, snacks, and friends. Kefa's life was calm, predictable, and vibrant. But that changed.

Selele Constructor Ltd was named in a major public infrastructure corruption scandal. The company was shut down overnight. Kefa's father lost his well-paying job that had supported not only his nuclear family but also his extended family. He applied to company after company, but Selele's scandal had tainted not just its own name, but also the reputations of all those who worked there, especially the management.

As the job rejections piled up, so did the unpaid bills. Rent arrears turned into eviction notices. The family had sold most of their valuable items to keep afloat. When the COVID-19 pandemic hit, the world stood still, and so did any hope for Kefa's dad to find work in the city. With no other option, the family packed their lives into bags and boarded a bus to their rural home in Kirinyaga.

The transition was jarring. No more bedrooms with shelves of books and big closets. Kefa now shared a medium-sized square room with all

his siblings. No internet. No supermarkets. No pizza Fridays. His birthday that year passed with only a quiet “Happy Birthday” from his mother and a few sweets shared among themselves.

Still, Kefa and his family didn’t give up. His dad started digging their old farm, waking before dawn and returning covered in sweat and hope. His mom used her savings to buy a dairy cow. They began selling milk and vegetables to neighbours. Kefa enrolled at Kiahuko Mixed Secondary School, the nearest local school, walking 6 kilometers each day with dusty shoes and a steel-willed heart.

He studied under the light of a small solar lamp and joined group discussions with his new friends under mango trees. He borrowed textbooks from the school library and made rough flashcards from old boxes. Though some of his classmates sometimes mocked his quietness and town accent, he remained focused. He and his friends kept a journal, writing letters to their future selves: “Dear Kefa, don’t stop. It’s hard now, but keep going. You’re planting something.”

By the time KCSE came, Kefa had grown wiser and sharper. He sat his exams with confidence, believing he would receive not just good but exceptional results. His mantra was **“I MUST MAKE IT.”**

Christmas time turned out to not be so different from before. Kefa and his siblings went to visit their grandparents, catching up with their cousins and exchanging stories on their wins and adventures. As they sat around the bonfire, completed their chores and ate some of their favourite traditional dishes, Kefa would often find himself saying a quiet prayer, hoping that he’s hard work would pay off.

On the day of results, he sat under the mango tree, his dad’s phone in hand, praying, with both parents right beside him. The message came in: A-. Tears welled in his eyes. His dad hugged him, then fell to his knees in gratitude. His mom cried openly. He had made it!

A few months later, Kefa received a full scholarship from the Co-op Bank Foundation to join the University of Nairobi. That day, the family shared some queen cakes with warm milk made with extra sugar like in the old days. His father said:

“Kefa, it’s not where you fall. It’s how you rise that defines your story.”



Now a university student pursuing civil engineering, Kefa dreams of rebuilding Kenya’s roads, with honesty, a heart, and a story that says life isn’t just about surviving hardship, but rising through it. He chose to live the biggest adventure there is, choosing to live out his dreams.

Dafrose Ambani - **Start A Library Trust**

Questions to Ponder

1. When life strips away your comfort, what part of you still stands?
2. What excuses are holding you back from doing your best right now?
3. If your current struggle was part of a success story, what would the turning point be?
4. What strength are you hiding that the world needs to see?
5. How would your life change if you gave your all? Regardless of your situation.

Living Purposefully *and Abundantly*

We would like to celebrate you for completing the 2025 academic year! It does not come easy though, I know it has taken a lot of work and dedication to be where you are. As you look back at the year, it is important to take time to go to God and appreciate Him for the blessings He has bestowed on you and your loved ones.

Even as you consider what the next year may hold, whether it is transitioning to the next class or, for our former candidates, starting college or university, do not forget that you started this year by asking God to see you through all of it. Ending the year and accomplishing all you have is evidence of God answering your prayers. Therefore, it is good to show God how grateful you are. I relate this with Moses' command to the Israelites in the book of Deuteronomy 8:10, "When you have eaten and are satisfied, praise the Lord your God for the good land he has given you." Maintaining a heart of gratitude strengthens our faith in God and opens more ways for His grace. It is a key part of a living a full life. In John 10:10 Jesus said, "I have come that they may have life, and that they may have it more abundantly" (NKJV).

How beautiful is it that God wants us to live a full life. When I consider what this means, I have learnt that it is the process of defining your purpose and charting the path to the realisation of this purpose. What do you think your purpose is? How do you understand purpose? If it is something you have considered before, you can use this moment as an opportunity to refine it further and understand how it applies in your life currently.

Purpose

Purpose can broadly be defined as living according to God's plans for your life. Everyone is created with a divine purpose that is unique to them. We cannot separate the question of purpose and the process of understanding God's intentions for our life. Ephesians 2:10 states – "For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do." (NIV)

To discover what your purpose is, or to refine it further, you will need to first be more intentional about creating quiet moments with God, moments of deep reflection to truly figure out what God wants you to do in this life. Take time to build that personal rela-

tionship and seek Him earnestly. God says the following in Jeremiah 29:11–13: "For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future. Then you will call on me and come and pray to me, and I will listen to you. You will seek me and find me when you seek me with all your heart." (NIV)

Our Gifts

Living a full life of purpose also entails using our gifts, identifying our passions and forging relationships with our community to enable us to achieve what we have set to do in life. What do you enjoy doing? What is your unique skill and how do you use it? As you plan to use these God-given abilities, do not lean on your own understanding, but rather trust God's plan. The decisions we make that align with God's instructions are the ones that bear fruit. Proverbs 19:21 states "Many are the plans in a person's heart, but it is the Lord's purpose that prevails." (NIV)

Common Good

As God's children, it is important to appreciate that fulfilment of our purpose and living a full life happens when we realise our gifts were given to us to help and better the lives of our community. God wants each of us to use these abilities we were either born with or have developed over time for the common good of all His children. Peter, whom Jesus describes as the rock which He will use to build the future church, states in 1 Peter 4:10 – "Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms." (NIV)

Christmas holidays present to us an opportunity to try out many things that will make our lives more fulfilling. It is an opportunity for us to take time to deepen our relationship with God, to practice gratitude, and grow in our gifts and skills. Such activities will not only provide an avenue for serving others but also to learn to appreciate what makes you unique. Do not use your free time to take part in the wrong behaviour with bad company, instead taking time to better your life and the lives of those around you.

Merry Christmas and Happy 2026!

Nicholas Shiateya
Head of Co-operative Bank Foundation



This Year I Am Grateful For.....

- 1.
- 2.
- 3.
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- 5.

GET A CO-OP VISA PRE-PAID CARD

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