The Cold





- 1. **TIPS, PICS & NOTICES**Maximizing the Holiday season
- 2. ACHIEVER'S AVENUE

Celebrating our University Graduates!

3. **YOUR LETTERS**

Christmas wishes letters

4. FEATURE STORY

Perpetua's Season of Hope and Celebration

5. KINGDOM KORNER

A God of New Beginnings

6. FUNZONE+

A NEWSLETTER OF THE CO-OPERATIVE BANK FOUNDATION

EDITOR'S Desk

Hi CBF Family!

Wow, 2024 has been quite an eventful year. It has felt busier than most, packed with highs and low moments of uncertainty - however, you made it! We hope that you have been keeping well, taking care of your mental, emotional, physical and spiritual well-being. Should you require support, feel free to reach out. Remember, we're created to be communal and lean on each other.

Congratulations to our Form 4 students on completing their high school journey. It must feel good to have that weight off your back after an intense year. May you all pass with flying colors so you can pursue your dream courses.

We also commend our current high schoolers on completing another school year. Time flies quickly and soon you too will complete high school. Good job on your resilience and working committedly towards achieving your academic goals. We hope that you all enjoy your well-deserved rest and maximise on the two full months of holiday.

In other exciting news, Christmas is almost here - it is the season to be jolly! There are so many good times to be had, from eating varieties of great food, catching up with loved ones and enjoying adventures like participating in Christmas plays and carols. What are you looking forward to most this holiday?

We loved reading your responses onon what Christmas means to you. Thank you for taking the time to share your heartfelt letters. They were so good, we featured many of them in this issue.

If you weren't able to submit anything last time, don't worry; you still have an opportunity to do so this year. This holiday, the challenge is to write a story titled "A Christmas Adventure". Get creative and have fun with it as you develop your story and title. Share your story through the Co-operative Bank Branch closest to you. Ensure you write your name and school. We can't wait to read your stories.

Finally, as the year comes to an end, it's also often accompanied with the ending of different things in our lives or a change of status. Change can be a scary reality, especially when you feel comfortable and attached to how things are. However, we should not view change or endings as a bad thing, but rather as a chance for a fresh start. It is a new beginning.

The story of Jesus is proof of not only God's unfathomable love for us. It is also a reminder that we are supposed to change and be renewed to be more Christlike. We should see all new situations as a new opportunity to experience God's unchanging love in wonderful and mighty ways.

Ds you embark on new adventures. we wish you all a Blessed Merry Christmas and a Happy New Year!





The greatest discovery of all time is that a person can change his future by merely changing his attitude.

Oprah Winfrey



MPORTANT SCHOOL / ATICES

Foundation (CBF) provides. The Foundation only issues 1 cheque for each type of item per year.

FORM 1	FORM 2	FORM 3	FORM 4
Books ◆ English Dictionary ◆ Kamusi ◆ Atlas ◆ Bible/Quran	Books ◆ Set Books Uniform ◆ No Uniform	Books ◆ Set Books ◆ Maximum of 5 Revision Books ◆ Calculator	 Maximum of 5 Revision Books Uniform No uniform
 Mathematical Table Golden Bells Uniform Two sets of Basic Uniform One pair of Bata Shoes (toughee) 		 Uniform One set of Basic Uniforms One pair of Bata Shoes (toughee) 	 N.B No invoices are processed after Term 1
When: Books: During Holidays Uniform: Dec/Jan	When: During Holidays	When: During Holidays	When: First term holiday only

- **Guideline on Purchase of Uniforms / Textbooks from Suppliers**
- The Guardian/Student collects the invoice from the approved Bookshop/Uniform Distributor (get the list from the nearest branch) and submits the invoice to the nearest Co-op Bank Branch. Ensure you write the name of the Student and the Guardian's phone number. **DO NOT COLLECT ANY ITEMS ON CREDIT.**
- Co-op Foundation processes the invoice twice a term, before schools open and during half term. If the invoice is within the allocated budget per student, a cheque is issued in the name of the Bookshop/Uniform Distributor and sent to the Co-op Bank Branch nearest to it. The Guardian receives an SMS to collect the Cheque. 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.
- Guardian/Student 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 etc.
- Form 4's, please send us your 11 digit Index Number through the branches.

Maximising the Holiday

As I grow older, I have come to understand that Christmas is not just about the day, but the whole season. Schools are closed, many adults take time off of work and everyone comes together. Personally, I always look forward to going home; seeing my parents, siblings and friends after a long time. It makes me happy. I also love taking time out of school to chill and relax. With all the free time though, how can we maximise this season?

- 1. Take time to discover new things about yourself. One Christmas, I realised I can actually draw. This has really helped me spend my leisure time more productively in school. You never know what hidden talents you may have until you try something new. Do not be afraid to go out of your comfort zone.
- 2. Give back to the community. You could do this through volunteering, charity work or sharing. Inspired by the actions of my mother, I have learnt that giving is not about having excess. We give because we have also received. During Christmas, I normally rally up my friends to support a cause we can contribute to in our neighbourhood.
- 3. Have fun and enjoy yourself! Guess what? If you are reading this then it means you are alive. So, celebrate life. I like to dance while listening to Christmas songs and watch some movies and animations. Do beneficial things that excite you.

- 4. Unwind and rest. You have completed another full are in school. Many of you have juggled more responsibilities this year than you have before. You have earned some moments of rest.
- 5. Self-evaluate where you are in life. Ask yourself honestly if you have adequately used the resources available to you to build yourself. Do this from a place of kindness and with a growth mindset, not to tear yourself apart. The end goal is to continually improve.
- 6. Choose to let God into your heart again and again. Jesus Christ was born so that we can connect with God directly and experience the fullness of a relationship with our Heavenly Father. Be vulnerable with God and don't let the challenges in life build barriers in your heart. Through this beautiful relationship, we can acquire the virtues such as love, peace, humility, and kindness to name a few.

Remember everyone, time is what you make it. Be intentional and make this Christmas season your best one yet!

Merry Christmas and a Happy New Year everyone!

Ann Njeri Mwangi (in collaboration with CBF), Utumishi Girls Academy, Rift Valley Region.

ACHIEVER'S Avenue:

Congratulations To These University Graduates!



Graduated from Jomo Kenyatta University of Agriculture and Technology with a Degree in Clinical Medicine.

Nancy Ngugi Kithinji



Graduated from Kenyatta University with a Degree in Telecommunication and Information Technology.

Isaac Mudinyu



Graduated from Jomo Kenyatta University of Agriculture and Technology with a Degree in Nursing.

Henry Machora



Graduated from Kenyatta University with a Degree in Mathematics and Computer Science.

Joy Njeri Mbugua

Stories for Smiles



As part of an initiative called 'Stories for Smiles' by our partners Start a Library Trust, CBF donated fun African story books and writing supplies to Cheryl's Children Home. Reading is a great way to explore unknown places, learn new things and activate a sense of adventure. There are all sorts of things waiting to be discovered in the books around you. What adventure are you going on this holiday?

A Season To Give By Glen Wekesa Simiyu- Friends School Kamusinga.

Christmas is a day we all come together after toiling, working hard and having faced various situations throughout the year, some resulting to success and others in failure. There is no joy like that which comes from appreciating the ones you love and care for. It is also a time to help those who may have less



than you. As much as Christmas can also be about eating king-like feasts and spending on lavish items, I believe that the gift of giving is the most crucial reason for the season.

At first, I wasn't interested in giving. I was afraid that those I would give to would not appreciate my gift. I didn't want to open myself up to judgement by society. I felt the effects of peer pressure. Also, I didn't have much and didn't have someone to back me up financially. However, life begins when you stop living in fear. Christmas day 2020, I took initiative by choosing to forfeit my breakfast and give it to a child next door who I heard crying of an empty stomach.

Leaning on the teachings from God, that as we give we shall receive in return, we should strive to be a helping hand in our neighbours' lives. I am proud to have influenced the culture of giving in my community, and it has been going on for 3 years now. As an ambassador of giving, I am grateful for the opportunities I have to spread love and joy. Even if you are not able to give much, you can do what we did and assemble a choir to sing Christmas Carol and cheer people up wherever you sing.



The Wonder of Christmas By Lukas Osule Okaron, Multimedia University of Kenya.

To begin with, Christmas for me reveals the spirit of family and unity. It is a time when loved ones gather with the aroma of freshly prepared food in the air. It is also a symbolic day where many of us embrace optimism and change. As the year draws to a close, the feeling of a new beginning becomes tangible, bringing with it a sense of hope and the promise of fresh starts. More people are willing to cast aside grievances, embrace forgiveness and welcome a new chapter with open hearts. Christmas also signifies a season of generosity and kindness. Whatever you have, whether it is love, time, or other resources, share it with others. These traditions enhance the feeling of community and belonging. They anchor us in a time that is both nostalgic and about forward-looking. All these threads of family, generosity, hope, love and tradition weave together to create the wonder of Christmas to me.



A Time for a Fresh Look Faith Nduku Munyoki, Matuga Girls High School

During Christmas time, my legs are always itching for the need to go to a new place to feed my eyes with the goodies of nature. I also love doing a new and unique hairstyle. I become so excited when it's done that I go around, visiting my friends and relatives to show them

the new look. With my new hairdo, it means that when it is time to recite bible verses and to perform plays on the birth of Jesus, I am always more than ready. I can't wait to do it all again this Christmas.

What hairstyle will you be having this holiday?

Merry Christmas Everyone, and a Happy New Year!



Creating Beautiful Memories By Abishag Waruguru Mwangi, Mutira Girls High School

For me, yes, Christmas is about the feasting and eating, with family, relatives and my loved ones. When we are eating and sharing, and also laughing together, we create beautiful memories. We listen to stories on the birth of Jesus, sing Christmas carols, play games, dance together, crack jokes, and watch Christmas videos. My mother prepares chapati with pumpkin and, oh my, they are really yummy!

As I grow up, I have come to realise Christmas is about those moments, the love born out of coming together as a family and celebrating. When I see them smile, I feel good too and find myself smiling. Despite some challenges that we face as a family in our daily lives, we keep going. In part, it is due to those times we spend with each other. That is where the magic is for me.

If given a chance, I would encourage those enabled to help those who need some assistance. I would tell them that doing so would be to share the laughter and joy with those who do not have enough. It feels so good to give and see someone smile because you helped them.



A Time for Hope & Renewal

By Wepukhulu Habakkuk James, St. Mary's Kibabii Boys High School.

Christmas is many things. It is a time for gratitude, giving and the rediscovery of the simple pleasures of life. We should give openly, not just material things but also the gifts of love, compassion and forgiveness. It is a time to reconnect with family and friends, to cherish the bonds that hold us together and to express our appreciation for the people who enrich our lives. The warmth of shared laughter, the comfort of familiar faces and the unspoken but understood bond that binds us together creates a sense of belonging and community that is essential to the human experience.

Christmas is also a time of hope and renewal. A reminder that even in the darkest times, there is always light to be found. The nativity story, with its message of love and the promise of a new beginning, resonates deeply within our hearts. It offers us solace in more difficult times. We can believe in the goodness of humanity, embrace each other wholly.

I also use this time for introspection, to pause for a moment and reflect on the year that has passed and the one that lies ahead. It's an opportunity to assess our priorities, express gratitude for the blessings we have enjoyed and make amends for any wrongs we may have committed. The spirit of Christmas encourages us to be better and strive to make a positive impact on the world around us.

There is also a magic in the air, and this is because of the people. We are all part of something larger than ourselves, a community bound together by shared values and the desire to create a better world.

Merry Christmas and a lovely year ahead!



Christmas Evokes Fond Memories

By Gloria Wanjiru Wangai, OLC Mugoiri Girls' High School.

Christmas always evokes fond memories. Growing up, as the orange ball in the sky began to rise, and the birds sang their melodies to usher in a new day, I would be jolted out of sleep by the cheers and celebrations from the nearby churches who always held night vigils on Christmas Eve to commemorate the birth of their Saviour. I would then take a bath, wearing the new clothes to mark the special day. After that, I would head to church to attend the lively mass and begin the celebrations. At the end, the elders were given a chance to sing some carols that I would term as archaic symphonies before we receive the final blessing.

On the walk back home, I would take in the quieter streets, noting the empty homes of those who had travelled upcountry. For those who were around, like my family, I could hear the hustle and bustle of activities in the kitchen with many dishes being cooked for the first time that year.

Back at home, my neighbours would be in a jovial mood, even those who were usually grumpy all year. I would see my friends looking sharp in the Christmas attire. Those times my mother was home, we would cook delicacies

together and listen to Christmas carols. When she was working, I would visit the nearby gardens with my family and friends that would be free on Christmas day. We would take photos to capture the memories, knowing that, like antiques, they will become more valuable the older they became. We would then head home as the sun fell below the horizon, feeling content with the day.

Focus on the beauty of life

By Kate Winslate, Kisumu Girls High School.

Christmas is a time when the air is filled with a festive spirit that gives me joy. The sounds of carols and the smell of freshly made food adds to the enchantment. I become excited every time I experience this, a sense of delight that every child should feel on that day.

Being a Christian, it is also season of celebration of faith for me. I am encouraged to forgive, be hopeful, have a heart of giving and remember the importance of the birth of Jesus. I also take time to be grateful and count all my blessings.

I'd say that Christmas is a time that should be enjoyed by all despite their religious beliefs. It is about being cheerful and merry, momentarily putting aside all your worries and focusing on the beauty of life.

Alive to See Another Year

By Newton Gitonga, Moi High School - Mbiruri

My heart yearns for Christmas. It is a happy day because God has kept us alive to see another year. If my mum has enough money, she buys my siblings and I new clothes and some of our favourite foods to mark the day. We wear these clothes to the evening vigil service at church on Christmas Eve. We sing all the carols, dance together and listen to the preaching on God's love for us embodied in the birth of Jesus. The whole experience feels magical. Knowing God sent His Son to save us because of His unfathomable love for us is reason enough to celebrate Christmas, even if there are no new clothes or no favourite snacks.

After leaving church in the morning, everyone usually goes back home to dress up and prepare for the long-awaited feast.

On that day, you can visit any home and the family there will welcome you, sharing what they have joyfully.

Aside from the food, I also look forward to the performances by the Sunday school children. The neighbourhood bonds over the shared memories of the Christmas carols, skits and poems. Many people come, even those who have been away for most of the year. Anyone present can testify to the strong presence of God in those moments. It is a day that ends with happiness and rejuvenation.

A Season of Engaging Activities

By Anthony Kagiri Wanjiru, Kanjuri Boys High School

Being an energetic person, Christmas is a season full of engaging activities. I help the elderly in our community by fetching water for them, cleaning utensils and also cutting overgrown plants. I make sure to dance and sing during the Christmas eve service. The most fun thing of all though is the hiking we do as cousins in the countryside around Mt Kenya forest. This is often followed by a swim to cool off. After that we join the whole family, sharing jokes, scriptures and stories. What a day!

Merry Christmas to everyone in the CBF community and wish you 2025 full of blessings!

Why Christmas is Special to Me

By Brenda Chebet, Sironga Girls High School

Christmas is the day I was re-born for the great achievements God has planned for me. He has been a light throughout my life since, and I celebrate Him for that. When things have been difficult, I have trusted God and He has helped me. He is the one who gives me hope and makes me feel loved. He has never failed me and I know I can always count on Him to be my shepherd.

Through God's blessing, I am the head and not the tail. The things He has done for me are unbelievable. Because God has chosen to walk this journey with me, I promised myself to always try my best for Him, and that is why Christmas is a special day for me.

The sense of security God has shown me by abiding by Him has helped me correct my past mistakes. I use my energy instead to participate in church and help teachers of Sunday School.

For these reasons, Christmas will always be a special day.



FEATURE STORY

Perpetua's Season of Hope and Celebration



Perpetua stood at the edge of the vast Tana River, the December sun reflecting off the water's surface. The river, a constant companion throughout her life, seemed to glisten with the promise of a brighter future. She had just completed her final year of secondary school, a milestone she had eagerly awaited. The Christmas season, which coincided with the end of her high school journey, felt more meaningful than ever.

For Perpetua, this Christmas was not just about the festivities. It was a celebration of her resilience, her dedication, and the long journey she had taken through her four years at Tana River Girls' High School. From the moment she stepped into Form 1, she knew she had much to prove, not just to herself but to her family and community. Every challenge she faced, whether it was the long treks to school or the countless nights spent studying by the dim light of a kerosene lamp, had prepared her for this moment. Her sense of accomplishment was palpable, a testament to her unwavering determination.

Now, as the holiday season unfolded, she was filled with hope. Hope that her hard work would pay off in the national exams she had just completed and that she would achieve her goal of scoring a B+ or higher. It was a goal she had set with determination, knowing that it was the key to unlocking the next chapter of her life. She dreamed of being retained by the Co-operative Bank Foundation, which had supported her throughout high school. If she could maintain her grades, she was hopeful they would sponsor her university education, too, allowing her to pursue a degree that could change her life and that of her family.

The festive season brought with it a time of reflection. Perpetua thought about how far she had come in the past year and throughout her high school journey. The challenges had been many, but so had the victories. The friendships she had forged, the knowledge she had gained, and the sense of independence that had grown within her were all reasons to celebrate.

Perpetua had embraced the idea of sharing and community support in the spirit of the Christmas season. She had learned that the strength of the community was in its unity, and she wanted to give back to those who had supported her by tutoring younger students in the village and assisting in the local church for Christmas chorals. The Christmas festivities in Tana River were a time of togetherness, where families and friends gathered to celebrate not just the birth of Christ but the bonds that held them together. For Perpetua, this was a reminder that no matter how far she went in life, her roots would always be in this community.

As Christmas Day approached, Perpetua filled herself with a deep gratitude. She was grateful for the opportunities she had been given, her family and sponsors' support, and the hope that the future held. As she stood by the river and watched the sunset on the horizon, she knew that a new dawn was beginning, and the season of hope and celebration was not just about the past but the endless possibilities of the future.

Perpetua smiled, knowing that she was ready to embrace it all.

Questions to ponder

- What challenges have you faced in your own journey, and how has hope helped you overcome them or keep moving forward?
- How does having hope for the future influence your decisions today?
- In what ways can you cultivate hope for those around you?

Written by Evelyne Mwandia - Start A Library Trust



Life is a journey with varied seasons which include joy, sadness, challenges and victories. The one thing that is sure is, despite which season you are in, change is sure to come. When we think of change, we may feel scared, cautious or nervous because we do not know what the next season will bring. However, change represents a new beginning. It provides us an opportunity to grow as individuals and to expand our faith and trust in God. Fear limits us from seeing the blessing of transitions.

The story of Jesus, from beginning to end, was filled with people terrified of the changes that would come due to His presence. King Herod saw Baby Jesus as a threat to his power. Instead of celebrating the coming of the Messiah, the Pharisees conspired against Jesus in His adulthood. This was because they feared the effect of His teachings and actions on their way of life. Yet Jesus represents the start of great things for us all.

To experience these blessings, we must choose not to dwell on the pains of the past, but instead anticipate all the wonderful possibilities that lie ahead. Isaiah 43: 18-19 (MSG) says "Forget about what's happened; don't keep going over old history. Be alert, be present. I'm about to do something brand-new. It's bursting out!"

How Should We Respond to New Beginnings?

1. Gratitude for the Past

Reflect on highlights of the time passed and, in so doing, recognise the Lord's consistent help and blessings. Be thankful for all God has done to keep you through the different seasons.

Psalm 100:4-5: "Enter His gates with thanksgiving and His courts with praise; give thanks to Him and praise His name. For the Lord is good and His love endures forever,"

2. Praise for the Present

Enjoy what the Lord is doing now through the new season as it begins. This will lead you to moments of praise as you consider His presence, love and faithfulness to you. Share this goodness with those around you, especially during the holidays. Serve as a reminder of God's unfailing love.

Hebrews 13:15-16: "Through Jesus, therefore, let us continually offer to God a sacrifice of praise — the fruit of lips that openly profess his name. And do not forget to do good and to share with others, for with such sacrifices God is pleased."

3. Hope for the Future

A new beginning is a time to plan for the future with hope and positive anticipation at the road ahead. When we hope in God, it is not about wishful thinking or luck. We have been assured that through Jesus Christ, through the deep, unconditional love God has for us, we are already conquerors!

Isaiah 40:31: Those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint.

When God ushers us into a new season, to be revitalized with new hope, choose to be refreshed with the novelty of the unknown, knowing that God's unchanging nature is eternal. Through the new beginnings, He restores lost opportunities, lost time, lost fortunes, while also bestowing joy, strength and peace so that in the new season we burst forth!

Prayer

Father, I thank you for you are a God who is always doing something new. I thank you that Christmas is a season of new beginnings as you sent Jesus to earth to save us. I claim your promise that you are always with me through every season of life and that you will refresh me with new beginnings. I thank you for the new year 2025 that is soon coming, and I look forward to the great things you have planned for me. In Jesus Name, Amen.

Werry Christmas from the Cooperative Kank Foundation



WORD GAME: Rearrange The Words To Spell Some Of Your Favourite Food Items

1.ATE	TEA	17. VODACAO

2.RTEWA	WATER	18. TPOAOT
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3. CFEOFE	19. PESA
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7 DTALICALE		OZ OITABALL
7. PTAUSNE		23. CITAPAH

10. HSPCI	26. CGEBABA
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16. GNRAEO

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^{15.} CNIHECK



ANSWERS For Funzone Issue 8

WORD GAME: Rearrange The Words To Spell Some of Your Favourite Food Items.

1. TEA 2. WATER 3. COFFEE 4. CRISPS 5. WATERMELON 6. SOUP 7. PEANUTS 8. SWEETS	11. CHOCOLATE 12. BISCUITS 13. ICE CREAM 14. BANANA 15. CHICKEN 16. ORANGE 17. AVOCADO 18. POTATO	21. NYAMA CHOMA 22. SPINACH 23. CHAPATI 24. CAKE 25. BREAD 26. CABBAGE 27. FISH 28. MANDAZI



CBF Contact Details

0711049664/0711049584 | Co-operative Bank of Kenya Ltd, Head Office, Co-op Bank House, 3rd Floor, Haile Selassie Avenue Email: Co-opfoundation@co-opbank.co.ke Website: https://foundation.co-opbank.co.ke

