

THE PLUG

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EDITORS DESK

Hello CBF Family,

I hope you're all doing well and having a great start to the year! We extend our heartfelt congratulations to all our 2024 high school graduates for successfully completing their studies. A special shout out to our top performers who did us proud by featuring among Kenya's top students. We wish them all the very best on their next chapter.

Check them out in the Achiever's Avenue section in this issue of The Plug.

From February to April, we ran the Jijali Program which is a Bank sponsored program that equips high school graduates navigating life post high school i.e. in university, employment and entrepreneurship. If you completed high school in 2024 and are interested in participating in the program, contact us by 15th August 2025 via the contacts at the back of the newsletter or call 0711 049 664 to register. Spaces are limited so get in touch at your earliest opportunity to secure your slot. Every moment presents a chance to shape your future.

To our current students, we encourage you to embrace 2025 with enthusiasm, intentionality and with a positive mindset. Remember, it is never too late to reset, refocus, and seize the opportunities ahead. What opportunities are you pursuing? Start by visualizing your potential and your ability to achieve.

Then take a moment, think of someone you admire who inspires you or someone you aspire to be like. What qualities does this person embody that makes them admirable? It could be family or a teacher or a business leader or a classmate. Now that you have an example, what can you do to be more like that person that you and others look up to? What qualities do you already have, and which ones do you need to cultivate to become more like that person? Every great leader, innovator, and change-maker was once in your shoes. The key is to start with what you have, where you are, and keep building from there.

As always, we love hearing from you. Write to us in 100 words telling us about the role model who inspires you towards reaching for greatness. Share your thoughts with us via email or call us using the contact details at the back of this issue. As we sign off, here's a powerful story from Prof. Wangari Maathai, a renowned environmental activist, founder of the Green Belt Movement and a Nobel Laureate.

From CBF Staff:

Betty Maina, Paul Karugu and Ann Mukami

Head of Foundation: Nicholas Shiateya



The Little Hummingbird

A massive fire broke out in a forest, consuming everything in its path. The animals stood by, feeling helpless and overwhelmed—except for one small hummingbird. Determined to take action, the hummingbird flew to the nearest stream, picked up a single drop of water in its tiny beak, and dropped it onto the fire. The other animals said things like:

"What do you think you can do?"

"You are too little."

"This fire is too big."

"Your wings are too small."

"Your beak can only carry a tiny drop of water. That will not make an impact."

Paying no attention to the discouragement, the hummingbird remained resolute and responded, "I may be small and insignificant, but I will always do the best I can." The hummingbird persisted with its efforts, undeterred by the enormity of the task and the naysayers. It continued this effort tirelessly, flying back and forth, dropping water onto the flames as fast as it could. What difference will you make in your space today?

Prof Wangari believed we should always be like the hummingbird. She said, "I may be insignificant, but I certainly don't want to be like the animals watching the planet goes down the drain. I will be a hummingbird, I will do the best I can." What difference will you make in your space today?



IMPORTANT SCHOOL NOTICES

1. The Foundation issues only 1 cheque for each type of item per year.
2. The Foundation has a scholarship budget limit of Ksh. 65,000 for private schools, Ksh. 95,000 for county and extra county schools, and Ksh. 110,000 for national schools. This is used to pay school fees, uniform and books. Please note that our priority is clearing all schools fees, then uniform, and books.
3. Below is the summary of what the Foundation provides. Please note that there are some changes starting Term 2 2025.



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 	<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) 	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 Term 1</p>

4. Guardians/students must submit the report form, fee structure and the 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 fees or any similar costs e.g. academic enhancement, welfare fund, PA fund etc.
5. Guideline on Purchase of Uniform/ Textbooks from Suppliers:
 - The Guardian/Student collects the invoice from the approved suppliers (ask for the list from your nearest branch) 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.
 - Co-op Foundation processes invoices twice a term; before school opens 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 Guardian will then receive an SMS to collect the Cheque.
 - The Guardian/Student collects the cheque to make the payments 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.



CONGRATULATIONS TO OUR 2024 KCSE TOP PERFORMERS! WELL DONE!

Great job on the amazing results from our 2024 Form 4 cohort. We are proud of their achievement.

NAME	SCHOOL	GRADE	POINTS
ELIJAH MUGAI TIBI	MOI HIGH SCHOOL- MBIRURI	A	84
JUNE JEROP TUWEI	PANGANI GIRLS' SCHOOL	A	83
AYUBU MUTWIRI MWANIKI	MOI HIGH SCHOOL- MBIRURI	A	83
VICTOR WEKESA WAFULA	KABIANGA HIGH SCHOOL	A	83
JUSTINE MWAMBI KILETA	KABIANGA HIGH SCHOOL	A	83
NICKSON ODUOR OKWARO	ALLIANCE HIGH SCHOOL	A	82
DAVID NDUNG'U MBUGUA	MURANGA HIGH SCHOOL	A	82
JULIUS KAMBARAGE MATONGO	ST. PATRICKS HIGH SCHOOL ITEN	A	82
MUAD SHEIKH MOHAMUD	ALLIANCE HIGH SCHOOL	A	82
HAMPHREY KEBEYA	KAKAMEGA SCHOOL	A	82
SHAWN KIPRONO	MASENO SCHOOL	A	81
EUNICE GATHONI WANGUI	KARIMA GIRLS' HIGH SCHOOL	A	81
IBRAHIM OTIENO ODINDO	ST. JOSEPH'S SCHOOL NYABONDO	A	81
ALEX KAMWANGA MKAWUGHANGA	KENYATTA HIGH SCHOOL TAITA-MWATATE	A	81
ADOLF BRUNO	ALLIANCE HIGH SCHOOL	A	81
JOHN WANYOIKE NGOMI	MERU SCHOOL	A	81

Hongera to our University Scholarship Program Graduates!



Patrick Lumbasi

Graduated from Technical University of Kenya with a Degree in Electrical and Electronics Engineering.



Samuel Kairu

Graduated from Kenyatta University with a Degree in Actuarial Science.



Rose Nyambura Gathuru

Graduated from the University of Nairobi with a Degree in Law.



Winnie Ng'ayo

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

I cannot capture my entire education journey in a single letter, but I want to take this moment to thank you for walking it with me. I still remember that day vividly—I was digging on the farm with no hope of reporting to Form One despite receiving an admission letter from Maseno School. Then, as if by fate, my mother received a call from Portland Sacco. We were required to fill out some documents for a scholarship from the Co-operative Bank. That call changed my life.

The journey wasn't always easy. My grades struggled at times, and I still remember the day I received a warning letter. It was terrifying. I couldn't bear the thought of being dropped from the foundation's scholarship. What would I tell my parents? As the firstborn of eight siblings, I have always wanted to set the right example for my younger brothers and sisters.

To this day, I have kept that letter as a reminder that I must always work harder. Today, I stand at another turning point in my journey. I recently completed my six-month internship at Kenya Airways and I am preparing for an interview this week. My heart is full of gratitude. I pray that God continues to use you to touch more lives, just as you did mine.

**Patrick Muuo Musembi, Graduate -
Technical University of Kenya.**

I am thrilled to share that I successfully graduated on June 23rd with a degree in Geomatic Engineering and Geo-spatial Information Systems! This milestone would not have been possible without your unwavering support and belief in my potential.

The journey through university was filled with both challenges and opportunities for growth—intellectually and personally. Your generosity and encouragement were a constant source of motivation, allowing me to focus on my studies and extracurricular pursuits without the weight of financial worries. Beyond that, you inspired me to strive for excellence in everything I pursued.

As I step into the next chapter of my journey, I do so with immense gratitude and excitement for the opportunities ahead. I am not only equipped with knowledge and skills but also a deep sense of responsibility—to give back and to make a meaningful impact in my field and community.

**Ruth Anne Lukoko, Graduate -
Jomo Kenyatta University of Agriculture and
Technology.**

As an alumnus of CBF, the merit-based scholarship program was more than just financial assistance—it was a beacon of hope. It recognized hard work, dedication, and the pursuit of excellence. The scholarship's renewal each year was tied to academic performance, instilling in me a

YOUR LETTERS



deep sense of commitment to my studies.

However, the Foundation's support went beyond tuition fees. They introduced me to the Jijali program, a mentorship initiative that imparted lessons no textbook could teach.

Through it, I learned about work readiness, entrepreneurship, and the real-world challenges that awaited me beyond graduation. Here, I grasped the value of resilience, adaptability, and ethical leadership—qualities that would shape my journey ahead.

With the scholarship as my foundation and the wisdom from Jijali as my guide, I pursued my passion for civil engineering and proudly graduated with first-class honors from the University of Nairobi.

Then, after searching and applying for opportunities, I secured a fully funded scholarship to pursue a master's degree in Structural Engineering in Hungary. It was a moment of realization: the investment CBF had made in my education had opened doors I never imagined possible.

Now, as I stand at the threshold of my career, I am forever grateful to CBF. Their belief in me, their unwavering commitment to education, have shaped the person I am today. To the younger generation, I offer this: Dream big. Work hard. Embrace every opportunity.

A scholarship is more than financial aid—it is a catalyst for transformation. My journey—from a hopeful recipient to a master's scholar—is proof of the power of education and the life-changing impact of support.

**Brian Odhiambo Kissinger, Graduate -
University of Nairobi.**

FEATURE STORY

The Seed of HOPE



Amani stood barefoot on the muddy shores of the Indian Ocean, the morning tide gently lapping at her toes. The sky above was painted in hues of orange and pink, the sun stretching its golden fingers over the water. But the beauty of the sunrise did little to calm the storm in her heart.

Where there had once been lush mangroves, now only stumps remained—silent ghosts of the past. The salty breeze carried the faint scent of decay, a painful reminder of the destruction. Amani clenched the small mangrove seedling in her hand, its tiny roots damp with the promise of life.

A voice echoed in her mind—words she'd once read about Wangari Maathai: "You don't need a title to make a difference." She smiled bitterly. Who was she? Just a shy Form Two student at a boarding school in Kwale County who preferred the company of books to crowds. Yet, the mangroves had been her playground, her protector, her friend. If no one else would save them, she would. Kneeling, she pressed the seedling into the soft soil, feeling the earth embrace it. A wave of determination washed over her. This was only the beginning.

At first, she worked alone. Every afternoon after class, whenever they had free time, she would head towards the shoreline, planting more seedlings with careful hands. Her schoolmates watched from a distance, some amused, others curious. "She's wasting her time," some

whispered. "Mangroves can't grow back like that," others said. But Amani ignored them. She had to try.

Then, something unexpected happened. One afternoon, as Amani knelt in the mud, pressing another seedling into the earth, a shadow fell over her. She looked up to find Kesi, her best friend, staring down at her.

"What are you doing?" Kesi asked, wrinkling her nose at the thick mud clinging to Amani's legs.

"Planting hope," Amani replied simply.

Kesi hesitated, then sighed. "Hope is messy." She rolled up her sleeves and knelt beside Amani. "But I guess I'll help." That was how it started.

Within a week, three more classmates joined them. Then five. Then ten. Soon, word spread beyond their school. Teachers took notice. The school principal called Amani to her office and asked about her project. Instead of reprimanding her for spending too much time outside, she gave Amani her full support. "You have something special here," she said. "Keep going." But not everyone was pleased.

One day, her parents were called to school. They sat stiffly in the principal's office, their faces filled with concern. "Bwana na Bibi Mwashimba," the principal began gently, "Amani has been doing something remarkable. She is leading a project to restore the mangroves."

Her father frowned. "Lakini mwalimu, she spends too much time outside than studying. We sent her to school for education, not trees." Her mother nodded. "Na tunahofia masomo yake yatadhorora."

The principal smiled. "Amani is balancing both. This initiative teaches her leadership, resilience, and environmental stewardship. I have been watching her. She is thriving." Amani held her breath as her parents exchanged glances. Her father sighed, rubbing his chin. "Basi, kama anaweza kusoma na kupanda miti bila kusahau masomo yake, hatuna shida." Amani beamed.

As the months passed, the news of their work spread beyond the school gates and into the local community. Parents, fishermen, and even some village elders came



to see what was happening. The empty shore began to change. Little green shoots now stood tall against the salty wind where there had once been only stumps. Then came an unexpected invitation.

On World Environment Day, Amani was invited to speak at a major county event hosted by the Governor, H.E. Fatuma Achani. The letter arrived at her school, neatly printed on official stationery. It felt surreal. Her hands trembled as she held it, re-reading the words over and over. She had been planting in silence, never expecting such recognition. Her school principal beamed with pride. "You'll do well, Amani," she said. "Speak from the heart."

The day of the event arrived. The venue was packed—government officials, environmentalists, students from other schools, and even journalists. Amani stood backstage, her heart pounding like a drum. She clutched her tattered notebook filled with scribbles about Wangari Maathai, her fingers tracing the words that had fueled her courage. She stepped onto the stage, facing hundreds of expectant faces. Taking a deep breath, she began.

"The mangroves," she said, her voice barely a whisper, "are not just trees. They are life."

The audience listened.

"They shield us from floods. They bring fish back to our waters. They stop the soil from washing away. If we don't act now, we will lose everything."

Silence. Then, Governor Achani stood and started clapping, then walked over and hugged Amani tightly. "Umfanya kazi nzuri sana, binti yangu," she whispered. The applause spread like wildfire. Cheers erupted from the crowd. Amani felt a lump rise in her throat as she realized—her voice had been heard. The governor's warm embrace sent a wave of confidence through her. She had never felt more validated, more seen.

After the event, the governor approached her again. "You have a rare gift, Amani," she said. "Not many young people take action the way you have. How can we support you?" Amani swallowed her nerves and spoke boldly, "Help us plant more mangroves. We need resources, awareness, and more hands."

The Governor nodded, "Consider it done." Then, to her astonishment, the governor turned to the crowd and announced, "From today, I officially nominate Amani as the Youth County Environmental Ambassador!"

The crowd erupted in cheers. Amani's heart swelled with pride. The following day, as the first rays of dawn kissed the horizon, Amani stood on the shore, staring in disbelief. Hundreds of men, women, and children stood with her, each holding a mangrove seedling. Some wore school uniforms. Others, old fishing coats. Even her disapproving classmates, Musa, Juma, and Baraka were there, avoiding her eyes but gripping seedlings in their hands.

As the first plant touched the soil, the air filled with something new—hope. Weeks passed, then months. The man-

groves grew, their roots gripping the earth, their leaves whispering in the wind. Fish returned to the shallows. The soil held firm against the tides. The village, once divided, stood united in purpose.

One day, a visitor arrived. A journalist sent to write about "the girl who planted hope." Amani shrank back, uneasy in the spotlight. But then, standing among the trees she had fought for, she realized something.

She was no longer just a shy Form Two student at a boarding school in Kwale County. She was a voice. A movement. A seed that had grown into something greater. And just like the mangroves, she would keep growing.



Questions to Ponder:

1. How can one small action inspire others to join a larger cause?
2. What fears might hold you back from speaking up, and how can you confront them?
3. What role did resilience play in Amani's journey, and how can we develop resilience when facing obstacles in our own efforts to create change?
4. If you were in Amani's place, how would you convince your community to protect the environment?

Written by
Evelyn Mwandia

Alumni ALLEY



YOUR FUTURE IS YOURS TO GRAB

As I sit at my desk, overlooking the bustling streets of Nairobi, I can't help but marvel at how far I've come. A graduate from Kenyatta University (2023 Class) with a second-class upper division. I am currently working as an accountant with Sunar Company Ltd, Nairobi.

Besides my work duties, I am undertaking the CPA course. I'm passionate about entrepreneurship, leadership and politics. Life is progressing well. Interesting to think that there were times I was going through a great wait, anticipating a breakthrough, a recovery – for my life to really get going again.

Primary school was one such case. After a shaky start to my primary school, my upper primary was characterized by better performances. However, having been born into a less privileged family in rural Busia County in the Western region, I did not have a plan for life post-KCPE. All I knew was that I would join secondary school in 'one way or another'. I did KCPE in 2013 and scored 364 marks, ensuring I finished well. Despite the hard work and wishful thinking, it dawned on me that I was not joining secondary in early 2014 as my classmates did.

As I stayed home reminiscing about my love for education, the dreams I had for myself and my family, I tried not to give up hope. I walked for tens of kilometres to pay countless visits to different offices in my county. All these visits fell short of any viable help towards secur-

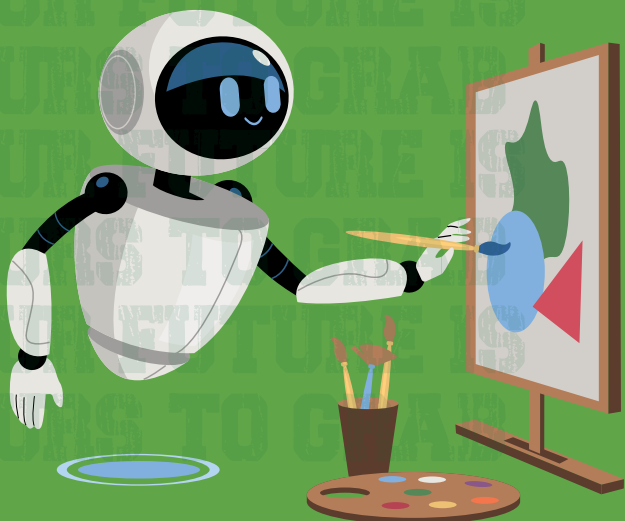
ing funds to go to school. It felt like standing at the open grave of my academic ambitions. It really broke me down, seeing my friends coming back home in their school uniform, while I was exactly as they had left me. A single challenge was becoming a chronic issue.

I found solace in words. Reading, journaling, and writing poetry gave me the window through which I let go of my sorrows and struggles in academic life. Before joining secondary school, most of the time I used to bury my head into borrowed books, I read set-books that I knew nothing about at that time.

Although it helped soothe my wounds, it did not help me to forget that I was not in school, where I believed I was supposed to be. As in his book 'When Breath Becomes Air', Paul Kalanithi says; "The tricky thing about illness and life is that, as you go through it, your values keeps changing.

You try to figure out what matters to you, and then you keep figuring out." In this chaos of worry, I almost lost sight of who I was while trying to figure out what to do. The struggles kept threatening to define me.

Until one day in April 2015, that Sunday when I was introduced to the Co-op Bank Foundation (CBF). I quickly applied for the scholarship. One month later, my mother received a call confirming that I had qualified for CBF scholarship program. It's hard to describe how I felt.



There was peace. My soul was soothed, and the flame to pursue my ambitions was lit once again. I knew that the blessing was brought about by forces greater than me. That night I prayed to God, and I negotiated with Him. I would be a disciplined student if at all what I overheard on my mother's phone was true.

I joined Nambale Boy's High School on Wednesday 10th June 2015. It was around 11am when I pulled through the gate with my metal box with a few exercise books. That morning, I smelt the school's environment for the very first time as student. Hungry for education, I was full of gratitude, ambitions and hope.

I wanted to, and needed to, hit the ground running. It was about three or four weeks until the start of the end of term exams. My classmates were done learning the form

one syllabus in Math, Chemistry, Physics, CRE and Agriculture. I still did the exams. Holy Smokes! Let's just say that through hard work and determination, I pushed myself.

Life turned out pretty well since then. In my KCSE in 2018, I scored a B(plain). I had the opportunity then to join Kenyatta University to pursue a Bachelor's Degree in Accounting. That is how I became an accountant. My dream is to run my own audit firm. Those moments where there was a lot of uncertainty and confusion, I think of what life is communicating about resilience and perseverance.

As a youth, I collect every worthy piece of advice about life and I am open to learning, unlearning and relearning. I am grateful to God for bringing me this far. To the students currently under the CBF program, focus on your Education. Co-operative Bank has given us a light to help us navigate in the dark. Remain steadfast. May God give you the strength and courage to keep going.

To former CBF students, let's build something for ourselves. In the spirit of ambition, we should come together, mobilise our ideas and come up with an effective initiative as CBF family to impact the Bank, society and ourselves. Great things happen when we come together.

To CBF, thank you so much. I am proud of the citizen I am becoming. I am confident that whispers of success will someday be loud irresistible screams and, even then, the Co-operative Bank Foundation will always remain as a fundamental part of my story. As you all carry on with your work, know that you have lit a candle of hope for many.

REAGAN WANDERA ODHIAMBO
KENYATTA UNIVERSITY GRADUATE



KINGDOM KORNER

WHAT ARE YOU TRUSTING GOD FOR IN 2025?



If you're to look back at the first quarter of the year, have you presented your goals for the year to God? Have you asked for His guidance and wisdom as you seek His favour and provision? Are you allowing yourself to trust in God as you plan for the rest of the year? Proverbs 3:5 clearly defines what we are called to do: "Trust in the Lord with all your heart and lean not on your own understanding."

Many people struggle to commit to the goals they set for themselves. A study in the US found that about 75% of people give up on their New Year's resolutions after just 30 days. The obstacles become too many, and people lose the inner drive to push on. How can you set yourself apart from this group? By choosing to lean on God and trust Him to help you.

You have just completed your first term this year, and it is not too late to relook and align yourself on the right path. I believe everybody wants to prosper in both academics and life in general. The reality is that to achieve this, one must surmount many challenges. By clearly setting out a target you wish to attain and the ideal timelines, you can invite God to help you. Despite the challenges that may come your way, have faith that you will overcome.

In Jeremiah 29: 11-13, we have assurance from God. It says, "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."

The verse above requires one thing; that we call on God and seek Him with all our hearts. God should come before and above everything else. This can be hard, especially when you do not have good examples of this around you. However, Jesus is the only help we need to experience inner transformation.

Romans 12: 2 states, "Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—His good, pleasing, and perfect will." This is a challenge for us to move away from the patterns of the world and focus on the promises God is making to us.

Next, you may need to ask, how strong is your faith in God? Drawing from the blind beggar, Bartimaeus, as told in Mark 10: 46-52, do not be shy in declaring your trust in God and calling upon His name. Proverbs 28:1 calls us to be bold like lions because we are righteous. When we do, we too will experience God's blessings, like Bartimaeus when he was healed by Jesus.

Once we call on God to help us realise our goals, He must first make space for the growth to come and heal the parts of our lives that are holding us back. What aspects of your life would you want God to intervene in? Is it a lack of focus that is leading to poor performance? Do you want to mend your relationships with teachers and parents or guardians? Like Bartimaeus, are you desperate enough to allow God to heal you? God can heal you in ways that you don't anticipate. In Bartimeus case, he immediately received his sight and followed Jesus along the road.

Lastly, you must ensure you walk the straight and narrow path and do your part to achieve your goals. You can pray for strength, courage, and wisdom, but it won't help if you remain stagnant. In James 2:17, we are reminded that faith without any action is dead. So, what steps can you start taking today?

CBF family, seek God and trust that he will take you to the next level. Believe that He will give you wisdom and insights to be the best you can be!

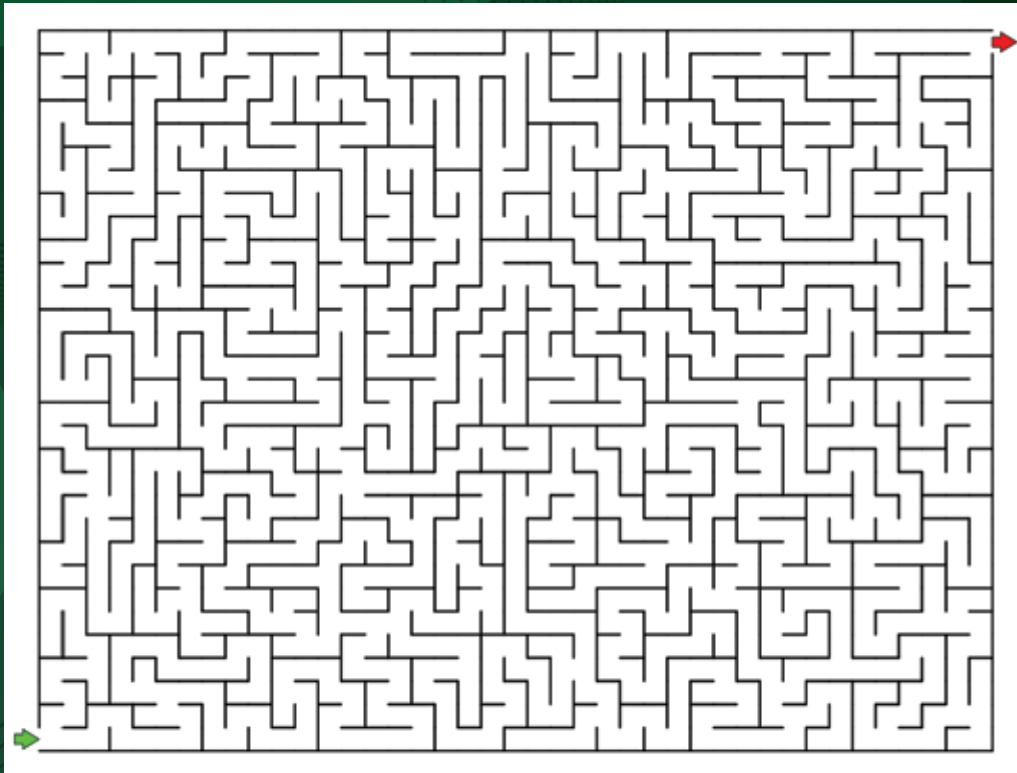
Nicholas Shiateya,

Head of the Co-operative Bank Foundation.

FUN ZONE

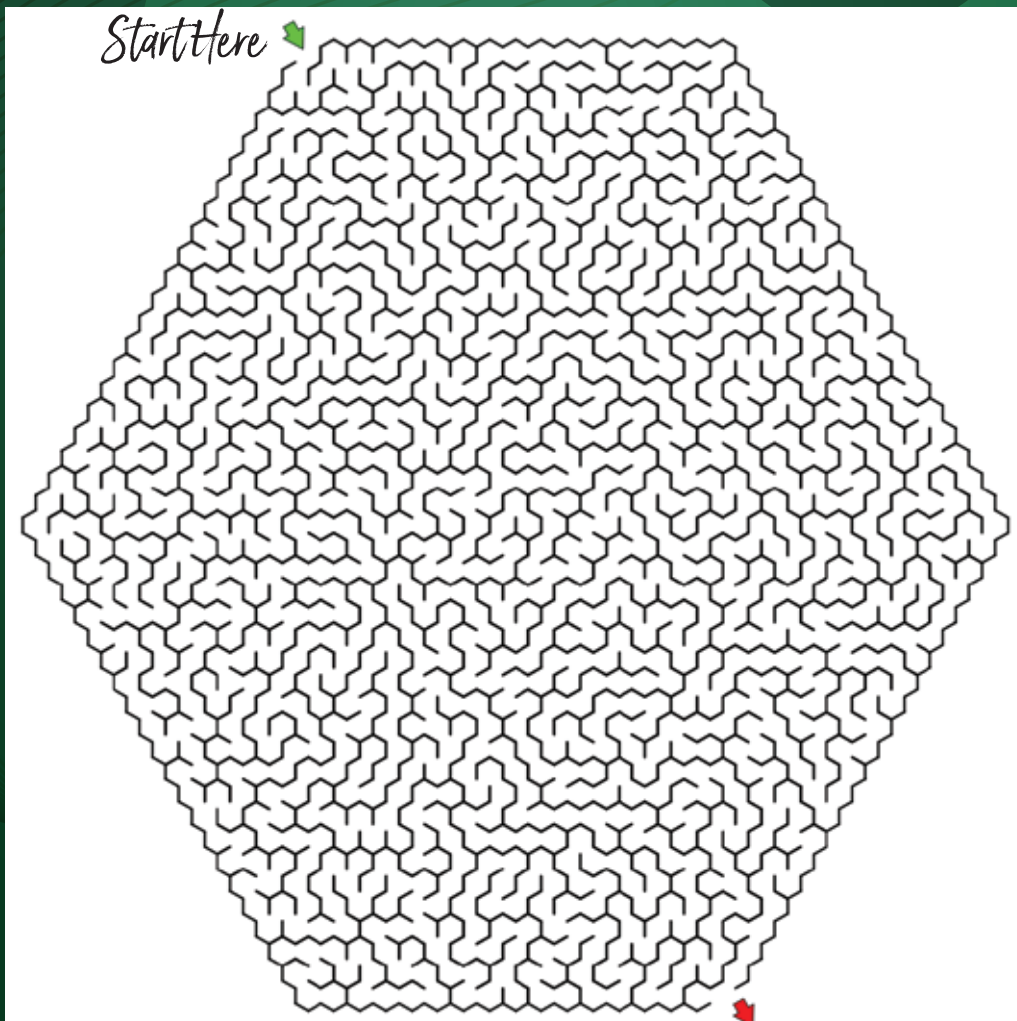
Can you find your way out of the maze?

Start here



Finish here

Start here



Finish here

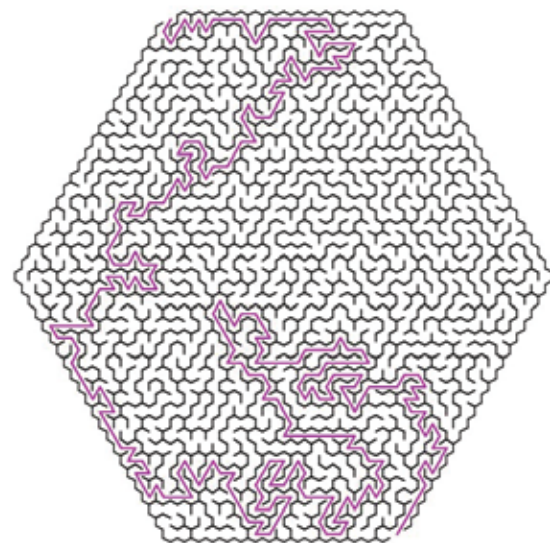
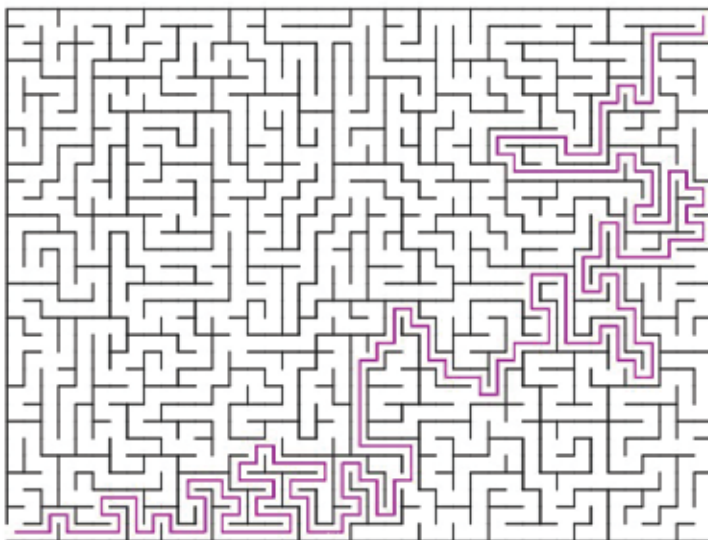
CO-OP VISA PRE-PAID CARD

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



ANSWERS For Funzone Issue 9

MAZES



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