

THE PLUG

A Newsletter of the Co-op Bank Foundation

ACHIEVER'S AVENUE

Jjali Program

YOUR STORY & LETTERS

The Destiny at Hand

WELLNESS WALL

Gratitude Unlocked

KINGDOM KORNER

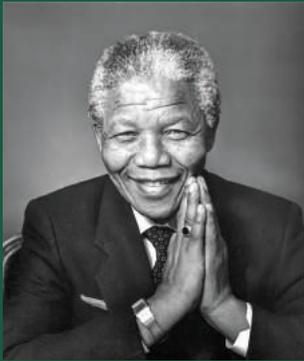
The True Gifts of Christmas

TIPS, PICS & NOTICES

Start Your Year Right

+ FUN ZONE





"I learned that courage was not the absence of fear, but the triumph over it. The brave man is not he who does not feel afraid, but he who conquers that fear."

Nelson Mandela | Former President of South Africa.

It is no mean feat to finish strong, therefore the Co-operative Bank Foundation (CBF) sends two special congratulatory messages. One is for those completing their final exams and the second is to everyone for completing another school year. We have noted improvement in the end of term results. Excellent job, keep it up!

The Christmas Holidays are right around the corner and sooner rather than later, 2023 will be upon us. Strive to make this holiday memorable. How? Remember the reason for the season and spread the spirit of love, joy, and thanksgiving. You can write a thanksgiving note stating what you're grateful for and why. After such an intense and extended study period, create quality time to reconnect with your loved ones and to rest, reflect and reset.

Review the year that was, noting your personal highlights, what went right and what you are leaving behind in 2022. Plan for the new year and what you are striving to achieve in 2023. We would love to hear from you. Please feel free to contact us on our email address or call us through the contact details on the back page to share your letters, articles, comments, and questions on how to tackle various life situations. We may not be able to respond to all, but we will do our best to. We appreciate all your contributions and shall feature them as we are able to. Look out for the latest issue to see if your article made it.

From all of us at CBF, we wish you a Merry Christmas and a Happy New Year! May God bless you keep you and your families; may He make His face shine on you and be gracious to you. May the Lord turn his face toward you and give you peace.

From: The Co-operative Bank Foundation (CBF) Team

Betty Maina, Nicholas Shiateya, Ann Muigai and Paul Karugu

Head of Foundation, Dora Waruiru.

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A SEASON OF NEW BEGINNINGS

The end of every academic year always brings about a lot of change at the Co-op Bank Foundation (CBF). Each new year, we say goodbye to our Form 4 students as they finish high school and hello to our new Form 1 students, who are just starting out. Through the CBF County and Regional Scholarships, 655 new beneficiaries are onboarded from across the country. Out of the 655 slots available, 235 students are nominated by Counties.

The rest of the 420 students are nominated by the Co-operative Movement. Each county has 5 slots while each region namely - Nyanza, Western, Rift Valley, Central, Nairobi, Eastern and Coast /North Eastern, is granted 60 slots to nominate students.

After nomination, the CBF team then conducts due diligence to ensure that applicants have met the criteria for receiving the Scholarship. The selection criteria are as follows: -

1. The student must have maintained a KCPE mark of 350 or above;
2. The family of the student demonstrates inability to take the student to Secondary School;
3. At least one of the Parents/Guardians must be or have been a member of a Cooperative;
4. The Applicant must be from a Public Primary School;
5. Parents/Guardians with a regular source of income (i.e., employed) give their financial records to CBF to ascertain their gross salary; and
6. The Applicant doesn't have a sibling that is or was a beneficiary of the Scholarship.

Once CBF successfully vets the Applicant and their Parents/Guardians, and the selection criteria is met, the student is onboarded as a CBF beneficiary for four years. This is courtesy of the Bank's financial commitment to fully fund the scholarship program.

It is worth noting that, CBF does not ask for anything in return from the student or their Parents/Guardians. Our only expectation is for beneficiaries to be disciplined and well performing students. CBF is confident of onboarded students' capabilities based off their KCPE performance of 350 marks and above.

Consistent low grades and cases of serious indiscipline will unfortunately lead to dismissal of a student from the Scholarship. In cases of poor performance, students are encouraged to be honest and forthright about any challenges they are facing. This is to help in the quick and full resolution of the underlying issues affecting their performance. When a student does not improve after several warnings and opportunities to do better, the difficult decision to drop them is made.

To the new Forms 1's, we welcome you to the CBF family. To our outgoing Form 4's, we wish you the absolute best as you transition into your new season, shine on. Contact us to apply for our Jijali Program that is tailored just for you. To our current beneficiaries, be there for the new Form 1's. Ease their worries as they settle in and make them feel like part of the family.

Please feel free to contact us as per our details listed at the back.

Thank you.



FOUNDATION UPDATES: IMPORTANT SCHOOL NOTICES

1. Below is the summary of what the Foundation provides

FORM 1	FORM 2	FORM 3	FORM 4
<p>Books English Dictionary Kamusi Atlas Bible/Quran Mathematical Table Golden Bells</p> <p>Uniform Two sets of Basic Uniform One pair of Bata Shoes (toughee)</p>	<p>Books Set Books</p> <p>Uniform No uniform</p>	<p>Books Set Books Max of 5 Revision Books Calculator</p> <p>Uniform One set of Basic Uniform One pair of Bata Shoes (toughee)</p>	<p>Max of 5 revision Books</p> <p>Uniform No uniform</p>
<p>When: Books: During Holidays Uniform: Dec/Jan</p>	<p>When: Books: During Holidays</p>	<p>When: Books: During Holidays Uniform: Dec/Jan</p>	<p>When: Books: First Term Holidays only</p>

2. Guidelines on Purchase of Uniform/ Textbooks from Suppliers

- Parent/Guardian/Student collects the invoice from the approved Bookshop/Uniform distributor /supplier (get the list from the 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 Bank Foundation processes the payment in three weeks and sends the Cheque to the nearest Co-op Bank Branch. Parents are informed to collect the Cheque.

- Parent/Guardian/Student collects the cheque from the nearest Co-op Bank Branch for their use.

- Parent/Guardian/Student returns the receipts to the Co-op Bank Branch for our records.

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

3. Parent/Guardian/Student 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 1.

4. Ensure to grab a copy of the newsletter every holiday at your nearest branch.

5. All former candidates should send their index number and exam results to the email co-opfoundation@co-op-bank.co.ke or call us on 0711049646 or 0711049664.

6. Applications for the Jijali Program are open to Form 4 leavers. CBF sponsors our former beneficiaries who have completed High School on a 3-month program to equip them with necessary life skills. The training focuses on two areas; Career Preparedness or Entrepreneurship.

7. All 2022 KCSE candidates to bring any school balances before the end of February 2023 for clearance.

TIPS TO START YOUR YEAR RIGHT

1. Review the Past Year

Before starting a new year, it is important to look back at the past year and reflect on the things that happened and how they impacted you. Take some time to assess what you feel went well and the areas for improvement.

2. Set Clear Intentions

Next, set clear SMART goals for yourself. These are goals that are Specific, Measurable, Attainable, Realistic and Timely. To motivate yourself, write them down and place them somewhere you can always see them and mark your progress. This way you can keep track and stay focused. Don't be afraid to make some adjustments as you go along. There is so much you can do when you set your mind to it.

3. Let Go & Move Forward

A massive hindrance for many of us in life is the reluctance to let go of things, circumstances, people, or unhealthy patterns that restrict us from moving forward. Be careful not to get stuck in toxic cycles. Success requires discipline, sacrifice, and courage. Break free and move forward.

4. Learn New & Useful Habits

So much of our behaviour is dictated by habits we are not consciously aware of. Some of these habits are not beneficial and can really set you back. As you close this year, identify the new habits you would like to make part of your routine. Be it reading, improving your usage of time, or learning and improving talents and skills.

Start small and then build up the habit. For example, start by reading 5-10 pages of a book of your choice daily and grow to 20 pages or more to expand your mind. Or practice a set number of equations every week with a study buddy. Or even put in 10 minutes a day to practice your public speaking or writing.

You alone hold the key to starting your year right. Faithfully, take a step at a time and work to accomplish your goals. You got this!

FEATURE STORY

MASTERING EQ FOR A BETTER FUTURE



Emotional Intelligence (also known as emotional quotient or EQ) can be defined in two parts. It is about gaining an understanding of both your own emotions and other people's. Once you build this awareness, it is then about mastering your emotions and behaviour, and learning how to best engage with people.

Unlike the way IQ is understood, EQ is not about genetic makeup. Rather, it is birthed from our life experiences and the willingness to do the work needed. The work pays off as EQ has been noted to play a significant role in the overall well-being (Di Fabio Annamaria and Kenny Maureen E, 2007) and success. This is whether you are learning to self-regulate your emotions, navigating complex relationships, or trying to practice good leadership.

Due to the growing number of studies showing the positive effect of EQ on productivity (Bradberry et al 2003) and the company's profits (Boyatzis 1999), companies are aware of the value of emotionally intelligent employees. What can you do to be part of that elite group in the future?

1. Practice Intentionality

Realize that you are in charge of how you choose to respond to whatever situation you face. Take ownership of your life and emotions. Learn to be intentional with how you relate with people. Be a listening ear and fully present when engaging with others. Create spaces where everyone, including yourself, feels welcome and comfortable.

2. Keep Calm.

When stressed or angry, it is easy to say or do something

regrettable. While stress is normal, it can hinder rational thinking. To avoid this happening to you, identify your triggers and when your stress levels are rising. Learn how to manage your thoughts and feelings during the stressful situations to avoid reacting negatively. If you are feeling tense, you could take a walk outside to get some fresh air, count to 10 slowly while taking deep breaths, journal or listen to some relaxing music.

3. Be Empathetic

When a classmate, teacher or even a family member triggers a negative reaction from you through their words or actions, take a step back. Try to see things from their perspective. Consider where they are coming from and what pressures they may be facing before reacting or judging. Practising this will enable you to extend grace more easily to those around you. Often, people have a myriad of issues they are dealing with, whether professionally or in their personal lives. These can make them act unfavourably towards you. By being empathetic, we keep good relations and even offer support when it is appropriate to do so.

Please note, exercising empathy does not mean allowing others to take advantage of your good-natured spirit. It is a balance of being respectful and cordial while still looking out for your own well-being.

"Everything can be taken from a man but one thing: the last of the human freedoms—to choose one's attitude in any given set of circumstances, to choose one's own way." – Viktor Frankl.

YOUR STORY

THE DESTINY AT HAND

“Weri gi tol go kanyo. Ngimawa ochuno moingo rech.” Loosely translates to; Leave the nets there. Our lives are more important than the fish.

The boat was tossed about and began filling with water. My teeth rattled and my hands became numb from the gnawing cold. Before I could point out the two ferocious crocodiles floating toward us, a huge wave tossed the boat to the shore. My friends and I ran through the now flooded shore and sought refuge in a cave-like boulder. We huddled in a corner and stared into the darkness as the cold bit through our bones.

I could not see our hut. I knew that the usual hassle was on. I could picture my mother and eight siblings moving buckets and sufurias from one point to the other, trying to gather the drops of rainwater that fell through the grass-thatched roof. I was sure that by this time, the earthen floor was no different from the muddy lake shore. The chinks on the walls were probably deep fissures by now, and the door barely hanging on to a loose frame. Crouching in the cold, I imagined my mother and siblings huddled in a corner just like Onyango, Okello, and I.

“Look at him, a dreamer. You cannot run from your destiny. This is our way of life,” Okello said to Onyango, speaking about me. They both burst out laughing. I knew what Okello meant. The three of us had been friends since our traditional initiation after completing sixth grade. The greatest difference between us, however, was our priorities. While Okello and Onyango lived by the community’s expectations, I sought ‘Western’ education as many referred to it.

After circumcision, young men were expected to fish, the community’s way of life, and take up manual labour to fend for their families. They were also expected to marry and start their own families. The only education prescribed by culture was that which was taught by elders.

Okello’s taunt led me to bittersweet memories of my primary school days. The village elders would not let a ‘wuoyi matin’ (small boy), disgrace the Dholuo way of life. I was once summoned to a council of elders meeting and forced to renounce school. According to the elders, while girls were never supposed to attend school at all because they would be smarter than their husbands, boys were not allowed to go past sixth grade lest they disregarded tradition like I was.

The beatings and ex-communication threats from the elders did not deter my dedication to complete my education. I was already a ‘bad example’ to other young men; I accepted to pay the price.

A meticulously made timetable kept me on my toes. I would wake up at 3 am to go fishing with my mates, as was expected of a wuoyi matin my age, and then run to school at 6 am. By 4:30 pm I would be back in the village repairing roofs or selling groundnuts. I would then sit at the fireplace at 7 pm as my mother prepared dagaa for supper and complete my assignment in the dim light of charcoal embers. I thought this to be a win-win situation.

My bony, young body was always fatigued from the rigorous timetable, but my determination went beyond physical limitations.

The government’s promise of free primary school education was only a narrative I heard on the radio. My headteacher, however, was gracious enough to have me study for free. I buried my nose in books and devoured the historical collections available.

The years went by faster than I imagined, and finally, here I was, sitting in the cold with mosquitoes singing in my ears waiting to join high school in two weeks.

My stellar performance in KCPE had earned me a scholarship from the Co-operative Bank of Kenya to Mbita High School. I couldn’t help but smile at the thought of the council of elders being beaten by a 12-year-old. In the words of Winston Churchill; “Success is not final, and failure is not fatal. It’s the courage to continue that counts.”

Boaz Wasonga Odhiambo | Studying Medicine & Surgery (1st Year) – Egerton University



YOUR LETTERS

"I would like to express my sincere gratitude for your support in my education. I am greatly humbled by the opportunity you have given me to pursue my dreams for a better life."

Purity Mukami Nyaga, Eastern Region, Former Student, The Kenya High School.

"You have given me a chance to settle in school and study without inconveniences. This is because you value education, and you inspire generations to study and achieve their goals. Thank you for paying my school fees and God will repay you abundantly."

Shamim Hussein, Coast, North Eastern Region, Bura Girls, High School.

"I just wanted to express my gratitude for the support you guys gave us. I am graduating with a 2nd upper class, and it wouldn't have happened without you guys. Once again, thank you."

Linnet Opata, Nyanza Region, Graduate - University of Nairobi

"In my time of need you saved me and showed me so much kindness that I thought was not possible amongst strangers. I am inspired by your actions to also spread as much kindness to others in the same way that you've shown me and my family."

Kevin Otieno, Nairobi Region, Former Student - Upperhill School.

"I just want to thank the Almighty God for giving you a merciful heart. You have been of great importance to me, and you will continue being so. How I pray that God may grant you a long life."

Caudencia Wanyama, Western Region, Former Student-Cardinal Otunga Girls' High School.

WELLNESS WALL

GRATITUDE UNLOCKED

It may sound too good to be true but something as simple as gratitude can positively impact your state of being. A study done by the University of California, Berkeley found that participants who wrote a letter of gratitude weekly, reported significant improvement of their mental health.

To truly experience the benefits of gratitude, you must intentionally and actively exercise it with the aim of ingraining it into your daily habits. Here are a few steps to get you started:

1. Take Time to Identify Things you are Grateful for.

Tune in to the details of your life. Identify and note what you are grateful for, from the big things like life itself, to the small things that we may take for granted. Every day think of a few things you are grateful for, whether it is people, a meal, a roof over your head, nature, and shared experiences.

Buy a notebook that you can use as a gratitude journal to jot these things down. The power of writing it down is it encourages you to be more intentional about setting some time aside. Additionally, you can always read your journal entries, especially during those difficult moments when you feel overwhelmed. It is not that those difficult situations won't still be challenging. It is that you will have a reminder to help you keep a positive mindset and focus on what matters most.

2. Take Time to Relish in the Feeling of Gratitude.

Once you are aware of the blessings of everyday life, the next step is to savour them. Doing so cements the reality that you are blessed and that you have many reasons to be grateful. Also pause and absorb the feelings that come with thanksgiving, such as joy, peace and even happiness.

3. Take Time to Appreciate Those Around you.

Expressing gratitude goes beyond the societal norms of being polite and respectful. It is about demonstrating your heartfelt appreciation in words and actions in response to a kind, thoughtful and loving gesture.

Take moments to state your appreciation to someone who did something nice for you. Tell them of how their actions made you feel or how it helped you. When you have an opportunity, you can also show your gratitude through an act of kindness. It can be directed to the same person, or you can carry it forward to someone else. It can be as simple as holding the door open for the person behind you or doing extra chores without expecting praise.

It is important to show and tell the people in your life how you feel about them and what they mean to you. It is very easy to take for granted the people in our lives. As you think of the best way to let them know you are grateful, don't be pressured to express gratitude to them in a way that is unnatural to you. Always be genuine to yourself. Use this simple guide to unlock the beauty and gifts of gratitude. Create a cycle of good; play your part, inspire those around you and spread the blessing of a gratitude attitude.

ACHIEVER'S AVENUE

COMMUNITY SERVICE



Lydia Wanza Mwikali learning about surgery as she volunteers at a hospital.



Mourine Andabwa assisting Bukaya Health Center, Mumias, in updating patient records.

JIJALI PROGRAM

Jijali is a career guidance program designed for anyone who wants to equip themselves with the necessary skills needed to thrive post High School. It is an amazing opportunity for the beneficiaries to work on life skills, a key area that is not taught in classrooms. There are two 3-month courses to choose from; Job Readiness and Entrepreneurship. The Jijali Program is managed by Yusudi Ltd and is offered to beneficiaries at no cost as added value to the CBF Scholarship from the Co-operative Bank. The lessons include CV Writing, Networking, Mental Health and developing the right mindset.

Here are pictures from the very first session that was held physically at the Bank's Leadership and Management Centre (LMC). Due to Covid, the sessions are now held online. For those who have completed High School, please email or call us using the details at the back, to learn more and join the next Class of 2023. Karibu Jijali.



Participants discussing diverse life skills.



Facilitator from Yusudi leads the participants on an interactive physical exercise.



Dora Waruiru, The Head of the Foundation shares valuable insights with ex-candidates.



Former Finish Ambassador, Tarja Fernández, addressing participants.

ALUMNI'S ALLEY

EDUCATION IS A LIFELONG ENDEAVOUR



My educational journey has had both good and challenging experiences. I started off at St. Moses Primary. With money being tight at home, the expectation of proving myself and bettering the lives of my family someday always stayed with me. Being the firstborn, I had to set an example for my brothers by getting good grades in appreciation for our parents' efforts to support our education. Once they saw their sister could do it, they would be encouraged to also put in their best efforts and make me proud.

School fees had always been an issue, especially when I was preparing to join high school. My dad sold off his only livestock for the joining fees, but it barely made a dent. The excitement of joining a national school, a rare occurrence in our home village, was clouded by the concerns of not being able to afford the opportunity. I began to believe that I would probably end up learning at a school close by. However, by God's grace, I managed to secure a scholarship with the Co-op Bank Foundation through the great efforts of my head-teacher to help his best student. The support allowed me to go through all 4 years of high school worry-free and to concentrate on my studies. It also reduced the burden on my parents so they could better support my younger siblings.

Thanks to the Foundation, I went through an enriching high school experience that broadened my view of the world, something I would have lacked if I had remained at home. It led to me pursuing aeronautical engineering at Technical University under the Foundation's University Scholarship Program awarded to the best 28 students (now 56) from the Regional Selection.

The course was very involving and quite a change from high school life, but I slowly adjusted. My most difficult period in university was when I fell ill. It was difficult managing classes, hospital visits, and tests, all while being away from home. There were also challenges such as strikes, both student-led and those initiated by the lecturers, the COVID outbreak, and school management issues. The five-year program took almost eight years! I was perturbed by how long it was taking to finish my degree. To make the most of my time, I decided to be proactive and take part in the activities I could participate in without my certificate, such as applying for various internship opportunities. I finally graduated in March this year.

I am currently a trainee in aircraft maintenance as I begin my career. However, I believe that education is a lifelong endeavour, and the skills and ideas acquired via higher education are essential to an individual. I aim to pursue a Masters, possibly a Ph.D. eventually. I will also continue to take occasional short-term courses. It is important to challenge yourself; be part of a club or participate in an extracurricular activity that interests you as it enriches your school life. Your knowledge and talents will be more instrumental tomorrow if you improve them today.

No one's life is easy. We all must face our own set of challenges and setbacks. Despite this, we can choose to use those events to motivate ourselves to keep going. How we approach our problems will determine how far we get and what we accomplish. Embrace your full capabilities and resolve to be the best in all you do. Even when we find ourselves in highly chaotic situations, we can remain determined in uncovering and pursuing any available opportunity. To top it all, let God be your guide; He will never lead you astray.

Gladys Wawitima Mwangi – Aeronautical Engineer Trainee

KINGDOM KORNER

THE TRUE GIFTS OF CHRISTMAS



This year has been a different year for all of us but more so for Students in Primary and Secondary School. This is because the Ministry of Education added an additional 4th school term in the 2022 School Calendar after the COVID 19 pandemic.

As a result, I know you are all looking forward to taking a break from School. The good news is that Christmas season is here! While many of us today celebrate Christmas by enjoying annual family get togethers or sharing special meals it's important to also reflect on the True Gifts of the Christmas Season.

1. Christmas GIFT of Hope

The Christmas story begins with the Birth of Jesus Christ in Bethlehem as a fulfillment of the Prophecy; **Isaiah 7:14**: "Therefore the Lord Himself will give you a sign: The virgin will conceive and give birth to a son and will call him Immanuel." (Immanuel: "God with us"). The fulfillment of this prophecy helps us celebrate Christ's birth as He comes into the world and dwells with us – the promised Messiah.

Is there any other human emotion as deep as Hope? If you need hope this Christmas, look to the One from whom this season was named: Christ. He brings us this great gift of hope. Hope for salvation. Hope for eternal life. Hope to know and experience true love that never fails. Jesus not only came to bring hope. He is our hope.

2. Christmas GIFT of Joy

Luke 2:7-8: "Mary gave birth to Jesus and wrapped him in swaddling clothes and laid him in a manger. An angel appeared to nearby shepherds with "good tidings of great

joy." The angel told them the Son of God had been born, and they hurried to find their newborn Savior."

Luke 1:14: "He will be a joy and delight to you, and many will rejoice because of his birth."

The birth of Jesus, the one who came to save us and reconcile us with God is a source of great Joy. From the first Christmas, to today and into the future, through Christ we can have joy in our lives despite our circumstances.

3. Christmas Gift of Peace

Luke 2:14: Glory to God in the highest heaven and on earth peace to those on whom his favor rests.

Jesus came to bring peace on earth. While there exists many kinds of conflict, Jesus came foremost to make peace between God and rebellious, sinful human beings.

4. Christmas GIFT of Sonship (Sons of the Most High God)

Galatians 4:4-5 "But when the set time had fully come, God sent his Son, born of a woman, born under the law, to redeem those under the law, that we might receive adoption to sonship."

The most wonderful gift is that through Jesus, we can be reconciled and adopted to be sons of God. Do you ever feel lost and suffer from low self-esteem wondering who you are? Find joy, peace, hope by knowing that through Christ you can become a son or daughter of the Most High God.

From the Team at the Foundation!



PRAYER

Dear Lord, this Christmas reveal yourself to me, help me to have Hope, Joy, Peace in knowing that you sent your Son to be born in human form and later die for me so that I may become your child. Thank you for these and other gifts you have given me through Jesus who is the reason for the season.

HEAD OF CBF – DORA WARUIRU.

FUN ZONE

Crossword Answers from 1st Newsletter Issue:

- | | | | |
|----|------------------|-----|-------------|
| 1. | Goals | 7. | Interest |
| 2. | Recognised | 8. | Internship |
| 3. | Self awareness | 9. | Researching |
| 4. | Entrepreneurship | 10. | Mentor |
| 5. | Plan | 11. | Skills |
| 6. | Requirements | 12. | Employee |

SUDOKU

EASY

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	2	5		1				
4	8			6			5	
			7	8		2	1	
5				9		3	7	
9				3				5
	4				6	8	9	
	5	3			1	4		
6								

INTERMEDIATE

8	9	2			3		1	4
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4	5			8				1
		8				2		
1		3	7			5		
	7	1			6		5	
5		9	2				8	
6					7			9

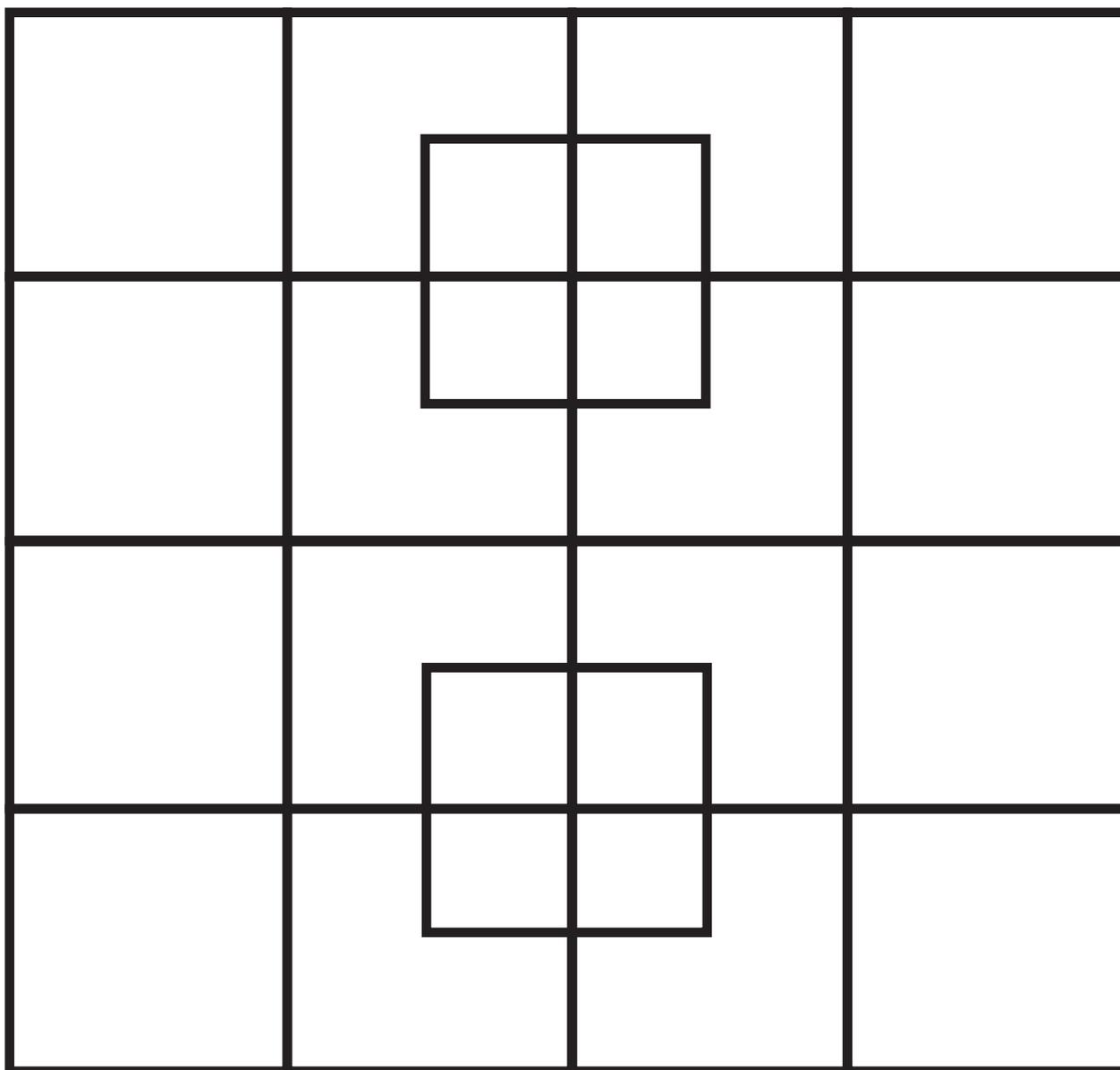
How to Play:

1. Every square must contain a single number
2. Only the numbers from 1 through to 9 can be used
3. Each 3×3 box can only contain each number from 1 to 9 once
4. Each vertical column can only contain each number from 1 to 9 once
5. Each horizontal row can only contain each number from 1 to 9 once
6. No number can be repeated in any 3×3 box, row, or column.

Tip: Start by finding squares that can only be one number



HOW MANY SQUARES ARE THERE?



Hint: there are more than 30



YEA!
MAKE IT HAPPEN

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CBF Contact Details

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