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Published: 23/07/2018

My name is Mbali Kubheka and I am from Litha Park in Khayelitsha. I am a middle child with two brothers and I was raised by both my parents. I am the only graduate in my family and the only individual with a matric qualification. Hopefully, this will change next year when my little brother matriculates.

My mother was always honest about her efforts of trying to raise us, as she was a cleaner during my primary school years while my father was running a small welding business in the community. Even so, my mother made sure that I was enrolled in a primary school in Cape Town CBD to ensure that I got access to better education. Attending a school far from home came with its own challenges as there were times where I didn't have travelling money. Other times I'd have to start school late in January because we couldn't afford to buy back-to-school stationery. Despite these challenges, I managed to leave St Paul's Primary School as one of their top achieving learners and as the Deputy Head Girl.

Upon completion of primary school, I received a full scholarship from the Kay Mason Foundation to attend Camps Bay High School. This was a big adjustment from St Paul's as I now had to take two busses to get to school and I was no longer in my comfort zone. Nevertheless, I received all my stationery before school started every year and my school fees were always paid up. The academic standard was quite high and the school culture was very different to what I was used to. Eventually, I became accustomed to the new environment and I started performing academically.

In grade 9, I was recognised as one of the top performing students in my grade, as a result, I was placed in the top class. This was followed by subject awards and placements in the top 10 achievers' lists. In addition to the academics, I expanded my involvement in the school through taking part in sports. As a result, I played first team hockey in both grade 11 and grade 12. I was also involved in school societies such as Interact, where I served the role of Treasurer and Committee Executive. Moreover, I was elected a prefect during my matric year. As a reward for my achievements up to grade 11, I was granted the opportunity to go on a student exchange in Italy. The trip was something that the school did annually and Kay Mason Foundation decided to fund me. The international exchange was a very life changing experience as it exposed me to

a world I didn't know existed. It made me realise that there was a better life outside of where I was raised and that I had the power to change my own narrative.

Though I was performing at school, life at home hadn't changed. Instead, I didn't feel supported in my academic journey and I didn't have space to study. I shared a room with my older brother and with each year, I found it difficult to study. Things didn't get easier with the increased workload and extra mural commitments. On Mondays and Wednesdays (after hockey practise) I got home at 8pm while on other days I would have to take the 5am bus to ensure that I wasn't late for my prefect meetings. I became overwhelmed and the results thereof started becoming evident in my academics. I was very vocal about how overwhelmed I felt at home but no one really understood me. Instead, everyone thought I was stressing as it was my matric year and they thought I would do great, as usual. Looking back, I realise that it was difficult for my family to support me because they couldn't relate to my experiences, especially since I had broken barriers and achieved things they hadn't been able to at my age.

I fell sick in the middle of my matric year and that as well took its toll on my academics. Even so, I soldiered on till the end but my results weren't a true reflection of what I could've achieved. At the end of the year, I lost confidence in my abilities and I didn't feel ready for university. This is despite the fact that I had been accepted at Stellenbosch University for the BCom Extended Degree Program. I also hadn't managed to secure a scholarship for university as planned, a factor that contributed to my decision of applying for the SciMathUS program.

I heard about SciMathUS through an alumni of the programme who was aware of my situation. At the point of applying for the program, I wasn't even sure if I still wanted to become a chartered accountant. Everything wasn't as planned and my life had just changed within a year. The only thing I was sure of at the time was the fact that I wasn't ready for university and that I needed to re-work on my self-esteem and my grades. As a result, I took my SciMathUS as a year of redefining myself and finding that smart girl I once was, who knew what she wanted and what she was destined for.

My SciMathUS journey is one that I am always delighted to speak about as it was a turning point in my life. I am still grateful for the opportunity and what it has done for me. When I started SciMathUS, I set a goal of getting a distinction in Mathematics at the end of the year and a full scholarship for my university studies. I left SciMathUS with five distinctions (one of them being in Mathematics) and I was awarded the Most Improved student in Accounting Award. I also received a Recruitment Bursary from the university. What made my journey even more special was the support system I received from the program staff, something I have also lacked and yearned for. Moreover, being provided with accommodation close to campus and having access to great study facilities contributed immensely to my academic performance.

Prior to applying to the program, I also engaged the same alumni who told me about SciMathUS about the programs that the university offered in the EMS faculty. I was trying to find something that would excite me and something that would be suitable for my interests and character. He mentioned BCom Investment Management and after doing enough research on it, I realised that it was the course I wanted to study. My program of choice was also confirmed when SciMathUS organised a psychometric test session for us.

When I started my undergraduate degree, I was placed at Heemstede Ladies Residence. This was with the help of the Recruitment Bursary I had received. I was quite grateful for the bursary, however, I still needed to finance own tuition fees since it was only covering my accommodation. This was quite a stressful time in my life, especially since securing a full scholarship after SciMathUs was one of the main reasons I had opted for the program. After a few months into my first year in university, I received a phone call from the bursary office informing me that I had been shortlisted for a Shell Scholarship. I was quite surprised as I hadn't applied for it and after a phone call interview, I was awarded the scholarship.

After receiving the scholarship, I was determined to become a Golden Key member. I also wanted to get into the university summer school program which one of my lecturers in SciMathUS had told me about. I worked hard enough to get the grades I needed for the summer school and I was afforded the opportunity to spend two weeks at the European Business School in Germany. The course theme was "Doing Business in Europe" and we got to visit, among others, a German car manufacturer and the European Parliament. Through the summer school program, I was able to meet young people who were doing great things in their fields of study. I was also the only undergraduate student amongst the four Stellenbosch University students. During my time in Germany, I was taken back to the international exchange I had gone on in high school. This is also when I realised that the opportunities I have been granted are the only things that separate me from other young people in Khayelitsha.

Although I had been avoiding leadership positions, I decided to run for the mentor position in my residence in second year. This allowed me to contribute to the lives of young people in the hostel and it assisted in addressing the lack of representation in the residence leadership structures. After serving my term, I decided to move out of Heemstede to focus all my attention into getting into Honours as they only chose the top twenty applicants. This was after a successful second year in terms of academics as I had finally been invited into the Golden Key Honours Society. I managed to get into the Financial Management Honours programme after a very difficult third year. In my third year, both my grandparents passed away within a week apart, I failed one of my elective modules and I had to take an extra one to make up the credits. During this time, I received immense support from some of the SciMathUS staff and through all their help, I managed to graduate on record time.

During my Honours year, I applied for the Nedbank Corporate and Investment Banking Graduate Program which I heard about through the university's Career Office. I had always wanted to become an Investment Banker and I always wanted to relocate to Johannesburg. After numerous interviews and assessments, I got the job. I am now a Graduate Trainee Investment Banker for one of the top banks in South Africa in the Export Credit Finance division. I am also the youngest and the only female in my team. My job entails structuring insurance-backed funding for mostly developmental projects across Africa. We work a lot with the Ministry of Finance across various African countries and I am loving it so far. Within my first five months with the bank, I have already been granted the opportunity to attend a Trade and Export Credit Finance Conference in Kenya. The application process was very competitive but it was worth it.

To grade 11s and 12s, my advice to you is to seek out opportunities and take the initiative to find unconventional careers. Also, dream big because you can only go as far as you see yourself and reach out for help, there is always someone who's willing to assist you. Most importantly for those of you who come from backgrounds similar to mine, your circumstances don't define you, you define your own journey! And when you make it, remember that your life experiences are valid. Don't be ashamed of who you are and where you come from, there is always something that someone else can learn from you.

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