



OCT 2020

THE REVUE

*Superstar
Students*

**BUDI PNB
SCHOLARSHIP
WINNERS**

REACHING
FLOW STATE



HOW BUDI PNB CHANGED THEIR LIVES



1st May 2020 - 29th May 2020

I wasn't born with a silver spoon in my mouth, and that's okay. It taught me to take control of my own destiny. Just like how my parents took control of their destinies. They took the risk to move out from our village in Batu Pahat for bigger opportunities in Selangor. That decision surely came with some with the high cost of living coupled with having to leave everything behind and starting anew. Growing up, I witnessed my father's struggle to put food on the table as the sole breadwinner of the house. Being the eldest to three younger siblings, I decided to help out by working part time and earn extra cash for the family as well as save up for my college fees at the same time. Working right after school wasn't easy while friends my age were out and about having fun, but I knew it was something I needed to do. Studying has always been and will always be a priority so it was crucial for me to manage my time well so I wouldn't forget what's important; education.

Upon hearing the news that Perbadanan Nasional Berhad offers scholarships to high-achieving students from B40 families, I knew that was a chance for me to steer my future in the right direction. The chance for me to further my studies without having to worry about the financial burden. This is the chance for me to open up various doors of limitless possibilities. I worked hard to let them know that I earn this scholarship, and thankfully, they agreed with me.

After winning the PNB BUDI Scholarship, I didn't think twice about pursuing my tertiary studies in Accounting at

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Nurul Ain Bt Tn Widede Wijaya, BUDI PNB Scholarship Winner

UNIRAZAK. With programs created by a globally-renowned partner like CPA Australia, the knowledge I'm about to gather here will hopefully set me on the right path towards continuous success as a prestigious accountant. This is just the beginning of my journey and I want to gain as much experience as I can while studying at UNIRAZAK. With BUDI's financial assistance, I hope I will be able to make my parents proud.





Dailami Daniel M Nor, National Youth Award Winner, UNIRAZAK PhD Candidate

If I were to give up after falling short on my SPM grades, I wouldn't be near where I am right now. Unfortunately, I wasn't the high-achieving high school-leaver with straight As on my SPM slip like I expected of myself. Nevertheless, I knew that my success story shouldn't just rely on my academic achievements alone and that I have something else to offer.



"Seeing how my parents contributed to the nation throughout their lives inspired me that *'the best of people are those who are the most beneficial to people'.*"

My story began in Terengganu where I grew up in a loving home with my sister. It was a home led by my father, a retired army officer alongside my mother who worked as a government servant. Seeing how my parents contributed to the nation throughout their lives inspired me that *"the best of people are those who are the most beneficial to people"*. That was when I started to spend more time at school by joining clubs and assisting teachers in school programs. Then I realised it was something I enjoy doing, to help around as much as I could.

Having found my passion, my time was filled with numerous voluntary activities whilst studying as well as working

part-time to earn the money I needed to survive. The jam-packed schedule helped me discover skills that weren't taught in classrooms such as how to lead and make decisions and that shaped me to what I am today. This made me realise the potential in different areas that I never knew. Thankfully, the Tun Rahah Scholarship Award given to me allowed me to make use of my newfound interest in business and entrepreneurship where I enrolled for an MBA at UNIRAZAK.

My voluntary experiences surrounding youths have brought

me across a couple of borders but one memorable adventure that I have with UNIRAZAK is the honour to represent them for the Japan-East Asia Network of Exchange for Students and Youth program in 2017. Even on campus, the diverse culture of #Razakians made of different backgrounds provides me with the chance in between classes to make new connections and widen my network as I work on my personal goal to shape the individual I strive to be. And thanks to the Unirazak Postgraduate Development Program (UPDP), I am on the PhD journey to expand my skills and knowledge towards becoming a successful entrepreneur and building my empire while contributing to the nation. If I had one thing to tell the world, I'll tell everyone to never limit yourself to only one thing in life. Try as much as you can, while you still can as any knowledge is good knowledge.

My parents decided that it was best for Mom to stay at home and take care of all her three children. That meant for Dad to work extra hard as he had to support all five of us, especially my older brothers who were studying at the time. My dad didn't want us to start our adulthood journey with debt on our shoulders. That's why when my brother had to resort to PTPTN, Dad took it upon himself to make sure that all Abang's debt is paid off, so growing up was tough with Dad struggling to make all ends meet. Since then, I made it my mission to help change our family for the better by studying hard and have a successful career. Being the youngest, I knew I was their only hope to relieve some of the financial burdens my dad was having and I put a lot of pressure on myself.

So when my SPM result came back with only 7As, life seemed nothing else but bleak. Because of that, it was impossible for me to get any scholarships from JPA or MARA's bursary. It was the biggest dilemma of my life. My lifelong dream has always been to become a certified public account which meant higher study fees, and I was out of options. Not wanting to let my father go through the hardship he went through for my brother, I considered to settle for a diploma in accounting or an entirely different course with cheaper tuition. Or worse, to delay pursuing my studies and find myself an income instead. Just when I thought that all hopes are lost, I was given another chance at life by UNIRAZAK when they offered the PNB BUDI Scholarship for CPA Australia program.



"I was given another chance at life by UNIRAZAK when they offered the PNB BUDI Scholarship for CPA Australia program."

Zulhusni Haziq Bin Abd Malek

I can't help but take a huge sigh of relief with the assistance provided. Not only do they cover my entire study expenses, but also finance my monthly allowance. I'm grateful that I do not need to worry my parents for any money problems for as long as I can. I'm looking forward to finishing school soon and start earning on my own to pay back all the sacrifices made by my parents. I hope with PNB BUDI's assistance, everyone can do that too.





"Deep inside my heart, I knew the only way to change our lives for the better was not odd jobs but to grab opportunities that would open up doors towards professional success."



Aliff Aiman bin Norsiman

Dad lost his source of income after having to retire from the army in 2011 and since Mom was a full-time housewife, relying on government pension for all of three of us who were still in school, Dad knew it wouldn't be enough. Living in the capital city of Malaysia proved to be expensive and my father decided for us to move to Johor, with hopes that the lower living cost outside the metropolis will help with our dire financial situation where we were drowning in debts.

To continue providing for his family of 5 at home, Dad took a job as a lorry driver who transports goods from one place to another. The small pay barely paid off the debt so living hand to mouth was not unfamiliar to us. The struggle continued while my older brother was finishing his STPM and having to pay for my MRSM school fee at the same

time. Having witnessed and felt this hardship since young, I learned to earn some money for my expenses by providing haircut services to my friends in the hostel at MRSM JB. The experience taught me how hard it was to earn and the importance of managing my money well. I guess that was when I knew I wanted to become an accountant.



Right after my last SPM paper, I started working part-time to help my parents settle their debts. It wasn't fun seeing other kids my age enjoying their well-earned vacation after SPM but I knew I had to play my part in earning for my family's survival. Especially after seeing my brother putting his tertiary education on hold in order to find a job to help support our family with our little sister still in school. Nevertheless, deep inside my heart, I knew the only way to change our lives for the better was not odd jobs but to grab opportunities that would open up doors towards professional success.

Receiving the offer letter with PND BUDI Scholarship from UNIRAZAK couldn't come at a better time. Like many other already-struggling Malaysians, the pandemic surely didn't help with our situation. Lorry jobs didn't take off for Dad since MCO started with restricted movements all over the country. Meanwhile, my brother was forced into unpaid leave. At least, with the PNB BUDI's assistance covering my tuition and living expenses, I didn't have to trouble my dad or my brother with already so much on their plates in these tough times. Never in a million years that I thought I would be back in Kuala Lumpur, travelling together with new friends, rediscovering the city while creating a better future for myself. And thanks to BUDI, I am currently on the right path to achieving everything on my vision board; to become a professional accountant and give back to my family.

REACHING FLOW STATE

Provided by The Student Advising Unit, Division of Student Experience

What is flow state?

Flow state is an emotional experience that you feel whenever an activity is going favourably. For example, it's how you feel when you're in the flow, in the zone or simply feel happy while you do something. A flow state can be experienced in almost any activity that has clear and defined goals and a balance between the difficulty of the challenge and the skills of the individual.

Reach your flow state with these strategies!

Enjoy what you do



01

Consider seeking projects you love to do within your current job. At any rate, be sure that whatever task you choose is something you can be passionate about. This will help you achieve your flow state.

Create balance



02

Creating a balance between your professional and personal life is very important. You're not just a worker or an employee, you play many roles in life besides your job. When you are satisfied in other areas of your life, you bring more energy and enthusiasm into your work. Find out what you need to feel fulfilled, both on and off the job. Learn how to simplify so you can create calmness and serenity in all areas of your life.

Make sure the task is challenging, but not too hard



03

If a task is too easy, you will be able to complete it without much thought or effort. A task should be challenging enough to require your full concentration. However, if it is too hard, you will find it difficult to lose yourself in it, as you will spend most of



your concentration just trying to figure out how to do it. Either that, or you'll end up discouraged. It may take some trial and error to find tasks of the appropriate level of difficulty for you.

Enjoy yourself



04

It feels great to be able to really pour yourself into something meaningful and make great progress on a project or an important task. Take time and embrace all the happy moments once you have achieved your flow state.