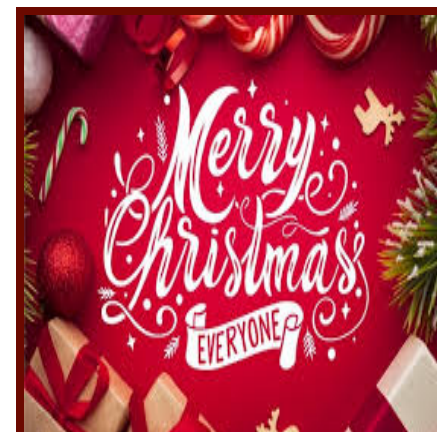




DECEMBER 2020

NEWSLETTER



HABandBF

HILLCREST ADVICE BUREAU AND BURSARY FUND

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A Better South Africa, One Degree At A Time...

+ STUDENT CORNER

SANDISIWE MBILI

For as long I can remember, my mother always told me that my education was the key to success. She had me and my siblings when she was young and did not finish school. She is always reminding me even to this day, that the more educated I become, the higher the pay I would receive, and the better the quality of life I would live. I did not have a lot growing up which I believe has equipped me with what I believe are better survival skills. Because I know what it is like to live in a less decent environment and fewer resources, has made me to be resourceful and resilient. Growing up poor has also helped me to live frugally. Spending on things that are only necessary like providing for my family and saving some for rainy days.

My only dream is to make my parents (mother and grandma) proud. And so far, I believe I am. I am the first member of the family to obtain a National Senior Certificate...with 4 distinctions and B symbols, first family member to be admitted to the Institute of Higher Education and the first that will obtain an Honors Degree (in Finance). I have always had a strong desire for change, change my background, change myself for the better and do better for my kids. My background has taught me to appreciate every single opportunity and make the most of it. I was fortunate enough to make it university and never took that for granted.

I believe my strong sense of commitment has and will open many doors for me. One of the few achievements I have so far, which might not mean much to some include completing my matric, graduating college (2021), have recently started working at Hillcrest High School as an Education Assistant and one of my school projects to be accepted for oral presentation to the SIBR 2021 Tokyo Conference on Interdisciplinary Business and Economics Research.

I am thankful to my family, friends and most importantly the HaB&BF group for the support throughout my university life and forever grateful for forever changing my life.



****Your Paper I.D.: t21-044 (quote this ID in future correspondence)**

****Your Paper Title: The JSE Size-Based Indices and Country Risk Components under Bullish and Bearish Market Conditions**

Thank you for submitting your paper to the SIBR 2021 Tokyo Conference on Interdisciplinary Business & Economics Research. The double-blind peer review of your paper has been completed. The anonymous reviewer commented that your paper is relevant to the SIBR Conference and would stimulate fruitful discussion. The Organizing Committee is therefore pleased to accept your paper for oral presentation at the SIBR 2021 Tokyo Conference as well as for publication at the SIBR Conference Proceedings (ISSN: 2223-5078).

The SIBR 2021 Tokyo Conference will be held on 7th-8th January 2021 in Tokyo, Japan. You are cordially invited to share and discuss your research findings with other participants at

+ THANK YOU, BE SAFE AND TAKE CARE



As we come to the end of a year of many unpredictable.

We would like to wish out supportive and selfless
volunteers and staff, our generous donors and sponsors
and their families a wonderful fruitful Christmas and a
prosperous New Year

“ Its not how you start that’s important, but how you
finish “

Jim George