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Headline: Mum's words spur undergraduate to overcome family's financial difficulties

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Mr Mohammad Helmi is from a low-income family and is the oldest child. The final-year business undergraduate at the Singapore Management University scored a coveted six-month internship with Apple in 2017.

SINGAPORE — For Mr Mohammad Helmi, 24, the financial hardships he had weathered during his younger days turned him into a resilient young man raring to create a better life for himself and his family.

When he was in primary school, his three-room Bedok North flat — where he lived with his parents and three younger siblings — would sometimes plunge into darkness as they could not pay their electricity bills on time.

His father, 55, is a driver with a furniture moving company, and his 49-year-old mother is a housewife.

Recalling the two or three occasions when their power supply was cut, Mr Helmi said the family had to use candles to move around and open the windows to let the breeze in as their fans could not function, too.

He also resorted to studying at the front door, where light trickled in from the corridor.

“That made me realise there are things that you have to sacrifice in order to survive. When it came to food, sometimes we only had rice to eat and things that could last quite a long time like eggs, or processed meat like hot dogs,” he told TODAY at the Singapore Management University (SMU), where he is in the final year of his business management degree.

Public libraries became his “go-to place” where he developed a love for reading as an after-school activity.

His family's financial situation hit home again when he found himself unable to collect his Primary School Leaving Examination certificate on the day the results were released because he had outstanding school fees. He only received his result slip.

“I felt a bit sad because that's when I realised that the financial issue can affect my studies, but it was only in that I needed the certificate to move on in life and apply to secondary school,” he said.

He received his certificate a few weeks later after the fees were paid up.

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Mr Helmi continued to do well through O Levels to enrol in the diploma course in aviation management and services at Temasek Polytechnic.

To ease the financial burden on his family during his years in polytechnic, he took on part-time work, such as waiting tables at the Sushi Tei restaurant in Tampines Mall up to four times a week, mostly after classes.

He drew up to S\$700 a month during term time, and S\$1,000 a month during school holidays, covering his own transport expenses and contributing up to 30 per cent of his takings to the household.

MISSING OUT ON OPPORTUNITIES

Part of Mr Helmi's motivation stems from conversations with his mother, who would speak about her hopes for him to succeed "not for her" but for himself .

"She doesn't want us to go through what she had gone through... I used that to stay focused on what I want to do in life."

His mother, who was from Indonesia, was resourceful and became fast friends with people in the community, such as those she met in the market and mom-and-pop stores.

When the family went through hard times, she would turn to them to provide small items, such as a tray of eggs, to tide them over for a week, Mr Helmi recalled.

"That's what motivates me to (succeed), so that she wouldn't have to ask people for stuff anymore... I want to change the life that she has lived," he said.

While the young man got by with what he had, he said his financial situation ruled him out of some opportunities in university, such as study missions and overseas activities that required upfront payment.

In such instances, the school provides financial help for eligible students, but they have to first pay out of their own pockets and are reimbursed later.

"Some people may not have the financial resources to make this upfront payment first. To me, in university, my first priority is to save money, so I had to forgo some of these overseas opportunities that required upfront payment."

Even so, Mr Helmi availed himself of a range of resources which allowed him to head overseas. He relied on the university's financial assistance grants and the Post-Secondary Education Account (PSEA) — which helps parents save for their children's post-secondary education — to pay for community service trips to Cambodia in 2015 and the Philippines in 2016, which cost up to S\$2,000 each.

He also leveraged the PSEA to fund his exchange programme to Inha University in South Korea between February and June this year.

Two years ago, he signed up for MentorsHub, a mentorship initiative pairing top professionals with undergraduates, particularly those from less privileged and single-parent families, as he realised the importance of having a network.

"If you have a good network, people who know people, then it's easier to get what you want in life," said Mr Helmi. "Opportunities don't come looking for you; you have to look for them and knowing more people gives you more opportunities."

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INTERNSHIP WITH APPLE

His mentor, Singapore Exchange head of operations Jarod Ong, helped him to choose the areas where he should focus his skills, and encouraged him to cast his net wide and explore new areas he had not otherwise considered.

That led Mr Helmi to apply for a coveted six-month internship with Apple's logistics team in Singapore, which ensures the smooth shipment of the technology giant's devices in the region.

He bagged the stint in the second half of last year, and was asked to lead a process-improvement project. This entailed collecting and analysing data, grasping the problems at hand, and devising solutions.

The company gave him latitude to hone his problem-solving and management skills. He also presented his ideas to internal and external stakeholders, such as partners that ship Apple's products through the region.

Some of his solutions were eventually put in place by the company, with others still in the process of being implemented at the end of his stint.

With graduation half a year away, Mr Helmi hopes to land a full-time job in operations at Apple, or in firms like Procter & Gamble and Unilever.

He said that he had come this far because of his experiences in his younger days.

"Instead of feeling bad that I was disadvantaged, I was actually thankful that the things that happened back then did not hinder me," he said.

"You don't see people's opportunities and complain about them, but try to improve your own opportunities in life."

For this week's Big Read, TODAY sat down with several youths who had a disadvantaged start in life to find out about the challenges they confronted as well as the opportunities that came their way. Read their profiles here:

Teachers, friends help Normal (Tech) student in his journey to NUS

A nudge from his older brother and family friend, and prodding and support from his school spurred Mr Tan Wang Ren, 25, to pull off something that no one in his school had done before: Move up to the Express stream from Normal (Technical).

Make the best of what you have, says young Singaporean from lower-income family

As a young child growing up in a three-room flat in Toa Payoh, Mr Eric Lee was aware that finances were tight for his family of five. His father, a blue-collar worker in a fibreglass company, was the sole breadwinner, and his homemaker mother occasionally took on babysitting jobs to help supplement the family's income.

25-year-old pursued part-time degree with her own savings to ease burden on father

After finishing her polytechnic diploma in biomedical science in 2013, Ms R Abirami took a leap of faith, electing to pursue her undergraduate studies part-time as she did not want to further burden her father's finances.