

# YOUR TIME IS NOW



TO OVERCOME LIMITING BELIEFS AND BECOME A FINANCIAL WIZ.

JOIN THE LIFE BALANCE MOVEMENT.

FRANK MOFFATT  
LAEeq ALI

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To Overcome Limiting Beliefs and Become a Financial Wiz  
Join the Life Balance Movement

Written by Frank Moffatt & Laeeq Ali

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Published by: Frank Moffatt & Laeeq Ali

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Website:

[www.yourtimeisnow.world](http://www.yourtimeisnow.world)

Social Media:

<https://www.facebook.com/yourtimeisnowthebook>

ISBN:

Personal Finance, Budgeting & Money Management, Financial Planning, Money  
& Values, Entrepreneurship, Dream Board, Goal Setting, Overcoming Limiting  
Beliefs

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## TESTIMONIALS

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Frank Moffatt and Laeeq Ali's, 'Your Time is now!', is an interesting roadmap for helping people live their best, and abundant lives. I am sure the guidelines that they have so articulately penned in the book shall enable people live happy and empowered lives.

**Kamal Bali** | President & Managing Director, Volvo Group India.

Frank & Laeeq's book shares great insights into financial wisdom and personal development. 'Your Time is Now' is a great read. If you are looking for a little guidance to maximize your potential, this book shares simple discipline and understanding that can help you in thinking, planning and acting time to time when it comes to your financial success. I wish the authors all the best.

**Prasanth Kumar** | CEO GroupM - South Asia

A joyous and educative story unfolds in Frank and Laeeq's book 'Your Time is Now'. Between its covers you see, feel, and experience wealth creation. I invite you to sit at the table with Brian (the main character) and his mentor, Sandeep, with your notebook open, and learn.

**D Roopa Moudgil IPS** | Inspector General of Police, Railways.

'Your Time is Now' is an insightful, simple and practical narrative to discover the abundance that lies ahead of us. An enjoyable read to realise a holistic life of Health, Wealth and Happiness.

**Sandeep Maini** | Chairman, Maini Group of Companies.

If you are born poor its not your mistake, but if you die poor and hungry it definitely is your mistake. Starting something of your own to make money is never a crime. Starting a business with an objective to get rich is not a crime... Seldom, businessmen are looked down on and are considered unethical and money-minded. Business is part of our worship. I wish all the readers start something of their own and become billionaires without compromising on their values & ethics.

**Musthafa P.C.** | Co-Founder & CEO, ID Fresh Food (India) Pvt. Ltd.

Abundance is a mindset. Laeeq and Frank's generous book gifts in a simple and powerful way the principles of wealth creation and personal finance that can transform your life.

**Francisco Santolo** | CEO, Scalabl Global

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## FOREWORD

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There are two ways to learn in life. Make mistakes or learn from the mistakes of others. However, committing your own financial mistake can prove to be costly. Sometimes, life changing too. That's why a good way to learn is to capitalize on the experiences of others. Frank Moffat and Laeeq Ali are people of action with heart. Their book is an essence of their shared life experiences on creating wealth.

Often wealth is mistaken for money. Right from the go, the authors hit the bull's eye on keeping the goal in mind. As a businesswoman, I can vouch that every financial goal needs backing by a powerful strategy and commitment to that strategy over time. The book helps you exactly with that – fix a goal, devise a financial strategy and create wealth.

As the authors rightly say, the only one who can stop from doing this is YOU and YOUR limiting beliefs. I second that thought. Don't let anybody tell what you cannot do! Go ahead, dream big, find your purpose and earn your wealth.

I'd highly recommend "Your Time Is Now" as a hand-book to anyone who wishes to dream big, overcome those limiting beliefs and attain mastery over leading a purposeful life.

Best Wishes to Frank and Laeeq for bringing this idea to life and helping millions of youngsters shape their destiny.

**Debarati Sen**

Vice President & General Manager  
3M Abrasive Systems Division

# Special Thanks

## Frank's Special Thanks

First off, nothing in life is ever accomplished single handedly. The seed for every thought and/or action that I take was learned somewhere throughout my past. So I feel it's only fair to share my deepest gratitude to those that have assisted me along the way.

To my mentors and friends, Neil Thompson, Gerald Dibbayawan, Bob McMahon, Bob Steeg, Carl Cureatz, Theresa de Grosbois, Shawne Duperon, Mike Sotski, Tony Ma, and Mike Garcis, thanks for being there when I needed your inspiration, guidance, and support.

To my family, my Mom and Dad rest their souls, my wife Yunia, my four boys, Bob, Clint, Dave and Scott, and their partners, and my brother Bill. I know it hasn't always been easy, but thank you all for your unwavering love and understanding!

## Laeq's Special Thanks

I am a firm believer in collaboration and it reflects a lot in the famous quote by Helen Keller - "Alone we can do so little; together we can do so much.". Being an entrepreneur for close to 2 decades now, I have realised that whether it is professional life or personal life, we need to be open to a lot of collaboration. And one such collaboration is what has helped Frank & me to come together to put this book project together. The main idea behind this book is to share our life's learnings in an interesting manner in the hope of that we will be able to contribute to the lives of the youth in this country.

I hereby thank my current and past business partners, the various industry leaders at CII, peers at Young Indians and employees. All of you have inspired me in more ways than you can imagine and you have been a great bouncing board for anything and everything in life. Special thanks to Ashish D'Abreo, Ravi D'Abreo and Sreeram Gangadharan, for being such great friends and even more wonderful business partners. Most of my achievements in life has been a collaboration with these 3 wonderful human beings.

I thank my wife, Shabana, my two little ones, Ahil and Hanaa. There have been times where I have not been there for you and I thank you for sitting tight behind me in this great rollercoaster ride. To my dad, mom, brothers, sister, extended family and dear friends. This life has been one crazy ride and this journey wouldn't have any meaning without all of you. Thanks for the understanding and all the support given to me.

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# INTRODUCTION

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Whether you are 5, 15, 25, 45, 65, or the magical 100, you may be asking, "If only I had ...?" But that would be a complete waste of time. Embrace the reality that opportunity has NOT left you. Yes you may have left "IT" for a while, but your ambitions and desires are still well within your reach.

Now you may be thinking, "That's great, but my ambitions and desires require money and for the first 5, 15, 25, 45, 65 years, I wasn't overly successful with money."

Well, that may have been the case before. BUT here's the good news: the **past is the past and, to use a common cliché, today is the first day of the rest of your life.** There's no better day than today to ignite that burning flame of passion and to spark the purpose that will allow you to maximize your true potential and realize your greatest ambitions and desires.

All that's been missing all these years are the 7 Financial Principles that have guided every other rich person to their financial success and the personal adjustments necessary to realize that it's OK to be you! The greatest gift of all is the gift that we give when we are willing to receive!

As with the law of gravity, the 7 Financial Principles are universal and unwavering. They have proven to be the sure-fire way to financial success over the ages and they will continue to prove successful well into the future. Isn't it time that YOU reap your share of the financial abundance that's available to us all?

YES! Money is available to each and every one of us once we understand the 7 Financial Principles that have guided the rich before us to their money mastery skills.

|    |                                                                           |
|----|---------------------------------------------------------------------------|
| 01 | Keep your eyes on the prize by saving 10% of your income.                 |
| 02 | Control impulsive spending.                                               |
| 03 | Invest wisely and seek advice from experts.                               |
| 04 | If it sounds too good to be true, chances are, it is too good to be true. |
| 05 | Buy nice homes and cheap cars.                                            |
| 06 | Diversify your investments.                                               |
| 07 | Keep your ear to the ground and an eye out for new opportunities.         |

If prosperity hasn't embraced your life, chances are you lived and learned in an environment that wasn't conducive to financial prosperity. Possibly your parents lived under similar financial limitations, as did their parents before them. Simply put, human beings for the most part are products of their environment. If your parents didn't understand the Laws of the 7 Financial Principles, there's a very good chance you don't understand the 7 Financial Principles either.

I'm not blaming anyone here. If we don't learn something, how can we know it? However, once you finish reading this book, you will have broken that cycle. You will have the key to open the door to a life of wealth, which will bring with it the responsibility to share your new-found knowledge with your children, grandchildren or whomever you wish to mentor.

That said, you yourself, must master these skills first and then lead by example. Your success and accomplishments will be a result of your efforts and your applied abilities. Nothing happens by luck alone and proper preparation will be the key to your success. First, you must understand. Second, you must plan. And third, you must **take action**.

This book will be your guide to the Laws of the 7 Financial Principles, which will become the base of your understanding in acquiring and managing money. It will provide you with the foundation to ignite your ambition for financial prosperity and the vision of where to apply your actions to aid you in acquiring, saving, and investing your money – to help you make even more money, and live a better life.

In the pages that follow, you will embark on a journey that will lead you down the path to financial abundance, which will ultimately deliver every opportunity you need, to live out your greatest ambitions and desires.

In today's world, you are continually bombarded with visions of wealth and splendor. Yet for the most part, those associated with wealth started out from meager beginnings, which is a testament to our ability to rise above and achieve great objectives with whatever means we have access to at the time.

You can become rich at any age. Many wealthy people attain their wealth over a short period of 5 to 10 years. At 20, you wouldn't say, "It's too late to attain financial independence now," so why would you think so foolishly at 50, 70, or even 100?

It's never too late to put the wheels in motion as long as you are willing to stay the course and make the 7 Financial Principles your way of life.

And just in case you are wondering how long it would take to become a millionaire by simply investing a Rupee a day - well here's the answer:

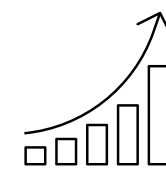
**3% interest: 147 years**

**5% interest: 100 years**

**10% interest: 56 years**

But then again, you won't simply be investing a dollar a day. Because once you learn these principles, doors you never dreamed possible will begin to open.

## THE BENEFITS OF INVESTING ₹1.00 OR \$1.00



| ₹Saved        | ROI | 10 years | 20 years    | 30 years    | 40 years    | 50 years    | 60 years     | 65 years     |
|---------------|-----|----------|-------------|-------------|-------------|-------------|--------------|--------------|
| ₹1 a day      | 10% | 5,903    | 21,129      | 60,619      | 163,048     | 428,722     | 1.2 million  | 1.8 million  |
| ₹1 a day      | 12% | 6,527    | 26,676      | 89,258      | 283,627     | 887,309     | 2.8 million  | 4.9 million  |
| ₹1 a day      | 14% | 7,224    | 33,840      | 131,511     | 498,306     | 1.9 million | 6.9 million  | 13.3 million |
| ₹1 a day      | 16% | 8,004    | 43,093      | 197,886     | 880,742     | 3.9 million | 17.2 million | 36.1 million |
| ₹1 a day      | 18% | 8,877    | 55,044      | 296,679     | 1.6 million | 8.2 million | 42.8 million | 97.8 million |
| ₹50 a week    | 10% | 42,050   | 150,505     | 431,809     | 1.2 million | 3.1 million | 8 million    | 13 million   |
| ₹60 a week    | 12% | 46,492   | 190,024     | 635,811     | 2 million   | 6.3 million | 20 million   | 35 million   |
| ₹60 a week    | 14% | 51,461   | 241,053     | 943,914     | 3.6 million | 13 million  | 49 million   | 94 million   |
| ₹50 a week    | 16% | 57,018   | 306,966     | 1.4 million | 6.3 million | 28 million  | 122 million  | 257 million  |
| ₹50 a week    | 18% | 63,231   | 392,097     | 2.1 million | 11 million  | 58 million  | 305 million  | 698 million  |
| ₹8,000 a year | 10% | 129,386  | 463,093     | 1.3 million | 3.6 million | 9.4 million | 24.5 million | 40 million   |
| ₹8,000 a year | 12% | 143,052  | 584,688     | 2 million   | 6.2 million | 19 million  | 61 million   | 107 million  |
| ₹8,000 a year | 14% | 158,341  | 741,702     | 3 million   | 11 million  | 41 million  | 161 million  | 290 million  |
| ₹8,000 a year | 16% | 175,440  | 944,512     | 4.3 million | 19 million  | 85 million  | 377 million  | 791 million  |
| ₹8,000 a year | 18% | 194,558  | 1.2 million | 6.5 million | 4 million   | 179 million | 939 million  | 2.1 billion  |

\*ROI - Return On Investment

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## MY JOURNEY BEGINS

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On September 5th, 1994 - my 40th birthday – I set out on a journey that dramatically changes my life.

At 11:00am, I board a plane in Minneapolis headed for Delhi, thinking maybe I will become an English teacher, or possibly work at some exotic resort as a fitness instructor. Little do I realize that in the following weeks, I will become the student of a very wise and wealthy man.

Nervous yet excited about this new chapter in my life, I hardly notice the 68 hours it takes to cross halfway around the world, changing planes in Los Angeles, Honolulu, Tokyo and Taiwan, before finally walking up to the Indian customs.

"Namaste!" says the petite Indian customs officer. "How long will you stay?"

"I believe my visa allows me to stay 6 months." I say, looking for confirmation.

"Yes, Tourist Visa. Enjoy your stay," she says with a smile as she stamps my passport. Walking away, I think to myself, "Hmm. I thought Customs Officers were typically imposing like those in the US, Canada and Mexico. That was unexpected. Who would've thought?"

After securing my luggage, I walk through the "Nothing to Declare" doors and into the mezzanine of Delhi International Airport. I plough my way through the crowd hawking their wares and services – taxis, hotels, money exchanges. In fact, I even hear the famous "Gora, you looking for something special?" At the moment, I am not quite sure what "special" means, but my imagination is more than capable of filling in the blanks.

I finally make it to the exit, and when the doors open, I am hit with a blast of hot, humid Indian air – the likes I have never experienced before. Once I catch my breath, I begin to look for the taxi line. There must be a taxi line. There's always a taxi line, right? Sure enough, about 100 yards to my left, I notice a taxi coming to a stop. I enter the line of weary tourists. Once I reach the head of the line, I am greeted with a lovely smile and again the words "Namaste." Unable to speak a word of Hindi, I'm hesitant to talk so I point at my intended destination that I wrote on a piece of paper before departing the good old USA. YMCA Hostel, Hanuman Road Area. After a strange look a little Indian guy laughed and said, "We speak English here." Thirty minutes later, I arrive at the YMCA and am greeted by a fella named Big John. He smiles and says, "How long ya stay'n?" with a powerful Aussie Accent.

"I think 3 days," I reply.

"Single, double, quad, or dorm," Big John rattles out as he checks out some young fellow, who looks like he's spent the last 5 years hanging with Bob Marley. "Single, if you have one."

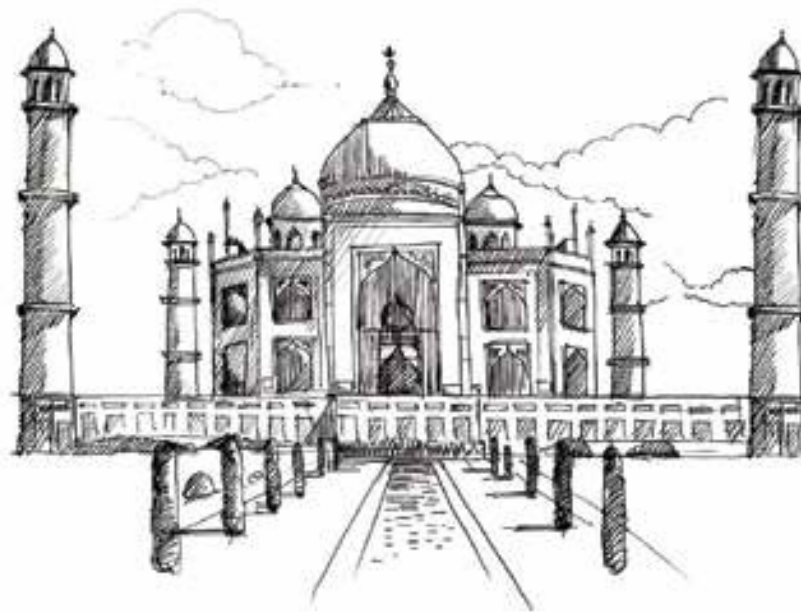
"Single room, it is. And it'll be the last one for tonight," he says with a sparkle in his eyes that gives me the feeling that I have stepped back in time and that if I don't watch my P's and Q's, I'll be walking the plank.

I clamber up the stairs, dragging my duffle bag behind me. Wouldn't you know it... the single rooms are way up on the 4th floor. Once in my room, I sit down to contemplate my experience so far. Is this really what a forty-year-old man should be doing with his life? Wouldn't it be more sensible to have stayed back home, sitting in the backyard, cooking a nice fat T-bone steak on the old barbeque? Or lying on the couch watching a football game? What is it that has drawn me to this far-away destination? Why was there such a need to go?

The answer will soon unfold.

The next morning I am up with the birds. It seems like the ideal time to explore. I walk for an hour and a half, exchanging happy smiles everywhere. In fact, I even kept getting the "Namaste" a lot too. .

Over the next three days, I walk at least 20 miles. I see the Red Fort (It was the main residence of the emperors of the Mughal dynasty for nearly 200 years), The India Gate (a war memorial located astride the Rajpath), and The Taj Mahal (an ivory-white marble mausoleum on the south bank of the Yamuna river in the Indian city of Agra. It was commissioned in 1632 by the Mughal emperor, Shah Jahan, to house the tomb of his favourite wife, Mumtaz Mahal). That's only the tip of the iceberg of what I see. (Or should I say 'tip of the volcano?' Delhi is hot!)



Soon, the time comes for me to say my goodbye to Big John and his super-friendly staff. I head off to catch the bus to the train station, and then the train to Goa and it's pristine beaches.

It is late when I arrive at the train station. I pretty much have to jump on the train and start looking for my cabin. It is confusing looking for my cabin, as there were no signs anywhere. I pass through section after section, with people packed like sardines.

When I finally reach what I believe to be my cabin, there are two people already in my booked room. They appear to be Chinese so I am unable to tell them that they are in the wrong room, so I flag down the conductor, or whatever you call the room coordinator on an Indian train. In broken English he tells me he is sorry, but the Train is overbooked. So I will have to look for another place to sit or stand. "Whaaat?" Dumbfounded, I don't even have a chance to protest before he just walks away.

As I bend over to pick up my duffle bag, a friendly "Hello" comes from the room across the hall. When I look up, there is an older Indian gentleman with a pleasant smile, sitting on the bed, gesturing for me to come in the room. He is wearing what appears to be an impeccable Italian wool suit and Italian leather shoes. His Rolex watch sparkles brilliantly from the overhead light. He is obviously well off. "Why is this rich guy on the Train?" I wonder.

"It's OK. I'll just go look for another place to sit," I reply, feeling slightly and unexplainably intimidated by his stature.

"Whoa," he insists, "Please join me. I'm happy to share my room with you."

"OK if you insist. That's kind of you," I say as I enter his room.