

The Financial Way Forward

Arshad, Norway



A few years back Arshad Amith and his wife Ragnhild had made a bad investment which left them in a tremendous amount of debt. They were on their knees financially. In this predicament they could just as well shut everything down, and it would have been okay, most people would probably opt for that as it was easiest thing to do ... Every month they received a bill of € 10,000 as down payment on the debt they found themselves in.

Arshad and Ragnhild had two choices: Give up and fight legally against the fraudulent affair. Or see it as a life lesson and work their way through the situation using the opportunity they had with their Forever-business and use that to pay back the money the couple now owed. They chose the latter.

What would have taken many years to pay off the Amiths managed to do in only five years while also balancing family life - all thanks to their Forever business. However, it was a lot of hard work and focus. The creditors were breathing down their necks. There were many meetings, pressed situations, and disappointments along the way. But the couple knew that even in the darkest moments there are marvelous opportunities. Arshad had learned that from his grandfather, Careem who was a wise businessman who owned a soap factory and ran a large business at his time. To Arshad he had been a great source of inspiration.

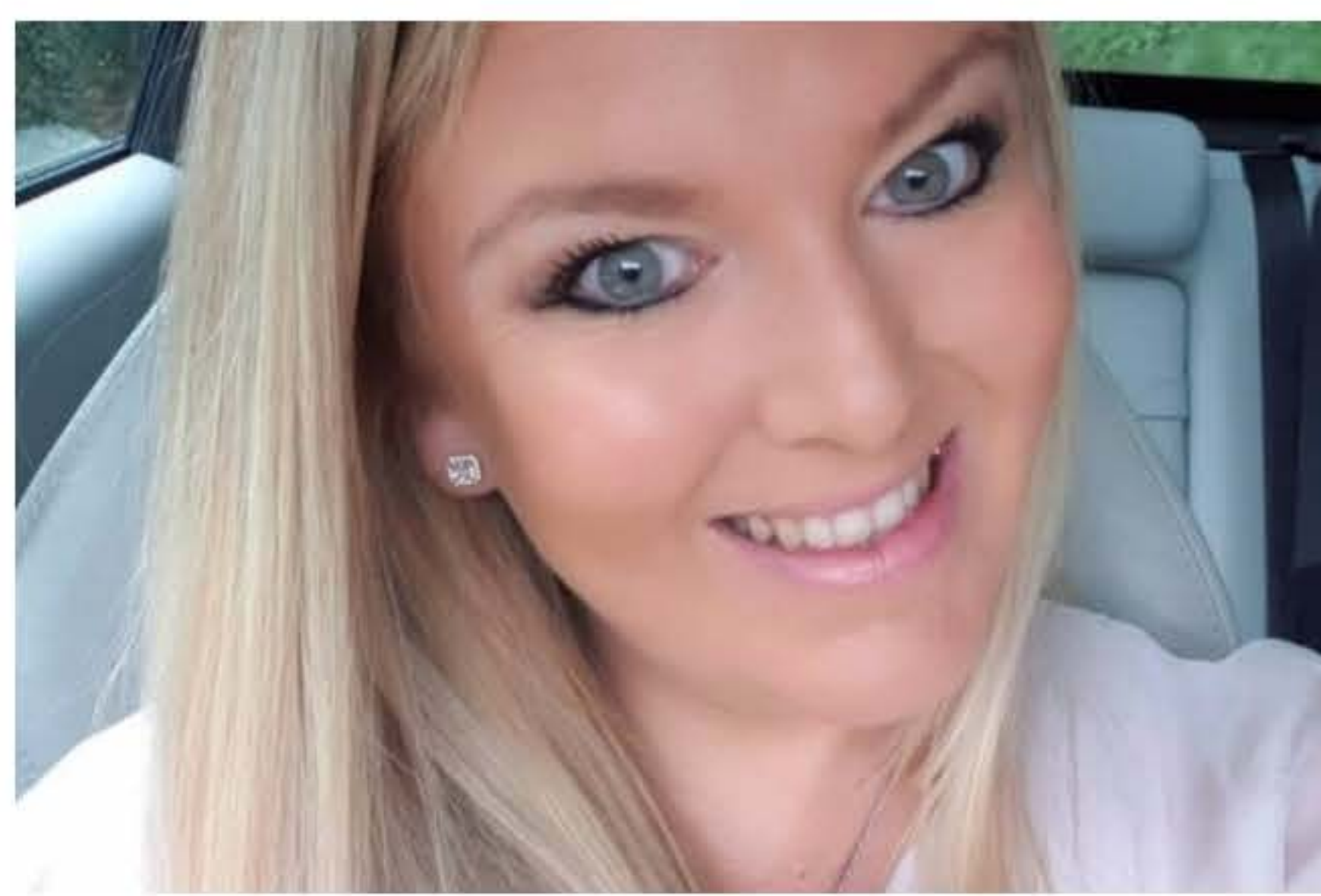
Careem would say that when you set a goal, you don't necessarily have to believe in it in the beginning. Build up belief by taking daily action towards your goal. Set a goal that is unrealistic and break it down into daily activities. And then put 100% focus on your daily activities. If you set a goal that you believe in, it is not big enough. The goal should scare you a little, it will push you to a completely different level where you have never been to before. Set a goal that is unrealistic - that's how momentum is created.

Arshad himself has discovered that there are so many people who live fearful lives and only achieve "good enough". Those who look at things with openness and look past skepticism - will see opportunities instead. Because there *are* always opportunities!

Together with his wife he decided a long time ago that the worst, was not the worst. Everything else was just a bonus. Literally. That is also why they decided that the worst could not happen because they had already been there - and everything worked out. According to Arshad the key to success is to be grateful for what you have. No matter how little you have - build up from there.

He has also noticed that after speaking out about his experience, he has repeatedly been contacted by others who also have or have had financial difficulties. People who have thanked him and his wife for daring to show vulnerability and for sharing their struggles. He encourages other not to be ashamed of what went wrong, but rather to turn it around and appreciate what you've just learned.

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