

## **BDA Help for Debtors (registered BDA group # 7720)**

### **Recap of July 2022 Treasury Report**

**Regarding our balance sheet** — Our total available balance in all funds at July 31, 2022 was \$1,612.34. Our ending unallocated balance in our General Fund was \$76.42 and prudent reserve was \$400.43.

**Regarding our July and YTD profit and loss** — Our total income for July was \$1,900.22, which was <\$3,549.78> (or 65.1%) LESS than our July income plan of \$5,450. July income was made up of \$190 in BDA member contributions; \$1,012.22 in distributions from BDA Workshops; and \$698 in registration contributions related to the various events we are hosting.

Our YTD income from unearmarked group and member contributions is \$1,505 (or 4.9%); YTD income from earmarked funds for literature and public information is \$12,700 (or 41.6%); YTD income from donations to our “Outreach to Veterans” project is \$6,478.87 (or 21.2%); and YTD income from events, including distributions from the BDA Solvency Immersion Conference, is \$9,834.52 (or 32.3%).

Total YTD contributions by groups through July 31, 2022, is:

Group # 968 — sundaybdaonline.org — 500.00 (earmarked for “Outreach to Veterans”)

Group # 1395 — bdalist on groups.io — 478.87 (\$400 general and \$78.87 earmarked for “... Veterans”)

Group # 122319 — **BDA Workshops** — 4,729.52 (50% to Public Information, 25% to Literature, 25% to General then distributed to other funds via accruals)

**For total group contributions of \$5,708.39**

**Total YTD member contributions, both general and earmarked, are \$19,705.00.**

**Total YTD BDA Help for Debtors event income is \$5,105.00.**

**For a combined total income of \$30,518.39 for the months of January through July.**

**Our expenses for July included:** \$363 for 33 new eBook requests, at \$11 each including sales tax paid in WA state; \$800 sent to our literature coordinator for shipping costs and supplies; \$11.69 in paypal fees on event registrations; \$800 transferred back to prudent reserve from our PI fund and \$600 transferred from prudent reserve to our literature fund, plus \$0.12 interest from the bank.

**Regarding our YTD spending plan comparison for the month of July** — We were \$5,868.39 (or 23.8%) OVER our income plan and \$6,408.72 (or 24.6%) OVER our expense plan, which was almost entirely spent on public information, including an earlier schedule of activities and payments for our 2022 PSA project than is in our 2022 spending plan. We are ending at \$540.33 (or 38.6%) BELOW our plan for income over expenses for the first seven months of 2022. Our PI spending plan and actual will become aligned in October; until then there will be a sizeable variance between total plan and actual.

We were OVER by <\$57.70> in literature expenses for January through July, due to generous gifting of literature to our fellow debtors, including significant international shipping. Our ending literature fund balance at July 31st was \$200.75. We were <\$9,152.45> OVER plan in public information due to scheduling our PSA-related services earlier in reality than in our spending plan plus almost \$6,300 spent on our unplanned “Outreach to Veterans” project. Our next and final payment on the second 2022 PSA distribution will be \$2,500 at the end of September, for a total of \$21,800, including production of our new PSA at the end of 2021 and the addition of focusing on radio stations in 10 selected US metropolitan areas. Prayers said to reach as many still-suffering debtors as possible.

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BDA Help for Debtors (registered group # 7720)

08/09/22

Balance Sheet

Cash Basis

As of July 31, 2022

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|                                       | <u>Jul 31, 22</u>      | <u>% of Column</u>   |
|---------------------------------------|------------------------|----------------------|
| <b>ASSETS</b>                         |                        |                      |
| <b>Current Assets</b>                 |                        |                      |
| <b>Checking/Savings</b>               |                        |                      |
| General Fund                          | 76.42                  | 4.7%                 |
| Literature Fund                       | 200.75                 | 12.5%                |
| Overhead Fund                         | 130.02                 | 8.1%                 |
| PI - Outreach to Veterans (pp)        | 195.42                 | 12.1%                |
| Public Inform Fund (in paypal)        | 305.19                 | 18.9%                |
| Savings (Prudent Reserve)             | 400.43                 | 24.8%                |
| Tech and Web Fund                     | 304.11                 | 18.9%                |
| <b>Total Checking/Savings</b>         | <u>1,612.34</u>        | <u>100.0%</u>        |
| <b>Total Current Assets</b>           | <u>1,612.34</u>        | <u>100.0%</u>        |
| <b>TOTAL ASSETS</b>                   | <u><b>1,612.34</b></u> | <u><b>100.0%</b></u> |
| <b>LIABILITIES &amp; EQUITY</b>       |                        |                      |
| <b>Equity</b>                         |                        |                      |
| Retained Earnings                     | 5,152.41               | 319.6%               |
| Net Income                            | -3,540.07              | -219.6%              |
| <b>Total Equity</b>                   | <u>1,612.34</u>        | <u>100.0%</u>        |
| <b>TOTAL LIABILITIES &amp; EQUITY</b> | <u><b>1,612.34</b></u> | <u><b>100.0%</b></u> |

## BDA Help for Debtors (registered group # 7720)

## Monthly Profit &amp; Loss

July 2022

|                                 | Jul 22        | % of Income  |
|---------------------------------|---------------|--------------|
| <b>Ordinary Income/Expense</b>  |               |              |
| <b>Income</b>                   |               |              |
| Contributions from BDA Members  | 190.00        | 10.0%        |
| Event -- BDA Solvency Immersion | 1,012.22      | 53.3%        |
| Event -- Visioning in Summer    | 698.00        | 36.7%        |
| <b>Total Income</b>             | 1,900.22      | 100.0%       |
| <b>Expense</b>                  |               |              |
| <b>Literature</b>               |               |              |
| eBooks                          | 363.00        | 19.1%        |
| Shipping and Supplies           | 800.00        | 42.1%        |
| <b>Total Literature</b>         | 1,163.00      | 61.2%        |
| <b>Overhead Expenses</b>        |               |              |
| Transaction and Bank Fees       | 11.69         | 0.6%         |
| YTD Change in Prudent Reserve   | 200.12        | 10.5%        |
| <b>Total Overhead Expenses</b>  | 211.81        | 11.1%        |
| <b>Total Expense</b>            | 1,374.81      | 72.4%        |
| <b>Net Ordinary Income</b>      | 525.41        | 27.6%        |
| <b>Other Income/Expense</b>     |               |              |
| <b>Other Income</b>             |               |              |
| Offset prudent reserve trans    | 200.12        | 10.5%        |
| <b>Total Other Income</b>       | 200.12        | 10.5%        |
| <b>Net Other Income</b>         | 200.12        | 10.5%        |
| <b>Net Income</b>               | <b>725.53</b> | <b>38.2%</b> |

## BDA Help for Debtors (registered group # 7720)

## Year-to-Date Profit &amp; Loss

January through July 2022

08/09/22

Accrual Basis

|                                 | Jan - Jul 22     | % of Income   |
|---------------------------------|------------------|---------------|
| <b>Ordinary Income/Expense</b>  |                  |               |
| <b>Income</b>                   |                  |               |
| Contributions from BDA Groups   | 400.00           | 1.3%          |
| Contributions from BDA Members  | 1,105.00         | 3.6%          |
| Contributions to Literature     | 3,500.00         | 11.5%         |
| Contributions to Public Info    | 9,200.00         | 30.1%         |
| Donations - Veterans Outreach   | 6,478.87         | 21.2%         |
| Event -- BDA Biz Plans Fall     | 375.00           | 1.2%          |
| Event -- BDA Biz Plans Spring   | 1,925.00         | 6.3%          |
| Event -- BDA Solvency Immersion | 4,729.52         | 15.5%         |
| Event -- Help with PRGs         | 1,287.00         | 4.2%          |
| Event -- Holiday Spending Plans | 100.00           | 0.3%          |
| Event -- Visioning in New Year  | 175.00           | 0.6%          |
| Event -- Visioning in Summer    | 1,243.00         | 4.1%          |
| <b>Total Income</b>             | <b>30,518.39</b> | <b>100.0%</b> |
| <b>Expense</b>                  |                  |               |
| <b>Literature</b>               |                  |               |
| Books and Pamphlets from GSO    | 3,626.70         | 11.9%         |
| eBooks                          | 1,881.00         | 6.2%          |
| Shipping and Supplies           | 3,300.00         | 10.8%         |
| <b>Total Literature</b>         | <b>8,807.70</b>  | <b>28.9%</b>  |
| <b>Overhead Expenses</b>        |                  |               |
| Gratitude Contributions to GSB  | 600.00           | 2.0%          |
| Tech Expenses                   | 393.60           | 1.3%          |
| Transaction and Bank Fees       | 316.84           | 1.0%          |
| Website and Related Services    | 87.87            | 0.3%          |
| YTD Change in Prudent Reserve   | -1,599.74        | -5.2%         |
| <b>Total Overhead Expenses</b>  | <b>-201.43</b>   | <b>-0.7%</b>  |
| <b>Public Information</b>       |                  |               |
| Outreach to Veterans            | 6,283.45         | 20.6%         |
| Radio Outreach Media Project    | 17,300.00        | 56.7%         |
| Undefined PI Activities         | 269.00           | 0.9%          |
| <b>Total Public Information</b> | <b>23,852.45</b> | <b>78.2%</b>  |
| <b>Total Expense</b>            | <b>32,458.72</b> | <b>106.4%</b> |
| <b>Net Ordinary Income</b>      | <b>-1,940.33</b> | <b>-6.4%</b>  |
| <b>Other Income/Expense</b>     |                  |               |
| <b>Other Income</b>             |                  |               |
| Offset prudent reserve trans    | -1,599.74        | -5.2%         |
| <b>Total Other Income</b>       | <b>-1,599.74</b> | <b>-5.2%</b>  |
| <b>Net Other Income</b>         | <b>-1,599.74</b> | <b>-5.2%</b>  |
| <b>Net Income</b>               | <b>-3,540.07</b> | <b>-11.6%</b> |

## BDA Help for Debtors (registered group # 7720)

## Year-to-Date Plan vs. Actual

08/09/22

January through July 2022

Accrual Basis

|                                 | Jan - Jul 22            | Budget                | \$ Over Bu...           | % of Budget          |
|---------------------------------|-------------------------|-----------------------|-------------------------|----------------------|
| <b>Ordinary Income/Expense</b>  |                         |                       |                         |                      |
| <b>Income</b>                   |                         |                       |                         |                      |
| Contributions from BDA Groups   | 400.00                  | 2,100.00              | -1,700.00               | 19.0%                |
| Contributions from BDA Members  | 1,105.00                | 1,050.00              | 55.00                   | 105.2%               |
| Contributions to Literature     | 3,500.00                | 1,050.00              | 2,450.00                | 333.3%               |
| Contributions to Public Info    | 9,200.00                | 4,200.00              | 5,000.00                | 219.0%               |
| Donations - Veterans Outreach   | 6,478.87                | 0.00                  | 6,478.87                | 100.0%               |
| Event -- BDA Biz Plans Fall     | 375.00                  | 0.00                  | 375.00                  | 100.0%               |
| Event -- BDA Biz Plans Spring   | 1,925.00                | 2,500.00              | -575.00                 | 77.0%                |
| Event -- BDA Solvency Immersion | 4,729.52                | 10,000.00             | -5,270.48               | 47.3%                |
| Event -- Help with PRGs         | 1,287.00                | 0.00                  | 1,287.00                | 100.0%               |
| Event -- Holiday Spending Plans | 100.00                  | 0.00                  | 100.00                  | 100.0%               |
| Event -- Visioning in New Year  | 175.00                  | 2,500.00              | -2,325.00               | 7.0%                 |
| Event -- Visioning in Summer    | 1,243.00                | 1,250.00              | -7.00                   | 99.4%                |
| <b>Total Income</b>             | <b>30,518.39</b>        | <b>24,650.00</b>      | <b>5,868.39</b>         | <b>123.8%</b>        |
| <b>Expense</b>                  |                         |                       |                         |                      |
| <b>Literature</b>               |                         |                       |                         |                      |
| Books and Pamphlets from GSO    | 3,626.70                | 4,200.00              | -573.30                 | 86.4%                |
| eBooks                          | 1,881.00                | 2,450.00              | -569.00                 | 76.8%                |
| Shipping and Supplies           | 3,300.00                | 2,100.00              | 1,200.00                | 157.1%               |
| <b>Total Literature</b>         | <b>8,807.70</b>         | <b>8,750.00</b>       | <b>57.70</b>            | <b>100.7%</b>        |
| <b>Overhead Expenses</b>        |                         |                       |                         |                      |
| Gratitude Contributions to GSB  | 600.00                  | 600.00                | 0.00                    | 100.0%               |
| Tech Expenses                   | 393.60                  | 350.00                | 43.60                   | 112.5%               |
| Transaction and Bank Fees       | 316.84                  | 700.00                | -383.16                 | 45.3%                |
| Website and Related Services    | 87.87                   | 350.00                | -262.13                 | 25.1%                |
| YTD Change in Prudent Reserve   | -1,599.74               | 600.00                | -2,199.74               | -266.6%              |
| <b>Total Overhead Expenses</b>  | <b>-201.43</b>          | <b>2,600.00</b>       | <b>-2,801.43</b>        | <b>-7.7%</b>         |
| <b>Public Information</b>       |                         |                       |                         |                      |
| Outreach to Veterans            | 6,283.45                | 0.00                  | 6,283.45                | 100.0%               |
| Radio Outreach Media Project    | 17,300.00               | 13,500.00             | 3,800.00                | 128.1%               |
| Undefined PI Activities         | 269.00                  | 1,200.00              | -931.00                 | 22.4%                |
| <b>Total Public Information</b> | <b>23,852.45</b>        | <b>14,700.00</b>      | <b>9,152.45</b>         | <b>162.3%</b>        |
| <b>Total Expense</b>            | <b>32,458.72</b>        | <b>26,050.00</b>      | <b>6,408.72</b>         | <b>124.6%</b>        |
| <b>Net Ordinary Income</b>      | <b>-1,940.33</b>        | <b>-1,400.00</b>      | <b>-540.33</b>          | <b>138.6%</b>        |
| <b>Other Income/Expense</b>     |                         |                       |                         |                      |
| <b>Other Income</b>             |                         |                       |                         |                      |
| Offset prudent reserve trans    | -1,599.74               | 600.00                | -2,199.74               | -266.6%              |
| <b>Total Other Income</b>       | <b>-1,599.74</b>        | <b>600.00</b>         | <b>-2,199.74</b>        | <b>-266.6%</b>       |
| <b>Net Other Income</b>         | <b>-1,599.74</b>        | <b>600.00</b>         | <b>-2,199.74</b>        | <b>-266.6%</b>       |
| <b>Net Income</b>               | <b><u>-3,540.07</u></b> | <b><u>-800.00</u></b> | <b><u>-2,740.07</u></b> | <b><u>442.5%</u></b> |

## Deposit Accounts

| Account                         | YTD Interest  | Current Balance   | Available Balance |
|---------------------------------|---------------|-------------------|-------------------|
| Checking 3617884908             | \$0.06        | \$711.30          | \$711.30          |
| Member Share Savings 3617884883 | \$0.26        | \$400.43          | \$400.43          |
| <b>Totals</b>                   | <b>\$0.32</b> | <b>\$1,111.73</b> | <b>\$1,111.73</b> |

Plus outreach to veterans funds in pp 195.42

Public Information funds held in pp 305.19

Reported total treasury at 07/31/22 **\$1,612.34**