



Doing Business Without Debting

A monthly publication of **BDA Help for Debtors (registered group # 7720)**

August 2021

Volume 2, Issue 5

Please join us in celebrating our registration — BDA group # 7720 — with the GSO.

Please also join us in celebrating our first year in service to BDA members and groups, and to DA members and groups, too, if they were interested.

At this time last year, **in August 2020**, we reorganized, moving from our original committee structure to a flattened project structure. Everyone in service with us is operating from a flat structure, except for our elected leader, who is at the bottom of the structure, as a servant leader, supporting and encouraging best possible service from service participants.

In September 2020:

- We began receiving earmarked funds from BDA groups and members, specifically for literature or public information. By group conscience, we will not "repurpose" earmarked funds without direct requested permission of the contributor (either group or member).

- We designed a monthly literature report to be posted to our Literature Coordinator page at <https://www.helpfordebtors.org/literature-coordinator> for review and consideration by BDA groups and members and for review by trusted servants at our service meetings.

- We approved our monthly newsletter editorial calendar unanimously and posted it to our Newsletter Coordinator page at <https://www.helpfordebtors.org/newsletter-coordinator>. (NOTE: We missed several months on our publication schedule. At our July service meeting, we decided together to skip the missing issues of our newsletter and to begin moving forward again with this, our August 2021 issue.)

- We consolidated our efforts with those of "Let's Grow DA" (no longer registered group # 13017), building on their several years of service to the DA and BDA fellowship. We continue to be a significant source of public information resources and activity, including hosting the Public Information Workshop Recordings (<https://www.helpfordebtors.org/public-information-recordings>) created during the three-year history of "Let's Grow DA," along with their Outreach Brochures (<https://www.helpfordebtors.org/outreach-brochures>). Please visit the linked pages in the previous sentence for details.

In October 2020, we developed our service goals and spending plan for 2021. Our spending plan and other financial reports can be found on our Treasury Plans and Reports page at <https://www.helpfordebtors.org/treasury-plans-and-reports>.

In November 2020, we were as grateful as could be for our solvency and recovery through the 12 Steps of DA and BDA.

In December 2020:

- We finalized the approval of every page, word, and element on our website (now) at www.helpfordebtors.org. Changes and additions have been and will continue to be approved at future service meetings.

- We agreed to move forward with an \$18,000 radio media outreach project agreement with a professional media service, who has produced and distributed both a 60-second audio news release (ANR) and a 30-second audio public service announcement (PSA) for us, focused specifically on attraction and awareness for debtors who are self-employed and / or own businesses, including sole proprietors, artists, and independent contractors. Please visit Radio Media Outreach Resources (<https://www.helpfordebtors.org/radio-media-outreach-resources>) and Radio Outreach Project Reports (<https://www.helpfordebtors.org/radio-outreach-project-reports>) for more information.

- As the new year approached, we doubled down on our commitment to continue serving all DA and BDA newcomers, members, and groups, plus still-suffering debtors through outreach. We have been practicing the 12 Steps, especially the 12th Step, 12 Traditions, and 12 Concepts

of the DA and BDA program to the best of our ability. We provide service in order to maintain our own solvency — no new unsecured debt, one day at a time, no matter what — and our continuing spiritual growth as recovering compulsive debtors and business owners.

- We co-hosted an event with an incredibly generous BDA group, helping BDA members to prepare their business plans — both goal setting and spending plans — for 2021. We developed a "workshopping" model, which we have been using ever since. Each BDAer with the courage to

present their business plan to the group received 10 minutes of direct experience, strength, hope, support, and encouragement. We're now using the same real-time feedback approach in both our DA and BDA Visioning Conferences and our BDA Business Planning Conferences.

In January 2021:

- We agreed to move our monthly service meetings from conference call to video conference beginning in February 2021. We will continue to record our service meetings, audio only.

- We created our free DA and BDA conference-approved literature request form at <https://www.helpfordebtors.org/free-da-and-bda-literature>, putting the form and our new literature fulfillment process into service immediately.

- We began mailing literature first class, rather than by media mail, effective immediately, which has been better for both literature recipients and for our Literature Coordinator. We also approved the expense for a postage meter at home for our Literature Coordinator.



PLEASE NOTE: We are accepting member submissions for upcoming monthly newsletters, next in late August 2021 for the September 2021 edition.

Our front-page topic is "Acceptance and Gratitude" based on our interpretation of BDA Tool Nine. Look for more information at <https://www.helpfordebtors.org/>.



Expanded Quarterly News

Quarterly Project Service Report

Please join us in celebrating our registration —
BDA group # 7720 — with the GSO ... **there's more ...**

In January 2021 — continued:

- Our recovery event calendar for 2021 was approved unanimously.
- Our revised 2021 income and spending plan, including prudent reserve and contingency at 10% each, was approved unanimously at \$48,000 in income and approximately \$38,400 in spending.

In February 2021, we unanimously elected an Alternate Treasurer, who opened our new checking account and is serving as our second signer. Our **BDA Help for Debtors (registered group # 7720)** leader is still responsible for our treasury, including all related activities and reporting.

In March 2021, we hosted our first-ever DA and BDA Visioning Conference with extraordinary participation.

In April 2021, we scheduled our second DA and BDA Visioning Conference beginning on July 4th.

In May 2021, we re-confirmed both the Summer DA and BDA Visioning Conference (every Sunday in July and August) and the Fall BDA Business Planning Conference (every Sunday, except Halloween, in September, October, and November).

In both cases, we will record the orientations but no other workshops in the conference series. Please see BDA Online Events (<https://www.helpfordebtors.org/bda-online-events>) for upcoming recovery event offerings to be hosted by **BDA Help for Debtors (registered group # 7720)**.

In June 2021:

- We finally had enough information to understand the results of our radio outreach project, then immediately created the Radio Media Outreach Resources (<https://www.helpfordebtors.org/radio-media-outreach-resources>) and Radio Outreach Project Reports (<https://www.helpfordebtors.org/radio-outreach-project-reports>) web pages. (Please also see the last page of this newsletter which will include a PSA results summary every month going forward).
- We agreed to move forward with a second \$8,000 radio media outreach project agreement with the same professional media service. Having already produced our 30-second audio public service announcement (PSA), they will again distribute this PSA to 1,000 US radio stations. This second PSA distribution contract will cost 20% less than the first — which was \$10,000 of our total \$18,000 total outreach spending through April 2021 — since the production has already been done and there will be significant overlap, redistributing to 850-900 radio stations that didn't pick up our PSA the first time but may pick it up the second time. The next PSA distribution will occur in early October, followed by six more months of follow-up reporting. Our vision is to perform PSA distribution to radio stations twice each year through 2023, longer if possible.

- We began to answer the question "who is a **BDA Help for Debtors (registered group # 7720)** member?" Here's what we have so far:

"We suggest that new participants read our agreed decision-making process on page 5 of our agenda. We do not read this process together during our business meetings (anymore). Nor do we invite visitors to our business meetings to introduce new business, although they may ask questions, or to participate in decision-making, although they may participate in discussion."

Our emphasis here is on the Traditions, specifically, for now: unity and common welfare; the integrity of our informed group conscience (yay, God!); actual membership, not random drop-ins; our autonomy to follow our God-given service path; freedom to carry our service group's message — "Solvency first, Steps second, everything else third or later"; and, of course, the practice of principles before personalities. (We have reasons related to the other six Traditions, too, but didn't want to annoy or bore you.)

In July 2021, we had our first "zoom bomber." We're being kind; it was a BDA member with an axe to grind, who showed up with a fake name and identity and filled our chat with slander and bile. Yikes! Let's pray

for our peeps who are still suffering in our rooms, possibly solvent, or not, but definitely not recovering.

In August 2021, we celebrate our first of hopefully many years of service to our DA fellowship and BDA community and successfully registered ourselves as a service group: **BDA Help for Debtors (registered group # 7720)**. We've also got our newsletter going again, and we thank you for reading it. Please visit

<https://www.helpfordebtors.org/newsletter-coordinator> and consider submitting an article of your own for September.

And have we mentioned:

- In the past seven months, January through July 2021, we've provided 764 pieces — books, pamphlets, and eBooks — of **FREE** conference-approved literature to 235 debtors who requested it. That is, **FREE** literature to debtors in 33 US states, plus DC, 5 Canadian provinces, and five non-American countries.
- We've helped more than 25 BDAers to create their first-ever business plans and more than 50 DA and BDA members to work on their visions.
- We've carried the message of DA and BDA in a way and to lengths never before attempted in our fellowship.

Please join us for this amazeballs adventure in DA and BDA service!

Our next service meeting — that's right, service meeting, not business meeting — will be on Tuesday, August 31, 2021. 5-6:30pm pacific, 8-9:30pm eastern, etc. Please visit our home page at <https://www.helpfordebtors.org/> for the zoom link. No password necessary; we use a waiting room. Again, please join us in BDA service!

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Expanded Quarterly News

Quarterly Project Treasury Report

— BDA Help for Debtors (registered group # 7720) — YTD Treasury at July 31, 2021

	Jan - Jul 21	Budget	\$ Over Bu...	% of Budget
Ordinary Income/Expense				
Income				
Contributions from BDA Groups	0.00	1,700.00	-1,700.00	0.0%
Contributions from BDA Members	1,415.00	1,100.00	315.00	128.6%
Contributions to Literature	363.83	350.00	13.83	104.0%
Contributions to Public Info	3,716.19	1,050.00	2,666.19	353.9%
Event -- BDA Biz Plan Fall 2021	900.00	1,000.00	-100.00	90.0%
Event -- BDA Biz Plan Spring 21	2,650.00	2,500.00	150.00	106.0%
Event -- BDA Solvency Immersion	11,256.48	10,500.00	756.48	107.2%
Event -- BDA Tool 2 2020 Wksp	935.00	1,500.00	-565.00	62.3%
Event -- Visioning in Spring	1,910.00	7,500.00	-5,590.00	25.5%
Event -- Visioning in Summer	3,470.00	2,500.00	970.00	138.8%
Total Income	26,616.50	29,700.00	-3,083.50	89.6%
Expense				
Literature				
Books and Pamphlets from GSO	3,548.88	3,750.00	-201.12	94.6%
eBooks	2,277.00	3,050.00	-773.00	74.7%
Shipping and Supplies	1,800.00	1,800.00	0.00	100.0%
Total Literature	7,625.88	8,600.00	-974.12	88.7%
Overhead Expenses				
Project and Coordinator Expense	362.66	700.00	-337.34	51.8%
Prudent Reserve	2,100.05	1,100.00	1,000.05	190.9%
Tech Expenses	0.00	350.00	-350.00	0.0%
Website and Related Services	203.45	350.00	-146.55	58.1%
Total Overhead Expenses	2,666.16	2,500.00	166.16	106.6%
Public Information				
Radio Outreach Media Project	20,000.00	18,000.00	2,000.00	111.1%
Undefined PI Activities	0.00	900.00	-900.00	0.0%
Total Public Information	20,000.00	18,900.00	1,100.00	105.8%
Total Expense	30,292.04	30,000.00	292.04	101.0%
Net Ordinary Income	-3,675.54	-300.00	-3,375.54	1,225.2%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	2,100.05	1,100.00	1,000.05	190.9%
Total Other Income	2,100.05	1,100.00	1,000.05	190.9%
Net Other Income	2,100.05	1,100.00	1,000.05	190.9%
Net Income	-1,575.49	800.00	-2,375.49	-196.9%

	Jul 31, 21	% of Column
ASSETS		
Current Assets		
Checking/Savings		
General Fund	104.92	2.9%
Literature Fund	385.68	10.8%
Overhead Fund	190.02	5.3%
Public Information Fund	563.73	15.8%
Savings (Prudent Reserve)	2,100.03	58.8%
Tech and Web Fund	224.87	6.3%
Total Checking/Savings	3,569.25	100.0%
Total Current Assets	3,569.25	100.0%
TOTAL ASSETS	3,569.25	100.0%
LIABILITIES & EQUITY		
Equity		
Retained Earnings	5,144.74	144.1%
Net Income	-1,575.49	-44.1%
Total Equity	3,569.25	100.0%
TOTAL LIABILITIES & EQUITY	3,569.25	100.0%

Celebrations

Anniversaries Listed by Solvency Dates

(we missed our May, June, and July issues, so we're WAY BEHIND on celebrations)

February 28, 2020 — Gayle P, Marin County, CA

March 30, 2020 — Nita D, Northern California

April 1, 2020 — Nancy G, San Ramon, CA

April 20, 2020 — Chona S, Novato, CA

May 11, 2020 — Julie R, Maryland

July 1, 2020 — Marc E, Seattle, WA

July 2, 2020 — Damian M, SF Bay Area, CA

August 8, 2014 — Bob A, Seattle, WA

Outreach

BDA PSA Activity Summary

Our current PSA project included a distribution of our PSA and cover letter to 1,000 radio stations across the US in mid-April. Here are our results for last month and year-to-date 2021:

July 2021

New radio stations playing: 10

Number of PSA plays: 1,262

Estimated listeners: 1,244,350

Year-to-date 2021 (beginning mid April)

Total radio stations playing: 98

Number of PSA plays: 4,664

Estimated listeners: 5,908,250

Our next PSA distribution is scheduled for early October 2021.

Visions

My Business Vision in Words

Dear God: Here is my business vision, this, or something better, if it is your will for me:

It is my vision to continue my work as a licensed Private Investigator, not just in New York State but throughout the United States, earning an income of \$500,000 each year.

My services are valued by many attorneys and insurance companies. My reputation speaks for itself; I get results. I help settle high-figure claims and work on catastrophic cases. I have very strong intuition and analytical skills. I am an active listener with the ability to understand what is and isn't said.

I have a few employees in-house who help me run the administrative end. I am able to pay them a decent salary and offer health benefits for them and their families. I am a leader to them but also compassionate and understanding when they need me to be.

I work 3-4 days a week and do not wear my job like a badge of honor. My business gives me flexibility and time to travel with loved ones.

— Heather K, Syracuse, NY

“We will cease to compare ourselves to others, jealousy and envy will fade.”

— A Solvent BDA Member Shares About Promise Eight —

In my experience, especially in recovery communities, comparisons almost always lead to someone feeling worse than someone else. No longer are we one among many; instead, we have separated ourselves from others, leading to isolation, the very thing most of us are trying to recover from. For me, always looking at what others had, which was always far more than I had, I was left feeling like a loser and a failure. I was falling short in every area of my life, and I debted in order to delude myself into a sense of satisfaction. In hindsight, my life was not in any way satisfying, and I was constantly debting to buy things that I could not afford. My ego kept me stuck for a long time. I was active in a 12-Step program, but the lies I was telling myself to avoid the pain of feeling less than drove me further into a self-imposed financial crisis.

One area that was particularly painful (and still is to some degree) is talking about retirement savings and investments, neither of which I have. I spent my 20s and 30s in a “live for today” attitude, which had quickly turned to surviving one day at a time in my 40s. I still envy others who have a solid plan for retirement, but my envy is fading. Today I have a path; I have savings which I never had before. I don't find myself in resentment toward others as much or as often. Learning to trust God through this program and believing there is enough for everyone allows me to stay out of fear.

When I came to BDA, got solvent, took the 12 Steps, and then stayed to recover, I found others who were like me. These new relationships allowed me to come out of isolation. As is the case in 12-Step programs, as my fellow BDAers shared their stories, I learned that it doesn't matter how much income we bring home, where we live, or what we drive, we all suffer from the same malady. We have a soul sickness which drives us to behave in ways contrary to our values. We destroy our lives in a variety of ways that lead us to this place — DA and BDA recovery — and thank God for that.

There is a spiritual solution found in the 12 Steps of DA, in my case with an emphasis on my BDA-relevant history and experiences, that is my self-propelled efforts to run my business and to generate an income. As I came out of isolation and my fellowship built up around me, I found what I had really been lacking the entire time, a true and deep connection with others. Identifying with other members brought me closer to them and to God. Honestly sharing with one another, openly and honestly, allows me to have compassion for my fellow humans and to be grateful for what I have.

— Nancy G, San Ramon, CA