

BDA Help for Debtors (registered BDA group # 7720)

Recap of May 2022 Treasury Report

Regarding our balance sheet — Our total available balance in all funds at May 31, 2022 was \$2,767.61. Our ending unallocated balance in our General Fund was \$20.40 and prudent reserve was \$800.30.

Regarding our May and YTD profit and loss — Our total income for May was \$1,595.67, which was \$395.67 (or 33%) MORE than our May income plan of \$1,200. May income was made up of \$110 in BDA member contributions; \$650 in contributions to our “Outreach to Veterans” project; \$660.67 in distributions from BDA Workshops; and \$175 in registration contributions related to the various events we are hosting.

Our YTD income from unearmarked group and member contributions is \$1,245 (or 5.9%); YTD income from earmarked funds for literature and public information is \$12,700 (or 59.8%); and YTD income from events, including distributions from the BDA Solvency Immersion Conference, is \$7,308.67 (or 34.3%).

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

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

Group # 1395 — bdalist on groups.io — 400.00

Group # 122319 — **BDA Workshops** — 2,671.67 (50% to Public Information, 25% to Literature, 25% to General then distributed to other funds via accruals)

For total group contributions of \$3,571.67

Total YTD member contributions, both general and earmarked, are \$13,045.00.

Total YTD BDA Help for Debtors event income is \$4,637.00.

For a combined total income of \$21,253.67 for the months of January through May.

Our expenses for May included: \$33 for one new eBook request, at \$11 each including sales tax paid in WA state (we also recycled 20 unclaimed eBook purchases from previous months to fulfill 21 eBook requests in May; \$300 gratitude contribution to the GSO for 2nd quarter 2022; \$2.09 in paypal fees on event registrations; \$17.63 for a new home page video, which we update every third month for variety; \$300 transferred back to prudent reserve from our literature fund, plus \$0.04 interest from the bank.

Regarding our YTD spending plan comparison for the month of May — We were \$7,753.67 (or 57.4%) OVER our income plan and \$3,788.60 (or 20.3%) OVER our expense plan, which was spent on a combination of literature and related shipping supplies and postage, along with an earlier schedule of activities and payments for our 2022 PSA project. We are ending at \$2,465.20 (or 50.8%) AHEAD OF our plan for income over expenses for the first five months of 2022.

We were OVER by \$1,251.70 in literature expenses for January through May, due to generous gifting of literature to our fellow debtors, both domestic and international, and maintenance of a healthy inventory for future months. Our ending literature fund balance at May 31st was \$218.66. We were <\$4,662.60> OVER plan in public information — no change from April — due to scheduling our PSA-related services earlier in reality than in our spending plan. Our next and final payments on the second 2022 PSA distribution will be \$2,500 at the end of both July and 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. We are also working to raise funds for a \$5,000 “Outreach to Veterans” project, which will be tracked separately from other public information funds. Prayers said to reach the greatest number of still-suffering debtors possible.

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06/01/22

Balance Sheet

Cash Basis

As of May 31, 2022

	May 31, 22	% of Column
ASSETS		
Current Assets		
Checking/Savings		
General Fund	20.40	0.7%
Literature Fund	218.66	7.9%
Overhead Fund	30.02	1.1%
PI - Outreach to Veterans (pp)	650.00	23.5%
Public Inform Fund (in paypal)	794.12	28.7%
Savings (Prudent Reserve)	800.30	28.9%
Tech and Web Fund	254.11	9.2%
Total Checking/Savings	<u>2,767.61</u>	<u>100.0%</u>
Total Current Assets	<u>2,767.61</u>	<u>100.0%</u>
TOTAL ASSETS	<u>2,767.61</u>	<u>100.0%</u>
LIABILITIES & EQUITY		
Equity		
Retained Earnings	5,152.41	186.2%
Net Income	-2,384.80	-86.2%
Total Equity	<u>2,767.61</u>	<u>100.0%</u>
TOTAL LIABILITIES & EQUITY	<u>2,767.61</u>	<u>100.0%</u>

Monthly Profit & Loss

May 2022

	May 22	% of Income
Ordinary Income/Expense		
Income		
Contributions from BDA Members	110.00	6.9%
Donations - Veterans Outreach	650.00	40.7%
Event -- BDA Biz Plans Fall	125.00	7.8%
Event -- BDA Biz Plans Spring	50.00	3.1%
Event -- BDA Solvency Immersion	660.67	41.4%
Total Income	1,595.67	100.0%
Expense		
Literature		
eBooks	33.00	2.1%
Total Literature	33.00	2.1%
Overhead Expenses		
Gratitude Contributions to GSB	300.00	18.8%
Transaction and Bank Fees	2.09	0.1%
Website and Related Services	17.63	1.1%
YTD Change in Prudent Reserve	300.04	18.8%
Total Overhead Expenses	619.76	38.8%
Total Expense	652.76	40.9%
Net Ordinary Income	942.91	59.1%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	300.04	18.8%
Total Other Income	300.04	18.8%
Net Other Income	300.04	18.8%
Net Income	1,242.95	77.9%

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Year-to-Date Profit & Loss

January through May 2022

06/01/22

Accrual Basis

	Jan - May 22	% of Income
Ordinary Income/Expense		
Income		
Contributions from BDA Groups	400.00	1.9%
Contributions from BDA Members	845.00	4.0%
Contributions to Literature	3,500.00	16.5%
Contributions to Public Info	9,200.00	43.3%
Donations - Veterans Outreach	650.00	3.1%
Event -- BDA Biz Plans Fall	250.00	1.2%
Event -- BDA Biz Plans Spring	1,925.00	9.1%
Event -- BDA Solvency Immersion	2,671.67	12.6%
Event -- Help with PRGs	1,287.00	6.1%
Event -- Holiday Spending Plans	100.00	0.5%
Event -- Visioning in New Year	175.00	0.8%
Event -- Visioning in Summer	250.00	1.2%
Total Income	21,253.67	100.0%
Expense		
Literature		
Books and Pamphlets from GSO	3,626.70	17.1%
eBooks	1,375.00	6.5%
Shipping and Supplies	2,500.00	11.8%
Total Literature	7,501.70	35.3%
Overhead Expenses		
Gratitude Contributions to GSB	600.00	2.8%
Transaction and Bank Fees	186.30	0.9%
Website and Related Services	87.87	0.4%
YTD Change in Prudent Reserve	-1,199.87	-5.6%
Total Overhead Expenses	-325.70	-1.5%
Public Information		
Radio Outreach Media Project	14,800.00	69.6%
Undefined PI Activities	462.60	2.2%
Total Public Information	15,262.60	71.8%
Total Expense	22,438.60	105.6%
Net Ordinary Income	-1,184.93	-5.6%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	-1,199.87	-5.6%
Total Other Income	-1,199.87	-5.6%
Net Other Income	-1,199.87	-5.6%
Net Income	-2,384.80	-11.2%

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Year-to-Date Plan vs. Actual

January through May 2022

06/01/22

Accrual Basis

	Jan - May 22	Budget	\$ Over Bu...	% of Budget
Ordinary Income/Expense				
Income				
Contributions from BDA Groups	400.00	1,500.00	-1,100.00	26.7%
Contributions from BDA Members	845.00	750.00	95.00	112.7%
Contributions to Literature	3,500.00	750.00	2,750.00	466.7%
Contributions to Public Info	9,200.00	3,000.00	6,200.00	306.7%
Donations - Veterans Outreach	650.00	0.00	650.00	100.0%
Event -- BDA Biz Plans Fall	250.00	0.00	250.00	100.0%
Event -- BDA Biz Plans Spring	1,925.00	2,500.00	-575.00	77.0%
Event -- BDA Solvency Immersion	2,671.67	2,500.00	171.67	106.9%
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	250.00	0.00	250.00	100.0%
Total Income	21,253.67	13,500.00	7,753.67	157.4%
Expense				
Literature				
Books and Pamphlets from GSO	3,626.70	3,000.00	626.70	120.9%
eBooks	1,375.00	1,750.00	-375.00	78.6%
Shipping and Supplies	2,500.00	1,500.00	1,000.00	166.7%
Total Literature	7,501.70	6,250.00	1,251.70	120.0%
Overhead Expenses				
Gratitude Contributions to GSB	600.00	300.00	300.00	200.0%
Tech Expenses	0.00	250.00	-250.00	0.0%
Transaction and Bank Fees	186.30	500.00	-313.70	37.3%
Website and Related Services	87.87	250.00	-162.13	35.1%
YTD Change in Prudent Reserve	-1,199.87	300.00	-1,499.87	-400.0%
Total Overhead Expenses	-325.70	1,600.00	-1,925.70	-20.4%
Public Information				
Radio Outreach Media Project	14,800.00	10,000.00	4,800.00	148.0%
Undefined PI Activities	462.60	800.00	-337.40	57.8%
Total Public Information	15,262.60	10,800.00	4,462.60	141.3%
Total Expense	22,438.60	18,650.00	3,788.60	120.3%
Net Ordinary Income	-1,184.93	-5,150.00	3,965.07	23.0%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	-1,199.87	300.00	-1,499.87	-400.0%
Total Other Income	-1,199.87	300.00	-1,499.87	-400.0%
Net Other Income	-1,199.87	300.00	-1,499.87	-400.0%
Net Income	-2,384.80	-4,850.00	2,465.20	49.2%

Deposit Accounts

Account	YTD Interest	Current Balance	Available Balance
Checking	\$0.05	\$523.19	\$523.19
Member Share Savings	\$0.13	\$800.30	\$800.30
Totals	\$0.18	\$1,323.49	\$1,323.49

Plus outreach to veterans funds in pp 650.00

Public Information funds held in pp 794.12

Reported total treasury at 05/31/22 **\$2,767.61**