



# Doing Business Without Debting

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

February 2022

Volume 3, Issue 2

## BDA Tool Two: BDA Business Planning Conference — Spring 2022

The details below, and more, can be found at

<https://www.helpfordebtors.org/bda-business-planning-conference>:

We will host nine workshops and three drop-in sessions, for a total of 12 inter-related BDA recovery events, all focused on BDA business planning, with a BDA emphasis on business as a spiritual activity and service to the world. During this three-month BDA recovery conference, we will discuss all of the BDA Additional Tools together with a special emphasis on:

**BDA Tool Two: We write annual one-year business plans with definable and accountable goals and targets.**

Because we will be welcoming DA and BDA members to share real-world details of their businesses, we must ask that all workshop participants meet the only requirement for DA and BDA membership:

**an ongoing desire to not incur new unsecured debt, one day at a time, no matter what**

Because we will be discussing the specifics of our businesses, including business names, locations, etc, the only protection for our anonymity will be required registrations and the closed-ness of the conference group. To maintain anonymity, we will not be recording any of the workshop sessions except the first-week orientation, for which the previous two cycles' recordings are available here:

<https://www.helpfordebtors.org/bda-business-planning-conference>

We have developed a business planning template workbook that we recommend using, in general, and especially for this conference series. We've also prepared some helpful guidance for business planning. We suggest planning for July 2022 through June 2023 during this conference cycle. Both can be found at the link above, available for anyone, whether or not they register for this conference series.

Before getting started on our business plans, most of us want to prepare our personal spending plans. Those plans inform our salary and benefit needs in our business plans. There's a personal planning template workbook we recommend using, in general, and especially for this conference series. We've also prepared some helpful guidance for personal planning. Both can be found at the event link above.

During this conference, we will workshop at least 8 BDA member business plans. There are no additional contributions requested for this extra service (although you may want to offer more ...) Qualifications for having our plans "workshopped" by the group:

- ✓ At least 90 days solvent
- ✓ Completed first three Steps in DA and / or BDA

- ✓ Working with a DA and / or BDA sponsor (or someone else who is leading you through the Steps and familiarizing you with the rest of the DA and BDA program, we recommend the **BDA Solvency Immersion Conference — bdaworkshops.org**)
- ✓ Willing to develop your plan with the workshop leader (or another volunteer leader who developed their business plan in a previous BDA Business Planning Conference) over 6 or 7 one-on-one meetups, that is 8-12 hours of interaction, see preparation process on the event page
- ✓ Must be a DA and / or BDA member, recovering from debting with money (and leaving out other money-, time-, income-, and earning-related programs and services) — this qualification is non-negotiable, we actively discourage the breaking of DA's Traditions

✓ Paid registration

✓ First come, first served — as long as the qualifications above are met — at least eight, and possibly up to 12, BDA business plans will be "workshopped" during this 3-month BDA Business Planning Conference, see weekly schedule on the event page



Here's our standard timing for "workshopping" BDA business plans during scheduled workshops (lower time offering if two plans are presented, higher time offering if only one plan):

10-15 minutes — Review of the business plan by its BDA member

2-3 minutes — Feedback and input from workshop leader (or other planning guide)

5-10 minutes — Q&A with BDA member about their plan

8-12 minutes — Feedback and input from workshop participants (up to 1 timed minute each) — What we are seeking here is experience, strength, and hope when our fellows have pursued similar goals, visions, and business plans or have taken similar actions as those being discussed. *We are not looking for advice, and this is not a time to ask questions.* This is time to encourage and support our fellow BDA members as they move their businesses forward with an annual one-year business plan with definable and accountable goals and targets, in this case for July 2022 through June 2023.

1 minute — Wrap-up comments from our workshop leader (or planning guide)

2 minutes — Wrap-up comments and gratitude from the presenting BDA member

To register for this three-month event, please send \$125 to:

<https://www.paypal.com/paypalme/BDAHelpforDebtors>

These are donations, NOT fees. No payment plans and NO REFUNDS.

**PLEASE NOTE:** We are accepting member submissions for upcoming monthly newsletters, next in early March for the March 2022 edition.

Our front-page topic will be "Clarity" based on our interpretation of BDA Tool Three. Look for more information at <https://www.helpfordebtors.org/newsletter-coordinator>.



# Doing Business Without Debting

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

### BDA Business Planning Conference — Spring 2022 — continued

Here is our weekly schedule for this three-month BDA recovery event (all dates are Sundays, noon-2pm pacific, 3pm-5pm eastern, etc), which can also be found at <https://www.helpfordebtors.org/bda-business-planning-conference>:

**April 3, 2022** — Orientation (lots of guidance on business planning, with a BDA emphasis on business as a spiritual activity and service to the world, lots of Q&A) — only this session will be recorded and made available at the link above and on our home page at [helpfordebtors.org](https://www.helpfordebtors.org).

**April 10, 2022** — **Drop-in session #1**: Facilitated opportunity to turn your visions into goals, led by a long-time BDA member who has been successfully setting and achieving her goals annually since 2019.

**April 17, 2022** — Welcome and 10-minute presentation from workshop leader, followed by up to 10 minutes of Q&A, discussion of BDA Tools 1 and 2, and then review of actual results for ONE 2021 business plan created in a previous cycle.

**April 24, 2022** — Welcome and 5-minute presentation from workshop leader, followed by up to 5 minutes of Q&A, discussion of BDA Tools 3 and 4, and then review of actual results for ONE 2021 business plan created in a previous cycle.

**May 1, 2022** — Welcome and 5-minute presentation from workshop leader, followed by up to 5 minutes of Q&A, discussion of BDA Tools 5 and 6, and then "workshopping" of ONE new business plan.

**May 8, 2022** — **Drop-in session #2**: Facilitated discussion on earning and income generation with vision sharing, brainstorming, and support from our fellows.

**May 15, 2022** — Welcome and 5-minute presentation from workshop leader, followed by up to 5 minutes of Q&A, discussion of BDA Tools 7 and 8, and then "workshopping" of ONE (maybe TWO) new business plan.

**May 22, 2022** — Welcome and 5-minute presentation from workshop leader, followed by up to 5 minutes of Q&A, discussion of BDA Tools 9 and 10, and then "workshopping" of ONE (maybe TWO) new business plan.

**May 29, 2022** — Nothing scheduled for business planning this weekend.

**PLEASE NOTE:** We are accepting member submissions for upcoming monthly newsletters, next in early March for the March 2022 edition.

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**June 5, 2022** — **Drop-in session #3**: Facilitated discussion on seeking and finding balance as we pursue our recovery, our business successes, and our personal lives.

**June 12, 2022** — Welcome and 5-minute presentation from workshop leader, followed by up to 5 minutes of Q&A, discussion of BDA Tool 11, and then "workshopping" of ONE (maybe TWO) new business plan.

**June 19, 2022** — Welcome and 5-minute presentation from workshop leader, followed by up to 5 minutes of Q&A, discussion of BDA Tool 12, and then "workshopping" of ONE (maybe TWO) new business plan.

**June 26, 2022** — Welcome and 5-minute presentation from workshop leader, followed by up to 5 minutes of Q&A; review of BDA Tool Two, especially in terms of the change in our understanding and comfort level since this conference began; then "workshopping" of ONE MORE new business plan, PLUS gratitude sharing from workshop participants — gratitude for Higher Power, gratitude for our solvency, gratitude for the additional tools of BDA and for our fellow BDAers.

**NOTE:** Most participants will not be able to attend all workshops in this conference. That's okay. However, registration includes all TWELVE interrelated recovery events, and the more workshops and drop-ins we attend, the more we will get out of them.



This is a stock photo, not DA or BDA members.

To register for this three-month event, please send \$125 to:

<https://www.paypal.com/paypalme/BDAHelfforDebtors>

These are donations, NOT fees. No payment plans and NO REFUNDS.

All funds received will be split between our General Fund (10%), Literature Fund (20%), and Public Information Fund (70%) — Our service vision is to say "yes" to every request we receive for free DA and BDA conference-approved literature and to pay our media special workers to distribute our BDA PSA every six months (in April and October) through 2023. Please support our vision and service activities!

**Having hosted this conference three times before, we have heard time and again that solvent BDA members have gone years, even decades, without annual business plans. This is a chance for us to change that.**



# Doing Business Without Debting

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YTD Treasury @ January 31, 2022

	Jan 22	Budget	\$ Over Bu...	% of Budget
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
Contributions from BDA Groups	0.00	300.00	-300.00	0.0%
Contributions from BDA Members	170.00	150.00	20.00	113.3%
Contributions to Literature	0.00	150.00	-150.00	0.0%
Contributions to Public Info	0.00	600.00	-600.00	0.0%
Event -- BDA Solvency Immersion	154.59	1,500.00	-1,345.41	10.3%
Event -- Visioning in New Year	175.00	1,250.00	-1,075.00	14.0%
<b>Total Income</b>	<b>499.59</b>	<b>3,950.00</b>	<b>-3,450.41</b>	<b>12.6%</b>
<b>Expense</b>				
<b>Literature</b>				
Books and Pamphlets from GSO	0.00	600.00	-600.00	0.0%
eBooks	418.00	350.00	68.00	119.4%
Shipping and Supplies	900.00	300.00	600.00	300.0%
<b>Total Literature</b>	<b>1,318.00</b>	<b>1,250.00</b>	<b>68.00</b>	<b>105.4%</b>
<b>Overhead Expenses</b>				
Tech Expenses	0.00	50.00	-50.00	0.0%
Transaction and Bank Fees	23.62	100.00	-76.38	23.6%
Website and Related Services	0.00	50.00	-50.00	0.0%
YTD Change in Prudent Reserve	-1,349.96	0.00	-1,349.96	100.0%
<b>Total Overhead Expenses</b>	<b>-1,326.34</b>	<b>200.00</b>	<b>-1,526.34</b>	<b>-663.2%</b>
<b>Public Information</b>				
Radio Outreach Media Project	3,100.00	3,500.00	-400.00	88.6%
Undefined PI Activities	0.00	100.00	-100.00	0.0%
<b>Total Public Information</b>	<b>3,100.00</b>	<b>3,600.00</b>	<b>-500.00</b>	<b>86.1%</b>
<b>Total Expense</b>	<b>3,091.66</b>	<b>5,050.00</b>	<b>-1,958.34</b>	<b>61.2%</b>
<b>Net Ordinary Income</b>	<b>-2,592.07</b>	<b>-1,100.00</b>	<b>-1,492.07</b>	<b>235.6%</b>
<b>Other Income/Expense</b>				
<b>Other Income</b>				
Offset prudent reserve trans	-1,349.96	0.00	-1,349.96	100.0%
<b>Total Other Income</b>	<b>-1,349.96</b>	<b>0.00</b>	<b>-1,349.96</b>	<b>100.0%</b>
<b>Net Other Income</b>	<b>-1,349.96</b>	<b>0.00</b>	<b>-1,349.96</b>	<b>100.0%</b>
<b>Net Income</b>	<b>-3,942.03</b>	<b>-1,100.00</b>	<b>-2,842.03</b>	<b>358.4%</b>
<b>ASSETS</b>				
<b>Current Assets</b>				
<b>Checking/Savings</b>				
General Fund			36.47	3.0%
Literature Fund			438.06	36.2%
Overhead Fund			30.02	2.5%
Public Information Fund			13.64	1.1%
Savings (Prudent Reserve)			650.21	53.7%
Tech and Web Fund			41.98	3.5%
<b>Total Checking/Savings</b>			<b>1,210.38</b>	<b>100.0%</b>
<b>Total Current Assets</b>			<b>1,210.38</b>	<b>100.0%</b>
<b>TOTAL ASSETS</b>			<b>1,210.38</b>	<b>100.0%</b>
<b>LIABILITIES &amp; EQUITY</b>				
<b>Equity</b>				
Retained Earnings			5,152.41	425.7%
Net Income			-3,942.03	-325.7%
<b>Total Equity</b>			<b>1,210.38</b>	<b>100.0%</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>			<b>1,210.38</b>	<b>100.0%</b>

To view and / or download any of our monthly treasury reports

July 2020 through January 2022, plus our 2022 action and income / spending plans, please visit:

<https://www.helpfordebtors.org/treasury-plans-and-reports>

## Celebrations

### Anniversaries Listed by Solvency Dates

February 12, 2012 — Amany A, Egypt —  
Congratulations on 10 years, Amany!

February 28, 2020 — Gayle P, Marin  
County, CA — Congratulations on 2 years,  
Gayle!

March 30, 2020 — Nita D, Northern  
California — Congratulations on 2 years,  
Nita!

April 1, 2020 — Nancy G, San Ramon, CA  
— Congratulations on 2 years, Nancy!

May 11, 2020 — Julie R, Maryland —  
Congratulations on 2 years, Julie!

Want to celebrate your or a friend's  
upcoming solvency anniversary?

We suggest a gratitude donation of \$10 for  
each year of solvency being celebrated.

## Outreach

### BDA PSA Activity Summary

Our PSA and cover letter were  
distributed to 1,000 radio stations each,  
across the US, in both mid-April and early  
October 2021. Here are our results for  
last month and since April 2021:

#### January 2022

Radio stations who played in Jan: 35

Number of PSA plays in January: 536

Audience impressions in Jan: 1,599,100

#### Since April 2021

Total radio stations played: 146

Number of PSA plays: 10,557

Audience impressions: 14,465,050

**Note on terminology:** An "audience  
impression," broadly defined, is any  
interaction with a piece of content and  
an audience member.

## Visions

Just a few elements of my current vision:

- ✓ Financial and material abundance.
- ✓ Allows me to build and maintain loving,  
nurturing, healthy, kind, abundance-  
based, and generous relationships.
- ✓ Complete belief that god is my loving  
and kind employer.
- ✓ Feeling confident and comfortable  
about my own contribution, being  
focused on excellence, and serving god  
to do his work.
- ✓ A member of the best team doing  
most fulfilling work, helping people get  
educated, being fulfilled at the right  
jobs, and taking care of mother earth.
- ✓ Able to work from anywhere in the  
world.
- ✓ Multiple and increasing sources of  
revenues that are easily managed.
- ✓ 100+ Green Unicorns created.
- ✓ A healthy life that provides flexibility  
and the means to pursue hobbies,  
passions, and interests.

— Akhil K, Delhi, India

“Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be.” — A Solvent BDA Member Shares About Promise Two

Prior to working the Steps, my life was defined by vagueness, confusion, and chaos. The chaos was so bad that by 2009, I had declared bankruptcy twice, had plowed through my 401k, had lost my home to foreclosure, and I owed upwards of \$300,000 in unpaid taxes, etc. I went from a six-figure income to working in a department store. I thought I would never be able to climb out of the hole that I had gotten myself into.

In 2012, I was concerned that I would end up getting evicted from my apartment for non-payment of rent. I have a friend who is really good with money. She sat with me for two hours talking to me about money. I understood the words because she was speaking English but the concepts she was sharing baffled me. She told me to set up an account that would only be for my household and recurring accounts. I was still vague and still creating chaos and confusion. I had not balanced my checkbook in years. I was still running between my different banks to put money in my home account so checks would not bounce. I still incurred late charges and overdraft fees regularly.

Once I had solid recovery in my first 12-Step program, I knew it was time to address my money issues, so I joined DA in 2017. I spent a year coming to meetings regularly while trying to figure out how I could work the program without keeping my numbers. I didn't start working the program until I attended a DA workshop on "Keeping Your Numbers" in 2018. In 2019, I started working the Steps with a DA sponsor and I completed the Steps in December 2019.

In 2020, I decided to formally start my business. My DA sponsor recommended that I find some BDA meetings. I found the BDA Solvency Immersion Conference ([bdaworkshops.org](http://bdaworkshops.org)) in 2021. I've claimed 7/1/21 as my solvency date because I had contracted with someone to do my website. I never ran any of this by my sponsor. I took my will back and when the final bill came in, I was not able to pay it in full. I paid it right before the July 2021 BDA Conference began.

Today, I'm living in Promise Two. I'm definitely living an engaged life. I'm in several 12-Step programs. I have sponsors in all three, and I sponsor in two. I reach out to newcomers regularly, and I'm treasurer for one of my meetings. I have served as meeting host, treasurer, Intergroup rep, and Region rep (in one of the other programs). My business is starting to flourish, and I have tremendous support from people both in and out of spiritual recovery. Both my personal and business accounts are balanced to the penny. I have a prudent reserve for each, and I have even set up a monthly deduction for investing. I feel I am definitely becoming the person my Higher Power meant me to be.

— Nancy J, Jenkintown, PA

**PLEASE NOTE:** If you do not yet have your own copy of *A Currency of Hope*; of DA's 12, 12, and 12; or of all of DA's pamphlets (if you're willing and able to receive and accept an eBook on the Kindle app), please visit <https://www.helpfordebtors.org/free-da-and-bda-literature> to request this conference-approved literature for free.