

**BDA Help for Debtors (BDA group # 7720)**  
**Income and Spending Plan 2022**  
 (Based on 2021 actual and 12 months of estimated detail)

Categories and Subcategories	Type	Total Annual Plan	% of Total Income	Descriptions and Details
<b>Income Category</b>				
Heading only				
Contributions from BDA Groups	Income	3,600	8.57%	Thank you, Sunday BDA, bdalist, BDA Prosperity, and BDA Workshops! Contributions from more groups welcome! Based on 2021 year-to-date actual at 11-30-2021 Based on 2021 year-to-date actual at 11-30-2021 Based on 2021 year-to-date actual at 11-30-2021 Estimated 20 registrations at \$125 each for twelve workshops Estimated 20 registrations at \$125 each for twelve workshops Estimated 6 EARLY registrations at \$125 each for twelve workshops Based on 2021 year-to-date actual at 11-30-2021 Based on 2021 year-to-date actual at 11-30-2021 Estimated 20 registrations at \$125 each for nine workshops Estimated 8 EARLY registrations at \$125 each for nine workshops Estimated 20 registrations at \$125 each for nine workshops
Contributions from BDA Members	Income	1,800	4.29%	
Contributions to Literature	Income	1,800	4.29%	
Contributions to Public Info	Income	7,200	17.14%	
Event -- BDA Biz Plan Fall 2022	Income	2,500	5.95%	
Event -- BDA Biz Plan Spring 2022	Income	2,500	5.95%	
Event -- BDA Biz Plan Spring 2023	Income	750	1.79%	
Event -- BDA Solvency Immersion	Income	15,000	35.71%	
Event -- Holiday No-Drama Llamas 2022	Income	350	0.83%	
Event -- Holiday Spending Plans 2022	Income	500	1.19%	
Event -- Visioning in New Year 2022	Income	2,500	5.95%	
Event -- Visioning in New Year 2023	Income	1,000	2.38%	
Event -- Visioning in Summer 2022	Income	2,500	5.95%	
<b>All Income Total</b>	<b>Calculation</b>	<b>42,000</b>	<b>100.00%</b>	
<b>Literature</b>				
Heading only				
Books and Pamphlets from GSO	Expense	7,200	17.14%	Actual at 11-30-21 plus 50% projected service growth in 2022 Actual at 11-30-21 plus 50% projected service growth in 2022 Actual at 11-30-21 plus 50% projected service growth in 2022
eBooks	Expense	4,200	10.00%	
Shipping and Supplies	Expense	3,600	8.57%	
<b>Literature Total</b>	<b>Calculation</b>	<b>15,000</b>	<b>35.71%</b>	
<b>Overhead Expenses</b>				
Heading only				
Gratitude Contributions to GSB	Expense	1,200	2.86%	Contribution at \$100 per month, distributed quarterly Online transaction fees and funds set aside for small projects Online meeting platform and other tech services as deemed necessary (likely add a file storage service in 2022) Two- or three-year renewal of website service and several urls Additions to year-end 2021 prudent reserve balance (\$2,000); 2022 year-end prudent reserve goal is \$3,200
Project and Coordinator Expense	Expense	1,200	2.86%	
Tech Expenses	Expense	600	1.43%	
Website and Related Services	Expense	600	1.43%	
YTD Change in Prudent Reserve	Expense	1,200	2.86%	
<b>Overhead Expenses Total</b>	<b>Calculation</b>	<b>4,800</b>	<b>11.43%</b>	
<b>Public Information</b>				
Heading only				
Radio Outreach Media Project	Expense	20,000	47.62%	Deposits paid in January and July, second payments in March and September, balances due in April and October Small outreach projects unrelated to radio outreach
Undefined PI Activities	Expense	2,200	5.24%	
<b>Public Information Total</b>	<b>Calculation</b>	<b>22,200</b>	<b>52.86%</b>	
<b>Operating Expense Total</b>	<b>Calculation</b>	<b>42,000</b>	<b>100.00%</b>	
<b>Net Income (or Loss) -- Income less Operating Expenses</b>	<b>Calculation</b>	<b>0</b>	<b>0.00%</b>	We will be starting 2022 with more than \$5,000 in our bank accounts, estimated at at least \$2,000 in our prudent reserve, \$500 in our literature fund, and \$2,500 in our public information fund. Months with negative cash flow will be covered -- whenever necessary -- by our prudent reserve, then our prudent reserve will be replenished in following months. Coverage of negative cash flow, and successful service without incurring debt in any form, is the purpose of our prudent reserve. Breaking even for the year is our financial goal and intention; adding \$1,200 to our prudent reserve in 2022, as shown above, would be amazing! We will adjust our plan mid-year.

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Categories and Subcategories	Type	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total Annual Plan	% of Total Income
<b>Income Category</b>		Heading only													
Contributions from BDA Groups	Income	300	300	300	300	300	300	300	300	300	300	300	300	3,600	8.57%
Contributions from BDA Members	Income	150	150	150	150	150	150	150	150	150	150	150	150	1,800	4.29%
Contributions to Literature	Income	150	150	150	150	150	150	150	150	150	150	150	150	1,800	4.29%
Contributions to Public Info	Income	600	600	600	600	600	600	600	600	600	600	600	600	7,200	17.14%
Event -- BDA Biz Plan Fall 2022	Income								1,250	1,250				2,500	5.95%
Event -- BDA Biz Plan Spring 2022	Income			1,250	1,250									2,500	5.95%
Event -- BDA Biz Plan Spring 2023	Income												750	1.79%	
Event -- BDA Solvency Immersion	Income	1,500	1,000				4,500	3,000	2,000				3,000	15,000	35.71%
Event -- Holiday No-Drama Llamas 2022	Income											100	250	350	0.83%
Event -- Holiday Spending Plans 2022	Income										500			500	1.19%
Event -- Visioning in New Year 2022	Income	1,250	1,250											2,500	5.95%
Event -- Visioning in New Year 2023	Income												1,000	1,000	2.38%
Event -- Visioning in Summer 2022	Income							1,250	1,250					2,500	5.95%
<b>All Income Total</b>	<b>Calculation</b>	<b>3,950</b>	<b>3,450</b>	<b>2,450</b>	<b>2,450</b>	<b>1,200</b>	<b>5,700</b>	<b>5,450</b>	<b>5,700</b>	<b>2,450</b>	<b>1,700</b>	<b>1,300</b>	<b>6,200</b>	<b>42,000</b>	<b>100.00%</b>
<b>Literature</b>		Heading only													
Books and Pamphlets from GSO	Expense	600	600	600	600	600	600	600	600	600	600	600	600	7,200	17.14%
eBooks	Expense	350	350	350	350	350	350	350	350	350	350	350	350	4,200	10.00%
Shipping and Supplies	Expense	300	300	300	300	300	300	300	300	300	300	300	300	3,600	8.57%
<b>Literature Total</b>	<b>Calculation</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>1,250</b>	<b>15,000</b>	<b>35.71%</b>
<b>Overhead Expenses</b>		Heading only													
Gratitude Contributions to GSB	Expense			300			300			300			300	1,200	2.86%
Project and Coordinator Expense	Expense	100	100	100	100	100	100	100	100	100	100	100	100	1,200	2.86%
Tech Expenses	Expense	50	50	50	50	50	50	50	50	50	50	50	50	600	1.43%
Website and Related Services	Expense	50	50	50	50	50	50	50	50	50	50	50	50	600	1.43%
YTD Change in Prudent Reserve	Expense			300			300			300			300	1,200	2.86%
<b>Overhead Expenses Total</b>	<b>Calculation</b>	<b>200</b>	<b>200</b>	<b>800</b>	<b>200</b>	<b>200</b>	<b>800</b>	<b>200</b>	<b>200</b>	<b>800</b>	<b>200</b>	<b>200</b>	<b>800</b>	<b>4,800</b>	<b>11.43%</b>
<b>Public Information</b>		Heading only													
Radio Outreach Media Project	Expense	3,500		4,000	2,500			3,500		4,000	2,500			20,000	47.62%
Undefined PI Activities	Expense	100	100	200	200	200	200	200	200	200	200	200	200	2,200	5.24%
<b>Public Information Total</b>	<b>Calculation</b>	<b>3,600</b>	<b>100</b>	<b>4,200</b>	<b>2,700</b>	<b>200</b>	<b>200</b>	<b>3,700</b>	<b>200</b>	<b>4,200</b>	<b>2,700</b>	<b>200</b>	<b>200</b>	<b>22,200</b>	<b>52.86%</b>
<b>Operating Expense Total</b>	<b>Calculation</b>	<b>5,050</b>	<b>1,550</b>	<b>6,250</b>	<b>4,150</b>	<b>1,650</b>	<b>2,250</b>	<b>5,150</b>	<b>1,650</b>	<b>6,250</b>	<b>4,150</b>	<b>1,650</b>	<b>2,250</b>	<b>42,000</b>	<b>100.00%</b>
<b>Net Income (or Loss) -- Income less Operating Expenses</b>	<b>Calculation</b>	<b>(1,100)</b>	<b>1,900</b>	<b>(3,800)</b>	<b>(1,700)</b>	<b>(450)</b>	<b>3,450</b>	<b>300</b>	<b>4,050</b>	<b>(3,800)</b>	<b>(2,450)</b>	<b>(350)</b>	<b>3,950</b>	<b>0</b>	<b>0.00%</b>