

BDA Help for Debtors (registered BDA group # 7720)

Recap of June 2022 Treasury Report

Regarding our balance sheet — Our total available balance in all funds at June 30, 2022 was \$886.81. Our ending unallocated balance in our General Fund was \$24.91 and prudent reserve was \$200.31.

Regarding our June and YTD profit and loss — Our total income for June was \$7,364.50, which was \$1,664.50 (or 29.2%) MORE than our June income plan of \$5,700. June income was made up of \$70 in BDA member contributions; \$5,828.87 in contributions to our “Outreach to Veterans” project; \$1,045.63 in distributions from BDA Workshops; and \$420 in registration contributions related to the various events we are hosting.

Our YTD income from unearmarked group and member contributions is \$1,315 (or 4.6%); YTD income from earmarked funds for literature and public information is \$12,700 (or 44.3%); YTD income from donations to our “Outreach to Veterans” project is \$6,478.87 (or 22.6%); and YTD income from events, including distributions from the BDA Solvency Immersion Conference, is \$8,124.30 (or 28.5%).

Total YTD contributions by groups through June 30, 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 —	3,717.30 (50% to Public Information, 25% to Literature, 25% to General then distributed to other funds via accruals)

For total group contributions of \$4,696.17

Total YTD member contributions, both general and earmarked, are \$19,515.00.

Total YTD BDA Help for Debtors event income is \$4,407.00.

For a combined total income of \$28,618.17 for the months of January through June.

Our expenses for June included: \$143 for 13 new eBook requests, at \$11 each including sales tax paid in WA state; \$393.60 reclassified from PI Activities to Tech for our Constant Contact subscription, which we are using for in-reach to the fellowship rather than outreach; \$23.85 in paypal fees on event registrations and \$95 in paypal instant transfer fees for purchases related to “Outreach to Veterans”; \$600 transferred from prudent reserve to our PI fund, plus \$0.01 interest from the bank; \$6,283.45 for printing, supplies, and postage for “Outreach to Veterans”; \$2,500 for our next to last payment on our 2022 PSA distributions; and \$200 direct contribution to “Outreach to Veterans” from our funds.

Regarding our YTD spending plan comparison for the month of June — We were \$9,418.17 (or 49.1%) OVER our income plan and \$10,183.91 (or 48.7%) OVER our expense plan, which was all 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 \$3,165.60 (or 287.8%) BELOW our plan for income over expenses for the first six 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 <\$144.70> in literature expenses for January through June, due to generous gifting of literature to our fellow debtors. Our ending literature fund balance at June 30th was \$221.08. We were <\$12,852.45> 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 possible.

Balance Sheet

As of June 30, 2022

	Jun 30, 22	% of Column
ASSETS		
Current Assets		
Checking/Savings		
General Fund	24.91	2.8%
Literature Fund	221.08	24.9%
Overhead Fund	30.02	3.4%
PI - Outreach to Veterans (pp)	195.42	22.0%
Public Inform Fund (in paypal)	10.96	1.2%
Savings (Prudent Reserve)	200.31	22.6%
Tech and Web Fund	204.11	23.0%
Total Checking/Savings	886.81	100.0%
Total Current Assets	886.81	100.0%
TOTAL ASSETS	886.81	100.0%
LIABILITIES & EQUITY		
Equity		
Retained Earnings	5,152.41	581.0%
Net Income	-4,265.60	-481.0%
Total Equity	886.81	100.0%
TOTAL LIABILITIES & EQUITY	886.81	100.0%

Monthly Profit & Loss

June 2022

	Jun 22	% of Income
Ordinary Income/Expense		
Income		
Contributions from BDA Members	70.00	1.0%
Donations - Veterans Outreach	5,828.87	79.1%
Event -- BDA Biz Plans Fall	125.00	1.7%
Event -- BDA Solvency Immersion	1,045.63	14.2%
Event -- Visioning in Summer	295.00	4.0%
Total Income	7,364.50	100.0%
Expense		
Literature		
eBooks	143.00	1.9%
Total Literature	143.00	1.9%
Overhead Expenses		
Tech Expenses	393.60	5.3%
Transaction and Bank Fees	118.85	1.6%
YTD Change in Prudent Reserve	-599.99	-8.1%
Total Overhead Expenses	-87.54	-1.2%
Public Information		
Outreach to Veterans	6,283.45	85.3%
Radio Outreach Media Project	2,500.00	33.9%
Undefined PI Activities	-193.60	-2.6%
Total Public Information	8,589.85	116.6%
Total Expense	8,645.31	117.4%
Net Ordinary Income	-1,280.81	-17.4%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	-599.99	-8.1%
Total Other Income	-599.99	-8.1%
Net Other Income	-599.99	-8.1%
Net Income	-1,880.80	-25.5%

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Year-to-Date Profit & Loss

January through June 2022

07/01/22

Accrual Basis

	Jan - Jun 22	% of Income
Ordinary Income/Expense		
Income		
Contributions from BDA Groups	400.00	1.4%
Contributions from BDA Members	915.00	3.2%
Contributions to Literature	3,500.00	12.2%
Contributions to Public Info	9,200.00	32.1%
Donations - Veterans Outreach	6,478.87	22.6%
Event -- BDA Biz Plans Fall	375.00	1.3%
Event -- BDA Biz Plans Spring	1,925.00	6.7%
Event -- BDA Solvency Immersion	3,717.30	13.0%
Event -- Help with PRGs	1,287.00	4.5%
Event -- Holiday Spending Plans	100.00	0.3%
Event -- Visioning in New Year	175.00	0.6%
Event -- Visioning in Summer	545.00	1.9%
Total Income	28,618.17	100.0%
Expense		
Literature		
Books and Pamphlets from GSO	3,626.70	12.7%
eBooks	1,518.00	5.3%
Shipping and Supplies	2,500.00	8.7%
Total Literature	7,644.70	26.7%
Overhead Expenses		
Gratitude Contributions to GSB	600.00	2.1%
Tech Expenses	393.60	1.4%
Transaction and Bank Fees	305.15	1.1%
Website and Related Services	87.87	0.3%
YTD Change in Prudent Reserve	-1,799.86	-6.3%
Total Overhead Expenses	-413.24	-1.4%
Public Information		
Outreach to Veterans	6,283.45	22.0%
Radio Outreach Media Project	17,300.00	60.5%
Undefined PI Activities	269.00	0.9%
Total Public Information	23,852.45	83.3%
Total Expense	31,083.91	108.6%
Net Ordinary Income	-2,465.74	-8.6%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	-1,799.86	-6.3%
Total Other Income	-1,799.86	-6.3%
Net Other Income	-1,799.86	-6.3%
Net Income	-4,265.60	-14.9%

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Year-to-Date Plan vs. Actual

January through June 2022

07/01/22

Accrual Basis

	Jan - Jun 22	Budget	\$ Over Bu...	% of Budget
Ordinary Income/Expense				
Income				
Contributions from BDA Groups	400.00	1,800.00	-1,400.00	22.2%
Contributions from BDA Members	915.00	900.00	15.00	101.7%
Contributions to Literature	3,500.00	900.00	2,600.00	388.9%
Contributions to Public Info	9,200.00	3,600.00	5,600.00	255.6%
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	3,717.30	7,000.00	-3,282.70	53.1%
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	545.00	0.00	545.00	100.0%
Total Income	28,618.17	19,200.00	9,418.17	149.1%
Expense				
Literature				
Books and Pamphlets from GSO	3,626.70	3,600.00	26.70	100.7%
eBooks	1,518.00	2,100.00	-582.00	72.3%
Shipping and Supplies	2,500.00	1,800.00	700.00	138.9%
Total Literature	7,644.70	7,500.00	144.70	101.9%
Overhead Expenses				
Gratitude Contributions to GSB	600.00	600.00	0.00	100.0%
Tech Expenses	393.60	300.00	93.60	131.2%
Transaction and Bank Fees	305.15	600.00	-294.85	50.9%
Website and Related Services	87.87	300.00	-212.13	29.3%
YTD Change in Prudent Reserve	-1,799.86	600.00	-2,399.86	-300.0%
Total Overhead Expenses	-413.24	2,400.00	-2,813.24	-17.2%
Public Information				
Outreach to Veterans	6,283.45	0.00	6,283.45	100.0%
Radio Outreach Media Project	17,300.00	10,000.00	7,300.00	173.0%
Undefined PI Activities	269.00	1,000.00	-731.00	26.9%
Total Public Information	23,852.45	11,000.00	12,852.45	216.8%
Total Expense	31,083.91	20,900.00	10,183.91	148.7%
Net Ordinary Income	-2,465.74	-1,700.00	-765.74	145.0%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	-1,799.86	600.00	-2,399.86	-300.0%
Total Other Income	-1,799.86	600.00	-2,399.86	-300.0%
Net Other Income	-1,799.86	600.00	-2,399.86	-300.0%
Net Income	-4,265.60	-1,100.00	-3,165.60	387.8%

Deposit Accounts

Account	YTD Interest	Current Balance	Available Balance
Checking	\$0.06	\$491.12	\$480.12
Member Share Savings	\$0.14	\$200.31	\$200.31
Totals	\$0.20	\$691.43	\$680.43

Plus outreach to veterans funds in pp 195.42

Public Information funds held in pp 10.96

Reported total treasury at 06/30/22 **\$886.81**