

BDA Help for Debtors (registered BDA group # 7720)

Recap of January 2022 Treasury Report

Regarding our balance sheet — Our total available balance in all funds at January 31, 2022 was \$1,210.38. Our ending unallocated balance in our General Fund was \$36.47 and prudent reserve was \$650.21.

Regarding our January and YTD (January only so far) profit and loss — Our total income for January was \$499.59, which was <\$3,450.41> (or 87.4%) LESS than our January income plan of \$3,950. January income was made up of \$170 in BDA member contributions; \$154.59 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 \$170 (or 34%); YTD income from earmarked funds for literature and public information is \$0 (or 0%); and YTD income from events, including distributions from the BDA Solvency Immersion Conference, is \$329.59 (or 66%).

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

Group # 122319 — **BDA Workshops** — 154.59 (50% to Public Information, 25% to Literature, 25% to General then distributed to other funds via accruals)

For total group contributions of \$154.59

Total YTD member contributions, both general and earmarked, are \$170.00.

Total BDA Help for Debtors event income is \$175.00.

For a combined total income of \$499.59 for the month of January.

Our expenses for January included: \$418 for 38 new eBook requests, at \$11 each including sales tax paid in WA state; \$900 to our literature coordinator for shipping supplies and costs; \$23.62 in paypal fees on event registrations; \$1,350 transferred from prudent reserve to Public Information Fund (\$500) and Literature Fund (\$850); \$0.04 in interest earned; and \$3,100 progress payment on the first distribution of our new PSA scheduled for March 7, 2022. (We have two more scheduled payments on our current PSA distribution contract — \$3,100 on April 30 and \$3,100 on May 31.)

Regarding our YTD spending plan comparison for the month of January — We were <\$3,450.41> (or 87.4%) under our income plan and <\$1,958.34> (or 38.8%) under our expense plan, including decreasing our prudent reserve by \$1,350. We are ending at <\$2,842.03> (or 258.4%) behind our plan for income over expenses for January 2022.

We were under by \$68 in literature expenses for January, including a significant increase in our received requests for literature over received requests at this time last year. Our ending literature fund balance at January 31st was \$438.06. As of January, we were <\$176.38> under plan in our overhead expenses, not counting the <\$1,350> transfer from prudent reserve described above. We were <\$500> under plan in public information, although we are current with payments to the media company we've hired, because we have done no other PI besides the radio media outreach project since beginning our service in July 2020. Public information and outreach volunteers wanted and needed!

Balance Sheet

As of January 31, 2022

	Jan 31, 22	% of Column
ASSETS		
Current Assets		
Checking/Savings		
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%
Total Checking/Savings	<u>1,210.38</u>	<u>100.0%</u>
Total Current Assets	<u>1,210.38</u>	<u>100.0%</u>
TOTAL ASSETS	<u>1,210.38</u>	<u>100.0%</u>
LIABILITIES & EQUITY		
Equity		
Retained Earnings	5,152.41	425.7%
Net Income	-3,942.03	-325.7%
Total Equity	<u>1,210.38</u>	<u>100.0%</u>
TOTAL LIABILITIES & EQUITY	<u>1,210.38</u>	<u>100.0%</u>

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02/01/22

Monthly Profit & Loss

Accrual Basis

January 2022

	Jan 22	% of Income
Ordinary Income/Expense		
Income		
Contributions from BDA Members	170.00	34.0%
Event -- BDA Solvency Immersion	154.59	30.9%
Event -- Visioning in New Year	175.00	35.0%
Total Income	499.59	100.0%
Expense		
Literature		
eBooks	418.00	83.7%
Shipping and Supplies	900.00	180.1%
Total Literature	1,318.00	263.8%
Overhead Expenses		
Transaction and Bank Fees	23.62	4.7%
YTD Change in Prudent Reserve	-1,349.96	-270.2%
Total Overhead Expenses	-1,326.34	-265.5%
Public Information		
Radio Outreach Media Project	3,100.00	620.5%
Total Public Information	3,100.00	620.5%
Total Expense	3,091.66	618.8%
Net Ordinary Income	-2,592.07	-518.8%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	-1,349.96	-270.2%
Total Other Income	-1,349.96	-270.2%
Net Other Income	-1,349.96	-270.2%
Net Income	-3,942.03	-789.1%

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Year-to-Date Plan vs. Actual

Accrual Basis

January 2022

	Jan 22	Budget	\$ Over Bu...	% of Budget
Ordinary Income/Expense				
Income				
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%
Total Income	499.59	3,950.00	-3,450.41	12.6%
Expense				
Literature				
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%
Total Literature	1,318.00	1,250.00	68.00	105.4%
Overhead Expenses				
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%
Total Overhead Expenses	-1,326.34	200.00	-1,526.34	-663.2%
Public Information				
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%
Total Public Information	3,100.00	3,600.00	-500.00	86.1%
Total Expense	3,091.66	5,050.00	-1,958.34	61.2%
Net Ordinary Income	-2,592.07	-1,100.00	-1,492.07	235.6%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	-1,349.96	0.00	-1,349.96	100.0%
Total Other Income	-1,349.96	0.00	-1,349.96	100.0%
Net Other Income	-1,349.96	0.00	-1,349.96	100.0%
Net Income	-3,942.03	-1,100.00	-2,842.03	358.4%

Deposit Accounts

Account	YTD Interest	Current Balance	Available Balance
Checking	\$0.03	\$560.17	\$560.17
Member Share Savings	\$0.04	\$650.21	\$650.21
Totals	\$0.07	\$1,210.38	\$1,210.38