



Doing Business Without Debting

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

September 2021

Volume 2, Issue 6

BDA Tool Nine in a Nutshell: Acceptance and Gratitude

Before coming to BDA, I was living in the magical land of vagueness. Spending a lot of money on every training program and mastermind group under the sun; hoping, assuming, and praying it would lead to my business success. Instead, this spending led to the kind of debting where I was paying huge credit card bills each month but not paying myself any salary or benefits. Here was my disastrous reality: my business brought in six figures and beyond each year yet, after paying expenses, I was barely taking home minimum wage plus tips. I found myself in a depressing and disturbing pattern of despair around money, finances, and success. Worst of all, I felt like an imposter and relentlessly compared myself to everyone else.

While attending these various mastermind groups and programs, I was hanging around many well-known, highly successful entrepreneurs trying to soak up what I thought was special insider information that surely was leading to their impacting millions of people and making millions of dollars. The truth is, I felt like I was lacking something fundamental and found myself on a LONG road of comparison, unworthiness, and spending more and more money (on credit) to

make up for what I thought was missing. If you've ever heard the phrase, "to compare is to despair," you've heard my pre-BDA life story in my business. I was in massive despair, which was reflected in my overspending and empty bank accounts. Worst of all, my connection to my Higher Power had nearly been lost. I had made other people and paid educational and development programs my Higher Power and compulsively spent money on the next shiny high-level training hoping and wishing this spending would lead to greater success and peace. This worked, until it didn't.

I had long-term recovery and experience in another 12-Step program that helped me to resume a "normal" life, eat three meals a day without chaos and insanity, and grow into my purpose. What I didn't realize was that the same addictive patterns and disease of "never enough" were once again gaining strength, but now showing up in my finances, and I didn't want to address any of it. The disease of debting also expanded my sense of unworthiness and my need to negatively compare myself to other business owners doing similar work.

By the grace of God, I found BDA in May of 2020 while listening to another of the many audiobooks I bought to teach me how to manifest and fall in love with finances. While it wasn't program literature, the author mentioned DA and BDA, and I stopped dead in my tracks, had a full-body struck-by-lightning-like experience, and immediately looked online for a phone meeting. Gratefully, during the pandemic most BDA meetings moved to online platforms. I found a meeting a few minutes later and wept as I heard the Steps, Promises, and BDA Tools being read. I specifically remember BDA Tool 9:

"We notice the competition but don't worry about it. We learn from our competitors and trust that it is an abundant universe with more than enough for everyone."

I also remember hearing and responding to the Promises that first time, which I interpret as the Higher Power wanting us to be prosperous and making our prosperity possible through DA and BDA! This was one of the first moments I realized that I wanted help, couldn't make this change alone, and desperately needed a Higher Power that was beyond human power, beyond my crazy and despairing thoughts, and beyond my comparisons. It hit me that in an abundant universe there are plenty of resources and opportunities for everyone, and that I no longer need to spend time and energy worrying whether a new peer will become a client. Higher Power has my back, your back, and all our backs.

For me, this ninth BDA Tool has become one of the biggest gifts of our transformative program. Today I learn from my competitors, I get inspired by them, and I even befriend them. Today there is enough for every one of us. Now I sometimes partner with my competitors and create a win-win situation where we can learn, grow, and succeed together. This, for me, is a massive gift of recovery, along with solvency and doing my Step work.



If you ever worry about whether there really is enough for each of us — be it clients, contracts, gigs, money, or anything else — just look at Mother Nature herself. I find that Nature and her exquisite abundance has the same spiritual signature as Higher Power. Don't just take my word for it. Find a grassy patch, field of wildflowers, or a forest full of trees. In the latter, notice how the tall trees all have their own space, stand empowered next to one another, and make room for each tree to be majestic in its own beautifully unique way. Trees grow and thrive in their forest communities as they share nutrients through their root systems.

Those root systems remind me of my own recovery in BDA. It is together in community where we share our experience, strength, hope, and hearts with one another to nourish our recoveries.

Another aspect of this ninth BDA Tool that has changed my relationship with the universe is to seek and receive abundance through acceptance and gratitude. A technique that has helped me is to honor and bless every dollar received, every person I meet, and every experience that allows for me to be solvent and in recovery from debting, free from the behaviors, patterns, and regrets to which debting always led me.

Deep in my BDA recovery, rather than comparing myself to the myriad of teachers and people who have gone before me, I learn from them. They are here to help me expand my own gifts, skills, talents, and the services I have to offer to the world through my business. I believe in a Higher Power that wants me (and you!) to thrive, succeed, be prosperous, be of service, and add massive value to our interactions on this planet. We get to do all of that and more, one day at a time, through our connections with Higher Power and our recoveries through solvency and the 12 Steps. When I stay in my own life, I don't let my competition worry me. Instead, I let it motivate and inspire me to become my authentic, one-of-a-kind, creative spirit. I am becoming the woman Higher Power wants me to be. — Julie R, Washington, DC

PLEASE NOTE: We are accepting member submissions for upcoming monthly newsletters, next in early October for the October 2021 edition.

Our front-page topic will be "Courage and Freedom" based on our interpretation of BDA Tool Ten. Look for more information at <https://www.helpfordebtors.org/>.



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BDA Help for Debtors (registered group # 7720)

Upcoming Recovery and Service Invitations

Note: Our Sunday events are always at 12-2pm pacific, 3-5pm eastern, etc.

BDA BUSINESS PLANNING CONFERENCE FOR 2022 — EVERY SUNDAY (EXCEPT HALLOWEEN) IN SEPTEMBER, OCTOBER, NOVEMBER 2021

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

9 workshops plus 3 drop-ins over 3 months:

We will be able to “workshop” — present prepared 2022 business spending plans for group review and discussion on-screen — up to 8 BDA members’ plans during these 9 workshops, while also sharing our experience, strength, and hope on most, if not all, of the 12 BDA Tools. The 3 drop-in sessions will cover, respectively: goal setting; income generation; and work-life-recovery balance.

For more details, including how to register, please visit:

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

NEW YEAR 2022 DA AND BDA VISIONING CONFERENCE — EVERY SUNDAY IN JANUARY AND FEBRUARY 2022

Come try on a variety of ways to define and pursue your visions, then share your vision with our fellow debtors, and receive the support and encouragement you’ve been craving all your life

From DA's Visions pamphlet:

“Sometimes one of the hardest questions to answer in life is ‘What do I really want?’ We keep ourselves so busy doing what we have to do that we don’t get around to asking ourselves what we want to do. And sometimes we don’t know how to differentiate between what we really want and what we think we should want.”

For more details, including how to register, please visit:

<https://www.helpfordebtors.org/visioning-conference>



HOLIDAY SPENDING PLAN WORKSHOP SERIES — SUNDAYS, OCTOBER 31 AND DECEMBER 5, 2021

On October 31, our workshop leader will help us prepare holiday spending plans and then we will receive feedback and support from fellow workshop participants, both in real time.

On December 5, we will review our holiday spending plans and spending so far, reviewing our funding sources and receiving support to follow our plans.

What to bring:

Your gift list; your travel plans; your party plans as both host and guest; and your personal coping and thriving needs.

How to register: Please make generous donations to

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

JUST FOR THIS DAY — SUNDAY, DECEMBER 26, 2021

If the holidays begin to be a strain or a stress, please come join us “no drama llamas” as we refocus ourselves on “Just for This Day.” We will take turns sharing on one of the twelve meditations from the conference-approved “Just for This Day” bookmark.

How to join:

<https://us02web.zoom.us/j/86045793735> (no password)

7th Tradition will be observed via

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

BDA SOLVENCY IMMERSION CONFERENCE — EVERY SATURDAY IN JANUARY THROUGH JUNE 2022, 8AM-10AM PACIFIC, 11AM-1PM EASTERN, ETC — HOSTED BY BDA WORKSHOPS (GROUP # 122319)

Every six months, we immerse ourselves in the DA and BDA program of recovery from debting — 36 Principles, 24 Tools, and 12 Promises — while also raising funds to provide free conference-approved literature to everyone who asks and to perform media outreach to still-suffering debtors. Come take the Steps with us and stay to recover!

Scholarships available for compulsive debtors committed to taking the 12 Steps of DA and BDA recovery with us:

<https://www.bdaworkshops.org/scholarships-available>

For more details, including how to register and audio orientation recording, please visit: <https://www.bdaworkshops.org/>

OUR SERVICE MEETINGS — LAST TUESDAY OF EVERY MONTH, 5-6:30PM PACIFIC, 8-9:30PM EASTERN, ETC — BDA GROUP # 7720

If you want to talk about service, please call a friend. IF YOU WANT TO DO SERVICE, please come join us. In addition to our semi-annual PSA distribution project, we have a new Public Information Coordinator, who will be focusing on outreach to helping professionals and the general public, and she needs help. Come to one of our service meetings to find out more. Other service opportunities available, too!

How to join:

<https://us02web.zoom.us/j/83232949125> (no password)

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YTD Treasury @ August 31, 2021

	Jan - Aug 21	Budget	\$ Over Bu...	% of Budget
Ordinary Income/Expense				
Income				
Contributions from BDA Groups	0.00	2,200.00	-2,200.00	0.0%
Contributions from BDA Members	1,555.00	1,300.00	255.00	119.6%
Contributions to Literature	363.83	400.00	-36.17	91.0%
Contributions to Public Info	4,716.19	1,550.00	3,166.19	304.3%
Event -- BDA Biz Plan Fall 2021	1,350.00	2,500.00	-1,150.00	54.0%
Event -- BDA Biz Plan Spring 21	2,650.00	2,500.00	150.00	106.0%
Event -- BDA Solvency Immersion	11,312.04	11,250.00	62.04	100.6%
Event -- BDA Tool 2 2020 Wksp	935.00	1,500.00	-565.00	62.3%
Event -- Visioning in New Year	375.00	0.00	375.00	100.0%
Event -- Visioning in Spring	1,910.00	7,500.00	-5,590.00	25.5%
Event -- Visioning in Summer	3,470.00	2,500.00	970.00	138.8%
Total Income	28,637.06	33,200.00	-4,562.94	86.3%
Expense				
Literature				
Books and Pamphlets from GSO	3,548.88	4,150.00	-601.12	85.5%
eBooks	2,552.00	3,400.00	-848.00	75.1%
Shipping and Supplies	1,800.00	2,100.00	-300.00	85.7%
Total Literature	7,900.88	9,650.00	-1,749.12	81.9%
Overhead Expenses				
Project and Coordinator Expense	422.61	700.00	-277.39	60.4%
Prudent Reserve	2,100.07	1,600.00	500.07	131.3%
Tech Expenses	165.26	350.00	-184.74	47.2%
Website and Related Services	203.45	350.00	-146.55	58.1%
Total Overhead Expenses	2,891.39	3,000.00	-108.61	96.4%
Public Information				
Radio Outreach Media Project	20,000.00	20,000.00	0.00	100.0%
Undefined PI Activities	0.00	900.00	-900.00	0.0%
Total Public Information	20,000.00	20,900.00	-900.00	95.7%
Total Expense	30,792.27	33,550.00	-2,757.73	91.8%
Net Ordinary Income	-2,155.21	-350.00	-1,805.21	615.8%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	2,100.07	1,600.00	500.07	131.3%
Total Other Income	2,100.07	1,600.00	500.07	131.3%
Net Other Income	2,100.07	1,600.00	500.07	131.3%
Net Income	-55.14	1,250.00	-1,305.14	-4.4%

	Aug 31, 21	% of Column
ASSETS		
Current Assets		
Checking/Savings		
General Fund	41.31	0.8%
Literature Fund	289.58	5.7%
Overhead Fund	230.02	4.5%
Public Information Fund	2,369.01	46.5%
Savings (Prudent Reserve)	2,100.07	41.3%
Tech and Web Fund	59.61	1.2%
Total Checking/Savings	5,089.60	100.0%
Total Current Assets	5,089.60	100.0%
TOTAL ASSETS	5,089.60	100.0%
LIABILITIES & EQUITY		
Equity		
Retained Earnings	5,144.74	101.1%
Net Income	-55.14	-1.1%
Total Equity	5,089.60	100.0%
TOTAL LIABILITIES & EQUITY	5,089.60	100.0%

Celebrations

Anniversaries Listed by Solvency Dates

(we missed our May, June, and July issues, so we're WAY BEHIND on celebrations)

April 1, 2020 — Nancy G, San Ramon, CA

April 20, 2020 — Chona S, Novato, CA

May 11, 2020 — Julie R, Maryland

July 1, 2020 — Marc E, Seattle, WA

August 8, 2014 — Bob A, Seattle, WA

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 current PSA project included a distribution of our PSA and cover letter to 1,000 radio stations across the US in mid-April. Here are our results for last month and year-to-date 2021:

August 2021

New radio stations playing: 7

Number of PSA plays: 1,330

Estimated listeners: 1,444,800

Year-to-date 2021 (beginning mid-April)

Total radio stations playing: 105

Number of PSA plays: 5,994

Estimated listeners: 7,353,050

Our next PSA distribution is scheduled for early October 2021.

Visions

Dear God,

This is my business vision ... if it is your will for me, this or something better.

It's an HONOR to facilitate the extraordinary work that has been Divinely Inspired and sanctioned. I am incredibly grateful and fulfilled as I guide individuals and groups on an exploration and discovery process of a lifetime.

Today, my business is swiftly approaching the launch of many useful programs, products, and services. I am being paid generously for this work that I love doing.

The collaborative efforts of the TEAM of professionals I am blessed to work with are electric! They bring a kaleidoscope of specialized talents, expertise, and wisdom to the work that we've been called to do. Our strategic partnerships are based on mutual respect, authentic communication, spiritual principles, and purpose-driven ventures with world-class leaders and luminaries that ultimately transform and elevate everyone whose lives we touch.

— Carolina M, Philadelphia, PA

“Acceptance and gratitude will replace regret, self-pity, and longing.”

— A Solvent BDA Member Shares About Promise Nine —

As a business owner, I have often gotten so caught up in work and let the high of my job give me a false sense of pride. “I did a great job at work today so now I am worthy!” False acceptance of myself and only gratitude for the mighty dollar is all too familiar to me. If work fell through and there wasn't money coming in, I automatically went to the opposite of my happy place: a place where I have absolutely no value to myself or to anyone else.

I have spent most of my life wanting what other people had. I felt sorry for myself that I never fit into other people's worlds. I used money and credit cards to create the sense of belonging I couldn't get from anyone or anywhere. I walked around and blamed God for my bad luck with jobs, bad relationships, and a lifelong inability to manage my finances, no matter how hard I tried. Until my current round of Steps — I'm currently on Step 6 with an emphasis on BDA, specifically surrendering and recovering from my debtor approach to work and business — my 4th Steps in AA and DA were full of resenting people for what they had. They had something I thought I wanted.

From the very beginning, the Steps have helped me to have compassion for myself. That compassion, in turn, has given me the motivation to continue to do the next level of recovery work in BDA and to be of maximum service to others, in program, in my spiritual community, with my friends and family, and in my business.

Right now, sitting at my dining room table, I wouldn't change a damn thing. I have certainly made some questionable choices in my life, but I have learned from each one.

How do I show acceptance and gratitude and what does that look like?

I am truly happy for other people's successes including my own. I am also grateful for when things do not go according to my plan. I know God is taking care of me. I am also more accepting of my regret, self-pity, and the longing I have had in the past. I used to beat myself up to a pulp thinking I could never do anything right. “If only I did this!” “If only I got the county job with the benefits.” “If only I stayed married to the architect or made it work with the high-end furniture designer.” “If only I was smart enough to work on Wall Street.” Wall Street wasn't in the plan.

Working in a business that I own and love, living in Upstate NY, surrounded by friends and family with a roof over my head, and living sober and solvent, was in fact, the plan. From the bottom of my heart, thank you, God. — Heather K, Syracuse, NY