



Doing Business Without Debting

A monthly publication of BDA Intergroup Startup Project (bdaintergroup.org)

January 2021

Volume 2, Issue 1

BDA Tool One in a Nutshell: Boundaries

Practicing Boundaries in My BDA Home Group

For me, a primary boundary when I attend BDA meetings is being one member among fellow members, no better or worse than any other debtor, a part of the group conscience, yet free to hold my own opinions and to share my own truth. Two other boundaries are our agreement to follow a meeting structure and to let our trusted servants lead. Adherence to our meeting structure creates safety. Safety allows me to be vulnerable and being vulnerable allows me to change.

When I was new to BDA, I was afraid of the group and of the people. My newcomer mind was terribly busy: “What are they thinking of me?” “They are much worse off than me, so I don’t need to be here.” “This is way too much work.” “I could never do a ‘budget’ and pull together any sort of coherence to my financial nightmare.” These were my initial thoughts as I attended BDA meetings.

A solvent (free from incurring new unsecured debt, one day at a time, no matter what) and experienced fellow BDA member approached me in my first month with these words, “Just ask your Higher Power to guide you in your shares, to be there to track your numbers, and to care for you in any other place in your life you want to feel less afraid.” This was the most loving statement I had heard my entire life. Someone with many years of solvency and time in the program pulled me aside to say those words ... My first reaction: “Who am I and why do I deserve someone being nice to me when my debt is over \$300,000?” My second reaction was to follow directions.

I did what she suggested and felt less afraid. I started to always feel my Higher Power with me and in all areas of my life. Once that happened, I could be fully present in meetings, with my sponsor, with family members, and in my business. As I gained more time in program and then gained my own solvency, several months now, I can hear shares with less judgment. I judge myself less, and I can tolerate difficult situations and personalities better.

I am growing up in DA and BDA as I learn to let go of my old ways of being in the world, and I have opened to the BDA way of living my life. This is due to having boundaries and feeling safe. I can trust DA and BDA as an organization and a service structure, even if at times it is imperfect. I place my faith in my Higher Power and in my recovery because our Steps, Traditions, and Concepts lead to healthy boundaries, and healthy boundaries lead to success in the BDA program.

— Catherine, Walnut Creek, CA

Boundaries, Business, Recovery, and Solvency

As I started my business a few years ago, pre-BDA, I tried to raise capital to fund my creative processes, especially in terms of product development. But potential investors were turned off by the combination of my “wealth of potential” and my lack of clarity. I was pitching myself as if I were my business, assuming that who I was and what I knew would translate into what my business would become. I know now that it’s not that simple.

I was guided to understand that setting boundaries between myself and my business would give me the ability to clearly communicate expectations and limits with my employees, clients, vendors, investors, and other stakeholders. This would instill respect in my leadership and create a mutual understanding of everyone’s needs.

When it came to setting boundaries, I had to take a hard look at my vision for my business. Then, I needed to have faith that holding to my boundaries would increase my chance of making my business dream a reality, rather than letting my fear make me give up on my standards and limits. It was faith I ultimately lacked, and it was faith I needed most.

I did not uphold my business boundaries, especially boundaries between my business’s financial needs and my family’s financial resources. I spent and borrowed, and spent and borrowed, until I could spend and borrow no more. I put my family’s finances and future well-being into grave risk and danger. And ... I came to BDA, where I’ve been solvent — that is, not incurring new unsecured debt — since July 2, 2020, one day at a time. I’m still in staggering debt, but thanks to my recovery here, I can breathe again, and I can sleep at night. My future is bright.

I’ve also done the intensive six-month workshop series through bdaworkshops.org, and I’ve taken the Steps — all of the 12 Steps — with my BDA sponsor during those same six months. Through this DA and BDA recovery process, especially Steps 4 and 5, I am clear that a lack of defined boundaries and an unwillingness and inability to hold to my own self-protective limits, even when they are well-defined, has been a lifelong character liability for me. Lack of boundaries didn’t ruin my business, I did. But lack of boundaries in my business almost ruined me.

Today, I’m back at a job, for now, and it’s clear that I am not my job. In BDA recovery, I believe it will be clear to me when I start my next business — which my sponsor assures me I will if I want — that I am not my business. I’m coming to believe that if I surrender to Higher Power, we will protect that most important boundary: I am not my business. I will succeed, and I won’t lose my mind again. I trust my Higher Power to guide me toward and into my future successes, at my job, in my next business, and in my safe and loving home life.

— Damian, SF Bay Area, CA



PLEASE NOTE: We are accepting member submissions for upcoming monthly newsletters, next in late January 2021 for the March 2021 edition.

Our front-page topic is “Clarity” based on our interpretation of BDA Tool Three. Look for more information at <https://www.bdaintergroup.org/newsletter-coordinator>.

Experience

What Does It Mean to Be a Compulsive Debtor?

“Step One tells us the true nature of what we are dealing with, namely, that we are powerless over debt. It wasn’t that we needed to better understand our debting behavior, figure out a smarter way to manage our money, get control over our spending, learn the rules of smart borrowing, or even earn more money. There are many individuals who can improve their lives by doing these things, but for us, such methods were not sufficient. Unlike most people, we of Debtors Anonymous found ourselves in the grip of a chronic, progressive illness: compulsive debting.

“What does it mean to be a compulsive debtor? It means that our behavior with debt is characterized by compulsion — a consuming need to engage in certain behaviors that, although they may provide a sense of triumph or satisfaction or security in the short run, in the end cause pain and unmanageability in our lives and in the lives of those around us.”

— from Step 1 in Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery

Strength

We Are Not Our Businesses

“The Tools of Business Debtors Anonymous (BDA), together with the Twelve Steps and the Twelve Traditions, allow us to operate our business without incurring new unsecured debt and to do business in the spirit of service. We who are recovering debtors and business owners have found that using these tools helped us bring more serenity and prosperity into our businesses and our lives.

“Many times, in meetings we hear, ‘But I am my business! Why should I have separate accounts when it is just me?’ Just as in Debtors Anonymous (DA), where we learn that we are not our bank accounts, in BDA we learn that we are not our businesses. We are stewards of a business that actually belongs to our Higher Power.”

— from the Introduction and BDA Tool 1 in the “Tools of Business Debtors Anonymous” pamphlet

Hope

In Pursuit of a Shared Vision

“To bond with others in a common goal, in pursuit of a shared vision, accountable for the well-being of both solvent debtors, and debtors who are still suffering, worldwide, is an adventure of a lifetime. But there’s plenty to do in our home groups and in support of individual debtors. We suggest spending a few years as sponsors and sponsees as our primary service commitments, carrying the DA and BDA message at the personal level, before moving on to committee work. This is the time to do our own Step work, study DA and BDA literature, continue to surrender to God, experience our own growth, and share our ongoing experience, strength, and hope.

“It’s impossible to carry the message of the 12-Step program if we haven’t experienced the Steps ourselves yet. It’s also important to save our own lives first. We’re not suggesting getting our income right or all our debts paid before doing service on committees; we’re suggesting cleaning up our own pasts and beginning the process of creating new futures for ourselves.”

— from Tradition 9 in the “Let’s Do BDA Together” workshop materials

Yay, God!

Today I have great appreciation for BDA, for BDA Workshops (bdaworkshops.org), and for my BDA sponsor. Through this combination of resources, my Higher Power, and my own commitment to recovery from debting, I have more than eight months of solvency. That is: not incurring new unsecured debt, one day at a time, no matter what, either personally or in my business. This period of solvency is especially exciting and fulfilling because this new way of life had eluded me during my first two years in DA and BDA.

My inability to make the connection between the compulsion to debt and my almost constant self-centered fear was illuminated through the DA and BDA principles, tools, and promises as presented by the speakers, materials, and participants of the BDA Workshops. The Steps, which I am just completing with my BDA sponsor, with a specific emphasis on my business and work life, have been a huge gift. I look forward to my ongoing practice of Steps 10, 11, and 12 as I continue to maintain my solvency and to pursue my business vision.

I believe solvency would still be out of reach for me, though, if I were not willing to go to any lengths to gain and maintain it. That is where the rest of the DA and BDA topics covered in the BDA Workshops helped. I was given all the tools I needed to get and stay solvent, and to make my business a spiritual activity, but I needed the BDA Workshops to understand how to apply these 72 resources. Again, that is 36 principles, 24 tools, and 12 promises. I need every one of these resources and do my best to practice as many as possible every single day.

Nearing completion of my second cycle of the BDA Workshops, I could not be more grateful for what has happened in all areas of my life as a result. Through the workshops, I joined the service team for the BDA Intergroup Startup Project (bdaintergroup.org). I have become part of something much bigger than me. Our primary activity so far, through the BDA Intergroup project, is distribution of conference-approved DA and BDA literature for free to compulsive debtors who request it. It has been fun to send our program books and pamphlets to BDA newcomers and members all over the world, and I look forward to receiving and honoring more requests.

With the financial support of BDA Workshops (bdaworkshops.org) and Sunday BDA Phone (sundaybdaphone.org), we have been able to build a VERY LARGE inventory of DA’s *Currency of Hope*; DA’s 12, 12, and 12 book; the “Business Debtors Anonymous” pamphlet; the Tools of BDA pamphlet; and the DA Twelve Promises pamphlet. Due to the generosity of Sunday BDA Phone’s current BDA Tool Two workshop series, we’ve just purchased 100 copies each of DA’s “Underearning” and “Visions” pamphlet. We’ll begin shipping those once we receive them as 2021 begins. I encourage anyone who would like any or all these literature items to visit the BDA Intergroup project website for details. Also, please join us as we grow in service on the 4th Sunday of each month.

Thank you for letting me be of service. And thank you, Higher Power, for my solvency and BDA recovery! — Nancy G, San Ramon, CA