



Doing Business Without Debting

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

January 2022

Volume 3, Issue 1

BDA Tool One in a Nutshell: Boundaries

In 2020, I knew it was time to start my business. I had been to enough DA meetings to know that I should keep my business and personal monies separate. I had a bank account I was going to close but decided I would use that as my business account and that is what I've done.

BDA Tool One: "We keep separate professional and personal financial records and bank accounts."

A friend who is really good with her money told me before DA to keep my living expenses separate from my other expenses. I did that so I did have some rudimentary understanding of maintaining "boundaries" between myself and my business. Today, I know to the penny what I have in my personal account and what is in my business account. That feels really good and shows what is possible if I do the work.

I also work to remember the boundary between my Higher Power and me. When I turn to my Higher Power as the source for all my needs, my needs get met. My Higher Power lets me know that what I want is possible if I look to my Higher Power as my source and my supply. I have to define what I want and then do the daily footwork. That's my part. Outcomes are my Higher Power's part.

**"I can't. Higher Power can.
I think I'll get out of the way!"**

Boundaries are important for me as well because I really love being of service. I have to watch that I'm not confusing service with caretaking and "helping" where it is not wanted or needed. Everyone has a Higher Power, and none of them are me. It's also a sign of respect to let people make their own decisions about their lives and trust that they are on their own paths.

In service, I also have to watch that I set limits on how much I can do. At one point, at my home meeting for my original program, I was the treasurer, one of the key holders, an Intergroup rep, a regional rep, and Secretary for the PI/PO committee. I took these roles on so gradually that I didn't realize what was happening. I was depriving others of the opportunity to serve. I had to put some limits on my service. Someone told me that when someone's life is out of order, it's because their priorities are out of order. The program

suggests that our priorities need to be Higher Power including recovery, family and friends, career or business, then everything else. Only in a balanced life are our personal needs met.

Back to my business, it's really very new and small, and there's not a lot of income coming in. What I'm happy about is that with the things I'm learning in BDA, I can build a really strong foundation for my business, with clear boundaries between me and it. If I stay present, it makes it a lot easier to be me, and to let my business be its own special, functional, service-offering entity.

A more practical benefit of having clean separation between business and personal is that it makes life easier when it comes time to file taxes. Today because of DA and BDA, I'm confident that I can keep my

records and my money straight without crossing boundaries between my business and personal finances. I know my recordkeeping which would have terrified me in the past no longer needs to. If I do the daily work, check in with my sponsors, and ask for help, I'm going to be fine. I'm going to be better than fine. I'm going to thrive and succeed.

For me, knowing that I am not my business, and acting accordingly, is necessary to having a life that is happy, joyous, and free.

— Nancy J, Jenkintown, PA



PLEASE NOTE: We are accepting member submissions for upcoming monthly newsletters, next in early February for the February 2022 edition.

Our front-page topic will be "Visioning" based on our interpretation of BDA Tool Two. Look for more information at <https://www.helpfordebtors.org/newsletter-coordinator>.



Doing Business Without Debting

BDA Help for Debtors (registered group # 7720)

Our 2022 BDA Help for Debtors Goals and Targets

Financial and Service Contributions Welcome ([helpfordebtors.org](https://www.helpfordebtors.org))

Based on our stated "Responsibilities and Activities" posted at <https://www.helpfordebtors.org/about-bda>:

Reaching out to and fielding inquiries about BDA from the public, the media, and various professional communities. **Goals:**

1. Duplicate the success of our 2021 radio outreach projects by performing similar projects in both April and October 2022, while also adding follow-up calls to radio stations as additional service from the media special workers we've outsourced to.
2. Attract 1 or 2 solvent BDA members who are interested in performing public information as a 12th Step activity in their recovery from compulsive debting.

Handling other inter-meeting communication, especially publication of a BDA Help for Debtors newsletter. **Goals:**

1. Publication of our monthly 4-page newsletter *in at least 10 of 12* months in 2022.
2. Continue to send information — newsletters, event flyers, PSA reports, and other information and invitations — to our contact list and Intergroups at least twice per month.

Maintaining and distributing a current list of interested BDA meetings — days, times, and locations. **Goals:**

1. Double the number of BDA meetings who have voluntarily added themselves to our meeting list — from seven at the end of 2021 to 14 or more at the end of 2022.
2. Host a helpful guide to online BDA meetings, especially for non-US BDA members, based on locations and time zones, by spring of 2022.

Maintaining a website with relevant information for the worldwide BDA community — BDA events, free DA and BDA literature, meeting support materials, public information, and other resources — and for people interested in finding out more about DA and BDA.

Goals:

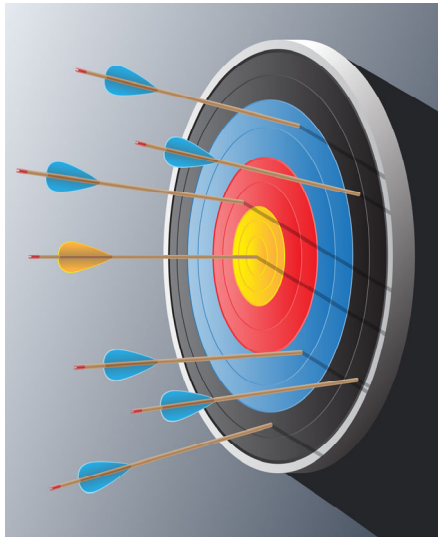
1. Continue to add vital services and information via our website throughout 2022.
2. Improve our website analytics by 33% over 2021 — this or something better, if it is Higher Power's will for us.
 - Site sessions — 3,000 in 2021 — 4,000 is goal in 2022
 - Unique visitors — 1,800 in 2021 — 2,400 is goal in 2022
 - Page views — 6,000 in 2021 — 8,000 is goal in 2022

Reaching out to the international community of BDA groups and members. **Goals:**

1. Continue to engage and welcome non-US DA and BDA members into our growing online BDA community and to provide them with free conference-approved literature upon request.
2. Attract 1 or 2 solvent BDA members who are interested in coordinating our efforts to serve and support our fellow BDA groups and members in international locations.

Hosting BDA workshops and special events. **Goals:**

1. Duplicate the success of our 2021 schedule of recovery events:
 - DA and BDA Visioning Conference (9-part) — New Year and Summer 2022
 - BDA Business Planning Conference (12-part) — Spring and Fall 2022
 - Holiday Spending Plan workshops (2-part) — October and December 2022
 - Just for This Day (No-Drama Llamas) Drop-In — December 2022
 More events if we receive guidance and interest from our community.
2. Attract 20 to 40 registered DA and BDA members to each of these events — more if Higher Power is willing, the more the merrier! — and work toward higher retention (fewer dropouts) throughout each conference or workshop cycle.



Offering the following pieces of physical or digital DA and BDA literature at no cost to BDA newcomers and members who request them:

- DA's *Currency of Hope* (paper or digital)
- DA's "12, 12, and 12" book (paper or digital)
- BDA pamphlet (paper only)
- "Tools of BDA" pamphlet (paper only)
- DA "Twelve Promises" pamphlet (paper only)
- DA *Underearning* pamphlet (paper only)
- DA *Visions* pamphlet (paper only)
- DA's 2020 Pamphlet Collection (digital only)

Goals:

1. Maintain an inventory of 75-100 of each book and pamphlet above. Our goal for 2021 was to maintain 50-75 of each, which we did successfully.
2. Send out an average of 15 of each item each month. Through November 2021, our average was 9 to 10 of each monthly. We want to increase our provision of this service by 50% in 2022.

PLEASE NOTE: We are accepting member submissions for upcoming monthly newsletters, next in early February for the February 2022 edition.

Our front-page topic will be "Visioning" based on our interpretation of BDA Tool Two. Look for more information at <https://www.helpfordebtors.org/newsletter-coordinator>.



Doing Business Without Debting

BDA Help for Debtors (registered group # 7720)

YTD Treasury @ December 31, 2021

	Jan - Dec 21	Budget	\$ Over Bu...	% of Budget
Ordinary Income/Expense				
Income				
Contributions from BDA Groups	71.00	2,200.00	-2,129.00	3.2%
Contributions from BDA Members	1,827.00	1,800.00	27.00	101.5%
Contributions to Literature	1,728.00	1,050.00	678.00	164.6%
Contributions to Public Info	7,341.19	3,550.00	3,791.19	206.8%
Event -- BDA Biz Plan Fall 2021	2,340.00	5,650.00	-3,310.00	41.4%
Event -- BDA Biz Plan Spring 21	2,650.00	2,500.00	150.00	106.0%
Event -- BDA Biz Plan Spring 22	625.00	0.00	625.00	100.0%
Event -- BDA Solvency Immersion	14,662.59	13,750.00	912.59	106.6%
Event -- BDA Tool 2 2020 Wksp	935.00	1,500.00	-565.00	62.3%
Event -- Holiday No-Drama Llama	95.00	0.00	95.00	100.0%
Event -- Holiday Spending Plans	518.61	0.00	518.61	100.0%
Event -- Visioning in New Year	1,645.00	0.00	1,645.00	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	39,818.39	42,000.00	-2,181.61	94.8%
Expense				
Literature				
Books and Pamphlets from GSO	4,780.88	5,750.00	-969.12	83.1%
eBooks	3,256.00	4,800.00	-1,544.00	67.8%
Shipping and Supplies	2,400.00	3,150.00	-750.00	76.2%
Total Literature	10,436.88	13,700.00	-3,263.12	76.2%
Overhead Expenses				
Gratitude Contributions to GSB	450.00	0.00	450.00	100.0%
Tech Expenses	273.26	350.00	-76.74	78.1%
Transaction and Bank Fees	429.50	700.00	-270.50	61.4%
Website and Related Services	221.08	350.00	-128.92	63.2%
YTD Change in Prudent Reserve	1,600.17	1,600.00	0.17	100.0%
Total Overhead Expenses	2,974.01	3,000.00	-25.99	99.1%
Public Information				
Radio Outreach Media Project	28,000.00	26,000.00	2,000.00	107.7%
Undefined PI Activities	0.00	900.00	-900.00	0.0%
Total Public Information	28,000.00	26,900.00	1,100.00	104.1%
Total Expense	41,410.89	43,600.00	-2,189.11	95.0%
Net Ordinary Income	-1,592.50	-1,600.00	7.50	99.5%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	1,600.17	1,600.00	0.17	100.0%
Total Other Income	1,600.17	1,600.00	0.17	100.0%
Net Other Income	1,600.17	1,600.00	0.17	100.0%
Net Income	7.67	0.00	7.67	100.0%

ASSETS

Current Assets

Checking/Savings		
General Fund	33.99	0.7%
Literature Fund	632.41	12.3%
Overhead Fund	30.02	0.6%
Public Information Fund	2,413.84	46.8%
Savings (Prudent Reserve)	2,000.17	38.8%
Tech and Web Fund	41.98	0.8%

Total Checking/Savings 5,152.41 100.0%

Total Current Assets 5,152.41 100.0%

TOTAL ASSETS 5,152.41 100.0%

LIABILITIES & EQUITY

Equity		
Retained Earnings	5,144.74	99.9%
Net Income	7.67	0.1%

Total Equity 5,152.41 100.0%

TOTAL LIABILITIES & EQUITY 5,152.41 100.0%

To view and / or download any of our monthly treasury reports

July 2020 through December 2021, plus our 2022 action and income / spending plans, please visit:

<https://www.helpfordbtors.org/treasury-plans-and-reports>

Celebrations

Anniversaries Listed by Solvency Dates

February 12, 2012 — Amany A, Egypt
— Congratulations on 10 years,
Amany!

February 28, 2020 — Gayle P, Marin
County, CA — Congratulations on 2
years, Gayle!

March 30, 2020 — Nita D, Northern
California — Congratulations on 2
years, Nita!

April 1, 2020 — Nancy G, San Ramon,
CA — Congratulations on 2 years,
Nancy!

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 PSA and cover letter have been distributed to 1,000 radio stations each, across the US, in both mid-April and early October. Here are our results for last month and for year-to-date 2021:

December 2021

Radio stations who played in Dec: 56

Number of PSA plays in December: 811

Audience impressions in Dec: 1,408,650

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

Total radio stations played YTD: 144

Number of YTD PSA plays: 10,021

YTD audience impressions: 12,865,950

Note on terminology: An "audience impression," broadly defined, is any interaction with a piece of content and an audience member.

Visions

It's not too late to join us for the New Year 2022 DA and BDA Visioning Conference, where we'll be doing the following together:

Visioning in words

Visioning in numbers

Visioning in pictures

Manifesting our visions
through DA and BDA

We will be learning how to define and ask our Higher Powers for what we really want. What we really want, not what we think we should want.

We'll take a little time each week to look at our visions and the process of visioning through the lens of the 12 Steps.

We'll wrap up with presentations on the principles underlying the 12 Steps and the 12 BDA Tools and how to use them as vehicles for manifestation of our visions.

Please visit

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

“Where once we felt despair, we will experience a newfound hope.”

— A Solvent BDA Member Shares About Promise One —

I love the DA Promises. They are the reason I kept coming back at the beginning. I came to DA full of despair. That is the only way I would have come. I did not have much hope at all. I really doubted things would get better for me. But I kept hearing people in meetings saying how great their lives had become. I started to think that if it was working for so many of them, maybe, just maybe, my life could get a little bit better. Of course, I really doubted it, but I hung in there, doing everything that was suggested to me.

Now, eight years later, I'm very happy to say Promise One has come true for me, as have Promises Two through Twelve. This was not through my effort alone. My experiencing hope and serenity and joy came about through many DA and BDA members helping me. I am powerless alone. My Higher Power (HP) helps me through the people HP puts in front of me as they offer their time, energy, experience, and love to me. I am privileged and honored to have met so many amazing people in DA and BDA. I did not come to DA to make friends nor to gain a spiritual life. I came here to get help with my finances. Of course, the magic of this program is that I have certainly received help with my finances. I have also received so much more that I wasn't even looking for ... the miracles of the program.

My life is completely transformed, just as I had heard others — in those first few meetings — say had happened for them. From owing more than \$55,000 in unsecured debt to now \$10,000. From having zero dollars in savings and retirement to having an abundant prudent reserve, contributing to retirement, and donating to worthy causes.

More importantly, I'm happier. I take time for myself and allow myself to have visions. Visions REQUIRE hope. We dare to hope. All three of my early visions have come to pass. Now I have new visions. I'm also happier giving service to my fellows. Every time I encourage them, I feel encouraged as well. Every time I tell them what HP guides me to tell them, it guides me. I need the constant reminders to retain my solvency and my joy.

When challenging situations arise, I react more calmly than I used to, knowing my HP has taken care of me by giving me a prudent reserve. I'm talking about unexpected expenses like emergency room visits and lab tests that will all be part of my deductible, meaning I'll need to pay for them. And there's the leak I just found in our house. But I now have hope and faith that HP, being my source, will continue to provide for me somehow. My only part in this incredible transformation was to seek recovery, to accept help, and to be willing to follow my HP's will for me. Thank you, DA, BDA, and Higher Power!

— Chris B, (she/her), near Seattle, WA

PLEASE NOTE: If you do not yet have your own copy of *A Currency of Hope*; of DA's 12, 12, and 12; or of all of DA's pamphlets (if you're willing and able to receive and accept an eBook on the Kindle app), please visit <https://www.helpfordebtors.org/free-da-and-bda-literature> to request this conference-approved literature for free.