



# Doing Business Without Debting

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

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## BDA Tool Seven in a Nutshell: Staying Solvent

Let me start by saying how grateful I am for DA and BDA, for my solvency, and for everything that has happened in my life and recovery since I joined this program. I've been solvent just over two years, as of July 1st, and that never would've been possible without coming to this program, getting to work on the Steps, and then using the tools to help protect my solvency and to transform my business and personal lives.

Coming from how I've lived my whole life, until DA and BDA, I never would've believed that I could live the life I'm living now with the faith, clarity, and serenity I experience on a daily basis. I've also never experienced more financial success than I have since I've been in this program. But even more important to me are the relationships I have today, both personally, with my kids and my friends, and with my business partners and customers.

I struggled my whole life with financial stuff and had struggled from an early age. In my family of origin my parents and family members were entrepreneurs, though not successful ones. We moved often, and they even had to sell a house once to pay back taxes. The IRS was the scariest bogeyman I knew, and that fear followed me well into adulthood. I also believe my debting played a role in my other addictions from which I have now been clean and sober for more than 17 years.

I tried out earning my compulsive debting for decades, including earning through criminal activity to pay the bills, but I could never out earn the problem and in fact every material victory, whether money or possessions, seemed to dig a deeper hole. I managed to go bankrupt, both while drinking and in sobriety. My issues with state and federal government, and my failure to pay them on time, led to garnishments. Negative experiences like these led to even less pleasant surprises which fueled more fear and led to drastic negative changes in my behaviors.

For several years, I would take any check I ever got to the bank to turn it into cash immediately. If they were large checks, I would turn them into combinations of cash and cashiers' checks, not leaving any money in my accounts to be garnished. This led to opportunities to [literally lose money](#). At one point I misplaced \$12,000 in cashiers' checks and could not find them for months.

I really bottomed out — spiritually, emotionally, and financially — in spring 2020, when Covid shut everything down. My business wasn't incredibly affected, but I didn't know that would be the case as 2020 progressed. I was psychologically impaired and emotionally terrified; that's when I finally surrendered.

I had been bouncing around the DA and BDA rooms for a while, but I'd never really been able to connect or to feel like I belonged. Based on my AA experience, I was used to a Steps-first approach to recovery, and I didn't see or hear that in the meetings I went to. Then it was suggested that I attend a BDA Solvency Immersion Conference ([bdaworkshops.org](http://bdaworkshops.org)). I was told I would be taken through the Steps, Traditions, tools, and more over six months. That sounded like what I had been looking for, like what I had been craving.

Claiming my solvency date on day one of my first Immersion Conference — July 1, 2020 — I immediately jumped into what I was being offered: solvency first, Steps second, everything else third or later. Once I'd been solvent for six weeks and had taken the first three Steps with a Step guide, a BDA sponsor in my case, I was then able to start applying the DA and BDA tools. I had tried countless "tools" and resources and books and programs, but I'd never been able to make them work, either personally or in my business. The combination of spiritual and practical experience in this program has transformed not only my business but also my life, all of my life. I'm now attending my sixth BDA Solvency Immersion Conference, serving as a host group member, and looking forward to attending the conferences for the foreseeable future.

I've gone from carrying around thousands of dollars in cash and cashiers' checks to having multiple bank accounts for both my business and personal use. For my business, I have an operating account, a savings account, and a prudent reserve account. I also have a tax savings account where I hold my estimated monthly taxes, plus a 10% cushion, until it's time to make the next quarterly tax deposit with the IRS.

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What can you do  
today that you  
couldn't do a year  
ago?



# Doing Business Without Debting

BDA Help for Debtors (registered group # 7720)

## Tradition Seven and Promise Seven: Let's Express Our Gratitude for Our Recovery through Our Generosity

### From DA's conference-approved chapter on Tradition Seven:

"Self-support leads to self-respect and is rooted in faith in the Debtors Anonymous program, in a Power greater than ourselves, and indeed gradually in ourselves. Out of gratitude for this transformation and for our meetings, we put money in the basket when it comes around. We also volunteer for service positions when they become available, keeping in mind that self-support isn't just about money.

"Because all bodies of our Fellowship are fully self-supporting, it is in the best interests of every DA member to contribute according to his or her ability. When we are experiencing prosperity, one way we express gratitude is to give generously at DA meetings. Some members send regular individual contributions to the General Service Office (GSO). Large or small, such contributions are included in their spending plan.

[If we are struggling financially, each donation we make, regardless of amount, is an act of trust in a Power greater than ourselves."](#)

— *The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery* (pp. 90-91). Debtors Anonymous. Kindle Edition.

We believe that the conference-approved literature of DA speaks for itself. Yet we continue to receive negative comments about our requests for specific donation amounts, based on our income and spending plan for services to debtors, for the various conferences and events we host via BDA Workshops ([bdaworkshops.org](http://bdaworkshops.org)) and BDA Help for Debtors ([bdahelpfordebtors.org](http://bdahelpfordebtors.org)). In practice, we have turned no one away for a lack of funds in the two-and-a-half years we have been serving the DA and BDA fellowship.

Yet when we published that practice on our event flyers and service websites more than one-third of participants contributed nothing. (They also dropped out, creating chaos, and breaking our unity.) This is an element of the debting disease, not recovery, in our experience: "Gimme, gimme, gimme, and maybe I'll make a contribution when I'm rich and famous, when I've won the lottery, when my retirement is fully funded, etc." By group conscience, we do not support the active disease of debting in our fellows, including the selfishness that says "How dare you ask me for a contribution? Don't you know who I am?"

We can next look at DA's Statement of Purpose, the only reason for our groups, fellowship, and service structure to exist: "In DA, our purpose is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other compulsive debtors."

So solvency first. If you're just looking for meetings, you will not be satisfied by our events anyway. We work the DA and BDA program together — directly, diligently, and dynamically. These events are not for "lookie-loos." If you aren't ready to get solvent and take the Steps, you may very well hate us. We may reflect back the worst of your personal liabilities. We can also help you overcome those obstacles to your stability, serenity, and sanity. That's completely up to you. Donating generously at the time of registration, in the interest of service and care for others, is a signal of your willingness and commitment to changing, growing, and recovering.

Although it's not specified in the purpose statement above, we

believe the Steps are our second priority, supporting both our solvency and recovery. Once we've claimed our own solvency and taken the Steps, we have experience to share with newer members. Our opinions and advice hold little potential for helping the next compulsive debtor to get and stay solvent. Again, we believe that our events are incredibly useful for this purpose. [These events are not meetings.](#)

Far from a last thought or action, we "reach out" [outside of our groups and meetings and fellowship](#) to the suffering debtor who needs our message of hope and our 12-Step program of recovery. How many members, meetings, groups, or Intergroups do you know who are actively engaged in outreach?

We are engaged in this effort and have been for years, specifically through provision of free literature — which we buy from the GSO at published prices — and direct outreach. We cannot carry the DA and BDA message without funds, so we do tons of service in a very productive way to raise those funds. Thank you to everyone who has contributed so far!

We are, individually and collectively, as generous as we can possibly be to our fellow recovering debtors. [Recovering debtors](#) are gratefully and reciprocally generous. [Sick and suffering debtors](#) are stingy and selfish and obsessed with money. Please join us in recovery, in generosity, and in the joy to be found in solvency and recovery through DA and BDA.





# Doing Business Without Debting

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YTD Treasury @ July 21, 2022

**Please note:**

No DA or BDA member has ever been compensated, except for the spiritual gifts of ongoing solvency and ever-expanding recovery, for our services to debtors and business owners through this service group or its activities (see Tradition Eight).

We pay retail prices to the GSO for our purchases of physical literature, retail prices to the GSO via Amazon for our purchases of digital literature, and ship 1st class worldwide. We also make \$300 gratitude donations to the GSB at the end of each quarter (or earlier).

Radio project dollars are paid to a hired media company as contracted special workers (see Tradition Eight again). No DA or BDA members are employed or engaged there, and this is neither advertising nor promotion. It's production and distribution of public service announcements (PSAs) for attraction of debtors and business owners like us (see Tradition Eleven).

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

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

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

	Jan - Jul 22	Budget	\$ Over Bu...	% of Budget
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
Contributions from BDA Groups	400.00	2,100.00	-1,700.00	19.0%
Contributions from BDA Members	1,075.00	1,050.00	25.00	102.4%
Contributions to Literature	3,500.00	1,050.00	2,450.00	333.3%
Contributions to Public Info	9,200.00	4,200.00	5,000.00	219.0%
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	4,729.52	10,000.00	-5,270.48	47.3%
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	1,243.00	1,250.00	-7.00	99.4%
<b>Total Income</b>	<b>30,488.39</b>	<b>24,650.00</b>	<b>5,838.39</b>	<b>123.7%</b>
<b>Expense</b>				
<b>Literature</b>				
Books and Pamphlets from GSO	3,626.70	4,200.00	-573.30	86.4%
eBooks	1,782.00	2,450.00	-668.00	72.7%
Shipping and Supplies	2,800.00	2,100.00	700.00	133.3%
<b>Total Literature</b>	<b>8,208.70</b>	<b>8,750.00</b>	<b>-541.30</b>	<b>93.8%</b>
<b>Overhead Expenses</b>				
Gratitude Contributions to GSB	600.00	600.00	0.00	100.0%
Tech Expenses	393.60	350.00	43.60	112.5%
Transaction and Bank Fees	316.96	700.00	-383.04	45.3%
Website and Related Services	87.87	350.00	-262.13	25.1%
YTD Change in Prudent Reserve	-999.86	600.00	-1,599.86	-166.6%
<b>Total Overhead Expenses</b>	<b>398.57</b>	<b>2,600.00</b>	<b>-2,201.43</b>	<b>15.3%</b>
<b>Public Information</b>				
Outreach to Veterans	6,283.45	0.00	6,283.45	100.0%
Radio Outreach Media Project	17,300.00	13,500.00	3,800.00	128.1%
Undefined PI Activities	269.00	1,200.00	-931.00	22.4%
<b>Total Public Information</b>	<b>23,852.45</b>	<b>14,700.00</b>	<b>9,152.45</b>	<b>162.3%</b>
<b>Total Expense</b>	<b>32,459.72</b>	<b>26,050.00</b>	<b>6,409.72</b>	<b>124.6%</b>
<b>Net Ordinary Income</b>	<b>-1,971.33</b>	<b>-1,400.00</b>	<b>-571.33</b>	<b>140.8%</b>
<b>Other Income/Expense</b>				
<b>Other Income</b>				
Offset prudent reserve trans	-999.86	600.00	-1,599.86	-166.6%
<b>Total Other Income</b>	<b>-999.86</b>	<b>600.00</b>	<b>-1,599.86</b>	<b>-166.6%</b>
<b>Net Other Income</b>	<b>-999.86</b>	<b>600.00</b>	<b>-1,599.86</b>	<b>-166.6%</b>
<b>Net Income</b>	<b>-2,971.19</b>	<b>-800.00</b>	<b>-2,171.19</b>	<b>371.4%</b>
<b>ASSETS</b>				
<b>Current Assets</b>				
<b>Checking/Savings</b>				
General Fund		46.42		2.1%
Literature Fund		199.75		9.2%
Overhead Fund		130.02		6.0%
PI - Outreach to Veterans (pp)		195.42		9.0%
Public Inform Fund (in paypal)		305.19		14.0%
Savings (Prudent Reserve)		1,000.31		45.9%
Tech and Web Fund		304.11		13.9%
<b>Total Checking/Savings</b>		<b>2,181.22</b>		<b>100.0%</b>
<b>Total Current Assets</b>		<b>2,181.22</b>		<b>100.0%</b>
<b>TOTAL ASSETS</b>		<b>2,181.22</b>		<b>100.0%</b>
<b>LIABILITIES &amp; EQUITY</b>				
<b>Equity</b>				
Retained Earnings		5,152.41		236.2%
Net Income		-2,971.19		-136.2%
<b>Total Equity</b>		<b>2,181.22</b>		<b>100.0%</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>		<b>2,181.22</b>		<b>100.0%</b>



## Celebrations

### Anniversaries Listed by Solvency Dates

July 1, 2020 — Marc E, Seattle, WA —  
Congratulations on 2 years, Marc!

July 31, 2021 — Akhil K, Delhi, India —  
Congratulations on 1 year, Akhil!



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

### 2022 BDA PSA Activity Summary

Our 2022 PSA and cover letter were  
distributed to 1,000 radio stations,  
across the US, on March 7, 2022, and  
will be re-distributed to 700 stations in  
May 2022. Here are our results so far:

#### June 2022

Radio stations who played in June: 38

Number of PSA plays in June: 521

Audience impressions in June: 2,303,350

#### Since March 7, 2022

Total radio stations played: 64

Number of PSA plays: 2,149

Audience impressions: 6,843,000

**By group conscience:** The second  
distribution for 2022 was focused on  
Seattle, San Francisco Bay Area, Tucson,  
Chicago, New Orleans, Philadelphia,  
Boston, DC, Baltimore, and Atlanta.

## Visions

"In DA, discovering one's vision can come  
about in many ways. First, we must stop  
debting — as debting distracts us from self-  
knowledge and connecting to our Higher  
Power. Second, we must seek to know God's  
will for us — by using prayer and meditation  
and working the Twelve Steps of Debtors  
Anonymous. It is through working the  
Twelve Steps that our blocks and resistances  
are removed. Third, we use the Tools of DA  
[and BDA] to help clarify and support our  
vision[s]."

— from DA's *Visions* pamphlet

"The suggested Twelve Steps of Debtors  
Anonymous provide a foundation for living  
that forms the basis of our spiritual program.  
They are the principles that made possible  
our recovery from the insanity of compulsive  
debting. Working the Steps freed us from a  
life based on illusion. Our new way of life has  
brought us financial, emotional, and spiritual  
healing. We have found a new joy in living.  
We have received the gift of spiritual  
awakening. If you want what we have to  
offer and are willing to go to any lengths to  
obtain it, then you are ready to follow these  
Twelve Steps."

— from *Twelve Steps of DA* pamphlet

## BDA Tool Seven in a Nutshell: Staying Solvent

### — continued from front page —

My taxes due for 2021, in fact all of my taxes due, have long since been paid, and I have made my tax deposits, as guided by my accountant rather than by guess work, for each of the first two quarters of 2022. I am now using electronic deposits for my income, automated payments to vendors, and I don't even like carrying cash anymore. I cannot point to any clearer example of a psychic change for me, nor could I have imagined a life without debting and of such incredible sanity with money.

Back to the BDA tool aligned with the calendar for the month of July:

#### **BDA Tool 7 — We pay our bills and invoice our clients promptly.**

When it comes to invoicing, my practices have transformed as well. In one of my businesses, a three-member partnership, we now bill for all services in advance. If there is a payment plan in place, we cut off services if payment is not received on time. In my other business, a single-member LLC, this program has transformed my operations as well. From clear letters of agreement to detaching from difficult personalities.

I have a process in place when engaging with clients that clearly states what I am delivering and how I will be paid. My agreements also include consequences in the event clients terminate early: what the penalties are, exactly how I will collect, and the actions I can and will take if they do not honor our plan. This program has given me the courage and confidence to believe in my worth, to set standards, and to enforce those standards.

While the experiences above have been incredible and play a large role in the sense of peace and serenity that I have in my life today, they represent only a tiny fraction of what this program has done for me *when I have done the work*. I'm closer to my Higher Power than ever before, have better relationships now than I had before, set better boundaries, and have more clarity on what I am doing, where I'm going, why I am doing these things, and who I want to be doing them with and for. The changes DA and BDA, and my Higher Power, have made manifest in my life are much, much more than I ever hoped for, or thought would be possible.

— Marc E, 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.