



Doing Business Without Debting

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

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BDA Tool Five in a Nutshell: Honesty and Purpose

I have applied this tool to my private practice over the past eight years and am applying it to my new business venture: publishing children's books designed for the special needs population. Two areas where I could easily convince myself to overspend, especially in this new venture, are continuing education and marketing. Yet, if I'm honest with myself, some of that spending would be a distraction from my purpose, which is to help children with learning disabilities.

BDA Tool 5 — We remain mindful that dollars spent should generate revenue, and we compare prices before making purchases.

For my private practice, I must maintain my license, and I must bring in clients. However, the amount of time and money I allot to these activities can vary considerably. I have seen colleagues spend thousands of dollars on classes. I get the impression they don't feel "good enough" to do their jobs and are thinking "this class will make me good enough to charge higher, better rates." Of course, little changes, and they "need" to take another class.

Practicing honesty, I have separated my need for continuing education from my want for more self-confidence. I am required to take 30 hours of approved courses every three years.

I found a company that offers unlimited training hours and courses for \$99 per year. That fits well within my business spending plan and gives me more classes than I can ever attend. I rarely take classes that occur on business days because I then have to cancel or reschedule the six to eight clients I will have scheduled for that day in order to attend. Losing that day's income means the class costs me several hundred dollars more than the cost of registration. Likewise, I don't travel to classes anymore. The extra expense of time, money, energy, and effort also detract from my purpose, which is to serve my clients.

Marketing costs can also be a drain and, in my practice, have rarely paid for themselves, let alone brought in additional revenue. I used to spend money on ads, yet 100% of my clients come to me through internet searches and referrals from doctors or friends. A basic website allows clients to find and call me. Sending progress reports to doctors gets my name in front of them free of charge, and providing excellent service has clients singing my praises and sending clients my way. I also make sure my name is on school district referral lists, cost-free. I no longer place ads; my marketing expenses are minimal, and business is booming. Rather than spending money on marketing

unnecessarily, I now take many actions that can bring clients to me without spending money, ex. meditating, cleaning out closets and files, and calling referral sources to ask questions about current clients. I'm sure it sounds like magical thinking, but it works!

In all of this, I rely on Higher Power for guidance. I meditate; ask questions at meetings; reach out to other business owners; attend BDA workshops; have regular PRGs; work Steps 10, 11, and 12; and, of course, consult my sponsor and program literature.

So now I am applying what I have learned in DA and BDA to my new business venture: writing, publishing, and selling children's books. This is a completely new field for me, so I need to learn a



lot. I could spend a lot of money taking courses and hiring coaches. Regardless, I'll need to spend money before any revenues roll in. It also requires work and money to market a book for people to become aware of it and to want to buy it. I have learned in author groups that there are essential ways to use social media to increase book sales. Those marketing activities often don't require much money, but they do require a lot of time.

As I dig deeper into creation of my first children's book, and my first income source aligned with my private practice, I've become aware of many people and companies willing

to provide many services involved in publishing, ex. editing, illustrating, designing, printing, marketing, website design, etc. I need to set up a spending plan, using the guidance of Higher Power through meditation and a PRG. To that end, I have been researching costs.

I have already spent \$1,300 on manifestation of this business vision. I have thoroughly enjoyed it, but I need to remember "dollars spent should generate revenue." That is why I do not plan to spend more money until I have consulted a PRG team about it. I am gathering information about costs to present to the PRG. I'm also speaking with as many self-published authors as I can to learn from their experience, strength, and hope.

I feel in my bones that Higher Power is guiding me to help children — which I've been doing for 16 years through my private practice — in this new and creative way. Higher Power has blessed me with expertise and talents in this area, and I believe the work I am doing is Higher Power's will for me. I am pursuing this vision with my whole and open heart while, thanks to DA and BDA, not overspending or overcommitting. The Higher Power is my source, and I am its trusted servant. I feel more purpose related to this children's book than I have in years. Thank you, DA, BDA, and Higher Power! — Chris B (she/her), near Seattle, WA



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A proven process for annual business planning as BDA members

Be sure to download our business and personal planning template workbooks via <https://www.bdahelpfordebtors.org/bda-business-planning-conference>

"We write annual one-year business plans with definable and accountable goals and targets."

While we would love for every BDA member to join us for business planning, we know that will never happen, so we are happy to share our experience, strength, and hope with you here. Please feel free to share this information with your friends and fellows, groups and Intergroups, and WSC committees and caucuses.

Here's a successful approach to creating business plans together, which does include both a few "definable and accountable goals and targets" and a one-year business spending plan, in which the business owner allows themselves to be led by another BDA member. This is a practice in surrendering to someone else's guidance, ideally spiritual guidance, as practice for surrendering to the Higher Power's guidance. In the perfect planning format, each appointment described below is at least one week apart, sometimes two, and the start date for the plan is at least a full month after its completion. Longer runways — 3 to 6 months — are even better.

During the planning sessions that follow — it's most helpful for the BDA member leading the development of the business plan to "drive" both the discussion and the entry of details and numbers into the business plan. Again, the business owner making the plan should let their "business plan leader" lead them into new ways of looking at and thinking about their businesses, letting go of old ideas and wishful thinking.

1) 60 minutes to get to know each other, to establish trust and rapport, to share some of our debting history and DA and BDA recovery and experience. In the second half hour we ensure we're talking about pursuing our visions and businesses in solvent BDA terms — especially being

"stewards of God's businesses" (from the BDA Tools pamphlet) and of service as business owners. If, at the end of this first hour, either BDA member is not feeling that there's a good fit, please stop. This is not a time for addict desperation in relationships. Pray for the right person to help and to be helped by and continue to "interview" BDAers until you feel ready to be fully vulnerable. Many of us find creating business plans together much more intimate and intimidating than any of the Step work we've ever done in this or any other program.

2) 60-90 minutes to "work your revenue, part 1." Really dig into the business's products and services, its income sources, defining them clearly in terms of benefits and outcomes for clients, not just features and processes, not at all in dollars or in benefit to the business owner at this point. The best plans include between three and seven distinct product or service offerings, diversification within the business.

3) 60-90 minutes to "work your revenue, part 2." Really dig into the sales potential for each of the income sources, the projected income amounts, and how those numbers are derived (i.e. How many clients x what rate x how often will they pay? per month in the period being

projected). Best bet is to calculate these activities on a cash basis (that is, when will the business get paid) to protect solvency, and we suggest early plans — during the first year or two in business — be done three months at a time and multiplied times four for the annual plan, then reviewed and revised quarterly, based on calendar quarters.

4) 30-60 minutes to "work your gross profit." Use this time to check in with each other related to process as well as meditation and inspirations that have come up since your last meeting. Is the planning business owner feeling in alignment with their plan revenue number? In alignment with God's will for them? If yes, move on to cost of goods sold (COGS); that is, any direct costs that are committed to when a sale is made. (For instance, in construction: labor, materials, and subcontractors are all considered costs of goods sold, although there may be others, especially for design-build firms. Projects cannot be completed without these inputs; to commit



to build a project is to commit to incurring these costs, which are separate from overhead and administration.) If the business owner is not yet in alignment with themself and with their Higher Power, return to actions 2 and 3 above, and possibly to Steps 2 and 3, until alignment is reached. This part of the process may have to be done several times if the planning business owner's vision is especially misaligned with the plan being created or vice versa. Gross profit is the amount available to pay the business owner a generous salary and benefits and to pay the business's overhead expenses — without incurring new unsecured debt!

5) 90-120 minutes to create a custom spending plan framework based on understandable, consistent, and well-defined categories and subcategories. It's

important to have a percentage of income column. Our template has been successfully put to work by more than 50 BDAers so far, and we are rapidly creating a language of support with one another when discussing business plans. As in previous actions, it's suggested that the planning business owner allow themselves to be led through the development of categories and subcategories, staying focused on one line at a time, from top to bottom, and to invite experience, strength, and hope in business spending from their "business plan leader." The known information about the subject business's spending — not the dollars, but the activities — should be included in the "Details and Descriptions" column in as much detail as possible. Questions for research and investigation by the planning business owner should be highlighted for follow-up. This action is NOT about the money, nor about entering dollar amounts; it's about what the planning BDAer KNOWS about their business, and what they NEED TO KNOW in order to succeed with their plan. Remember: "dollars spent should generate revenue" or increased net profit or better efficiency or improved customer service, etc.

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BDA Help for Debtors (registered group # 7720)

YTD Treasury @ April 30, 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 April 2022, plus our 2022 action and income / spending plans, please visit:

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

	Jan - Apr 22	Budget	\$ Over Bu...	% of Budget
Ordinary Income/Expense				
Income				
Contributions from BDA Groups	400.00	1,200.00	-800.00	33.3%
Contributions from BDA Members	735.00	600.00	135.00	122.5%
Contributions to Literature	3,500.00	600.00	2,900.00	583.3%
Contributions to Public Info	9,200.00	2,400.00	6,800.00	383.3%
Event -- BDA Biz Plans Fall	125.00	0.00	125.00	100.0%
Event -- BDA Biz Plans Spring	1,875.00	2,500.00	-625.00	75.0%
Event -- BDA Solvency Immersion	2,011.00	2,500.00	-489.00	80.4%
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	250.00	0.00	250.00	100.0%
Total Income	19,658.00	12,300.00	7,358.00	159.8%
Expense				
Literature				
Books and Pamphlets from GSO	3,626.70	2,400.00	1,226.70	151.1%
eBooks	1,342.00	1,400.00	-58.00	95.9%
Shipping and Supplies	2,500.00	1,200.00	1,300.00	208.3%
Total Literature	7,468.70	5,000.00	2,468.70	149.4%
Overhead Expenses				
Gratitude Contributions to GSB	300.00	300.00	0.00	100.0%
Tech Expenses	0.00	200.00	-200.00	0.0%
Transaction and Bank Fees	184.21	400.00	-215.79	46.1%
Website and Related Services	70.24	200.00	-129.76	35.1%
YTD Change in Prudent Reserve	-1,499.91	300.00	-1,799.91	-500.0%
Total Overhead Expenses	-945.46	1,400.00	-2,345.46	-67.5%
Public Information				
Radio Outreach Media Project	14,800.00	10,000.00	4,800.00	148.0%
Undefined PI Activities	462.60	600.00	-137.40	77.1%
Total Public Information	15,262.60	10,600.00	4,662.60	144.0%
Total Expense	21,785.84	17,000.00	4,785.84	128.2%
Net Ordinary Income	-2,127.84	-4,700.00	2,572.16	45.3%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	-1,499.91	300.00	-1,799.91	-500.0%
Total Other Income	-1,499.91	300.00	-1,799.91	-500.0%
Net Other Income	-1,499.91	300.00	-1,799.91	-500.0%
Net Income	-3,627.75	-4,400.00	772.25	82.4%
ASSETS				
Current Assets				
Checking/Savings				
General Fund		29.89		2.0%
Literature Fund		351.48		23.1%
Overhead Fund		30.02		2.0%
Public Inform Fund (in paypal)		341.27		22.4%
Savings (Prudent Reserve)		500.26		32.8%
Tech and Web Fund		271.74		17.8%
Total Checking/Savings		1,524.66		100.0%
Total Current Assets		1,524.66		100.0%
TOTAL ASSETS		1,524.66		100.0%
LIABILITIES & EQUITY				
Equity				
Retained Earnings		5,152.41		337.9%
Net Income		-3,627.75		-237.9%
Total Equity		1,524.66		100.0%
TOTAL LIABILITIES & EQUITY		1,524.66		100.0%

Celebrations

Anniversaries Listed by Solvency Dates

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

April 20, 2020 — Chona S, Novato, CA — Congratulations on 2 years, Chona!

May 11, 2020 — Julie R, Maryland — Congratulations on 2 years, Julie!

May 13, 2021 — Heather K, Syracuse, NY — Congratulations on 1 year, Heather!

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

July 21, 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:

April 2022

Radio stations who played in April: 50

Number of PSA plays in April: 732

Audience impressions in April: 2,105,350

Since March 7, 2022

Total radio stations played: 51

Number of PSA plays: 968

Audience impressions: 2,365,550

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

Outreach 2 — Final 2021

Final 2021 BDA PSA Activity Summary

Our 2021 PSA and cover letter were distributed to 1,000 radio stations across the US, in both mid-April and early October 2021. Here are our final results for the period beginning in April 2021:

April 2021 through April 2022

Total radio stations played: 165

Number of PSA plays: 12,556

Audience impressions: 16,937,050

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

A proven process for annual business planning as BDA members — continued

6) 90-120 minutes (best done in one session) to fill the planning business owner's projected expenses into the customized spending plan framework, ideally in the three-month format, again remembering that money spent should generate revenue, etc. It's best to start at the top and work to the bottom of the spending plan framework. With a desire for a "balanced budget," unless the BDAer is planning to invest from their personal accounts during the planned year, tweaking will commence. The only way to balance the budget, of course, is to increase projected revenue or to decrease projected spending. There's no other way. It is recommended, whenever possible at this stage, to leave at least 10 percent of projected revenue unspent in the plan. This will provide contingency coverage in case of shortfalls in income or higher than anticipated expenses. Again, our first priority in using this tool is to avoid incurring any new unsecured debt, either personally or in our businesses.

Special attention should be paid to the business owner's salary and benefits, including planning for paid time off and ensuring they have enough support, especially in the areas of lead generation and administrative assistance. It's also recommended to look deeply at any category in which the planning business owner has historically overspent or is currently overspending. (This is often in the education and training category, yet also might be in transportation or travel, or even in overpaying sales and support staff.)

7) 60-90 minutes — Use this time to check in with each other related to process as well as meditation and inspirations that have come up since your last meeting. Is the planning business owner feeling in alignment with their plan numbers? In alignment with God's will for them? If the plan has been balanced to an acceptable gain or loss, and the percentage column and bottom line have been reviewed together satisfactorily, the planning business owner should be asked to "own" their plan. Not to commit to the plan they've created before lots more prayer and meditation. But to "own" their plan and to become the driver.

Not the words, but the spiritual approach we encourage, is something like: "I have created this plan in faith, and it is my plan, at this moment, knowing that my plan will change and my actual income and expenses will change even more." We also encourage some specific prayer and meditation topics personal to each business owner. But that is encouragement, not homework.

Part of this ownership is that the planning business owner should take an opportunity to present their plan to their "business planning leader" just as they would to an investor or other interested party. The planning leader can then give final feedback at a very high level. Finally, the planning pair can agree to next actions in activating the new business plan or thank each other for this recovery experience and move on to help others.

NOTE: Probably the most important element of this planning process for BDA members is the application of what we call the "this or something better prayer." This simple prayer is applicable and recommended at every stage of this process. Please see the template we've created and provided at <https://www.bdahelpfordebtors.org/bda-business-planning-conference> to ensure that this process is a pathway to deeper spiritual connection and awareness. And please do consider joining us for our next BDA Business Planning Conference, September through November 2022.

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.