

## **BDA Help for Debtors (registered BDA group # 7720)**

### **Recap of August 2022 Treasury Report**

**Regarding our balance sheet** — Our total available balance in all funds at August 31, 2022 was \$782.12. Our ending unallocated balance in our General Fund was \$46.21 and prudent reserve was \$0.52.

**Regarding our August and YTD profit and loss** — Our total income for August was \$2,875.15, which was <\$2,824.85> (or 49.6%) LESS than our August income plan of \$5,700. August income was made up of \$179.62 in BDA member contributions; \$1,700 in contributions to the final payment for our 2022 PSA project; \$174.63 in distributions from BDA Workshops; and \$820.90 in registration contributions related to the various events we are hosting.

Our YTD income from unearmarked group and member contributions is \$1,684.62 (or 5.0%); YTD income from earmarked funds for literature and public information is \$14,400 (or 43.1%); YTD income from donations to our “Outreach to Veterans” project is \$6,478.87 (or 19.4%); and YTD income from events, including distributions from the BDA Solvency Immersion Conference, is \$10,830.05 (or 32.5%).

Total YTD contributions by groups through August 31, 2022, is:

Group # 968 — sundaybdaonline.org — 500.00 (earmarked for “Outreach to Veterans”)

Group # 1395 — bdalist on groups.io — 478.87 (\$400 general and \$78.87 earmarked for “... Veterans”)

Group # 122319 — **BDA Workshops** — 4,904.15 (50% to Public Information, 25% to Literature, 25% to General then distributed to other funds via accruals)

**For total group contributions of \$5,883.02**

**Total YTD member contributions, both general and earmarked, are \$21,584.62.**

**Total YTD BDA Help for Debtors event income is \$5,925.90.**

**For a combined total income of \$33,393.54 for the months of January through August.**

**Our expenses for August included:** \$187 for 17 new eBook requests, at \$11 each including sales tax paid in WA state; \$500 sent to our literature coordinator for shipping costs and supplies; \$300 for our 3<sup>rd</sup> quarter distribution to the GSB; \$165.26 for our annual zoom renewal; \$17.63 for a new home page video; \$35.48 in paypal fees on event registrations and donations; \$400 transferred from prudent reserve to our literature fund, plus \$0.09 interest from the bank; and the final \$2,500 payment on our 2022 PSA project.

**Regarding our YTD spending plan comparison for the month of August** — We were \$3,043.54 (or 10.0%) OVER our income plan and \$8,064.18 (or 29.1%) OVER our expense plan, which was entirely spent on public information, including an earlier schedule of activities and payments for our 2022 PSA project than is in our 2022 spending plan. We are ending at \$5,020.64 (or 189.5%) BELOW our plan for income over expenses for the first eight months of 2022. Our PI spending plan and actual will become aligned in October; until then there will be a sizeable variance between plan and actual.

We were UNDER by \$505.30 in literature expenses for January through August, due to delaying our next literature order until our inventory shrinks a bit more. Our ending literature fund balance at August 31st was \$371.59. We were <\$11,452.45> OVER plan in public information due to scheduling our PSA-related services earlier in reality than in our spending plan plus almost \$6,300 spent on our unplanned “Outreach to Veterans” project. Our 2022 PSA production and distribution has been paid in full.

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**BDA Help for Debtors (registered group # 7720)**

09/01/22

**Balance Sheet**

Cash Basis

As of August 31, 2022

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	<u>Aug 31, 22</u>	<u>% of Column</u>
<b>ASSETS</b>		
<b>Current Assets</b>		
<b>Checking/Savings</b>		
General Fund	46.21	5.9%
Literature Fund	371.59	47.5%
Overhead Fund	30.02	3.8%
PI - Outreach to Veterans (pp)	195.42	25.0%
Public Inform Fund (in paypal)	17.14	2.2%
Savings (Prudent Reserve)	0.52	0.1%
Tech and Web Fund	121.22	15.5%
<b>Total Checking/Savings</b>	<u>782.12</u>	<u>100.0%</u>
<b>Total Current Assets</b>	<u>782.12</u>	<u>100.0%</u>
<b>TOTAL ASSETS</b>	<u><b>782.12</b></u>	<u><b>100.0%</b></u>
<b>LIABILITIES &amp; EQUITY</b>		
<b>Equity</b>		
Retained Earnings	5,152.41	658.8%
Net Income	-4,370.29	-558.8%
<b>Total Equity</b>	<u>782.12</u>	<u>100.0%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><b>782.12</b></u>	<u><b>100.0%</b></u>

## BDA Help for Debtors (registered group # 7720)

09/01/22

## Monthly Profit &amp; Loss

Accrual Basis

August 2022

	Aug 22	% of Income
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
Contributions from BDA Members	179.62	6.2%
Contributions to Public Info	1,700.00	59.1%
Event -- BDA Biz Plans Fall	720.90	25.1%
Event -- BDA Solvency Immersion	174.63	6.1%
Event -- Visioning in Summer	100.00	3.5%
<b>Total Income</b>	<b>2,875.15</b>	<b>100.0%</b>
<b>Expense</b>		
<b>Literature</b>		
eBooks	187.00	6.5%
Shipping and Supplies	500.00	17.4%
<b>Total Literature</b>	<b>687.00</b>	<b>23.9%</b>
<b>Overhead Expenses</b>		
Gratitude Contributions to GSB	300.00	10.4%
Tech Expenses	165.26	5.7%
Transaction and Bank Fees	35.48	1.2%
Website and Related Services	17.63	0.6%
YTD Change in Prudent Reserve	-399.91	-13.9%
<b>Total Overhead Expenses</b>	<b>118.46</b>	<b>4.1%</b>
<b>Public Information</b>		
Radio Outreach Media Project	2,500.00	87.0%
<b>Total Public Information</b>	<b>2,500.00</b>	<b>87.0%</b>
<b>Total Expense</b>	<b>3,305.46</b>	<b>115.0%</b>
<b>Net Ordinary Income</b>	<b>-430.31</b>	<b>-15.0%</b>
<b>Other Income/Expense</b>		
<b>Other Income</b>		
Offset prudent reserve trans	-399.91	-13.9%
<b>Total Other Income</b>	<b>-399.91</b>	<b>-13.9%</b>
<b>Net Other Income</b>	<b>-399.91</b>	<b>-13.9%</b>
<b>Net Income</b>	<b>-830.22</b>	<b>-28.9%</b>

## BDA Help for Debtors (registered group # 7720)

## Year-to-Date Profit &amp; Loss

January through August 2022

09/01/22

Accrual Basis

	Jan - Aug 22	% of Income
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
Contributions from BDA Groups	400.00	1.2%
Contributions from BDA Members	1,284.62	3.8%
Contributions to Literature	3,500.00	10.5%
Contributions to Public Info	10,900.00	32.6%
Donations - Veterans Outreach	6,478.87	19.4%
Event -- BDA Biz Plans Fall	1,095.90	3.3%
Event -- BDA Biz Plans Spring	1,925.00	5.8%
Event -- BDA Solvency Immersion	4,904.15	14.7%
Event -- Help with PRGs	1,287.00	3.9%
Event -- Holiday Spending Plans	100.00	0.3%
Event -- Visioning in New Year	175.00	0.5%
Event -- Visioning in Summer	1,343.00	4.0%
<b>Total Income</b>	<b>33,393.54</b>	<b>100.0%</b>
<b>Expense</b>		
<b>Literature</b>		
Books and Pamphlets from GSO	3,626.70	10.9%
eBooks	2,068.00	6.2%
Shipping and Supplies	3,800.00	11.4%
<b>Total Literature</b>	<b>9,494.70</b>	<b>28.4%</b>
<b>Overhead Expenses</b>		
Gratitude Contributions to GSB	900.00	2.7%
Tech Expenses	558.86	1.7%
Transaction and Bank Fees	352.32	1.1%
Website and Related Services	105.50	0.3%
YTD Change in Prudent Reserve	-1,999.65	-6.0%
<b>Total Overhead Expenses</b>	<b>-82.97</b>	<b>-0.2%</b>
<b>Public Information</b>		
Outreach to Veterans	6,283.45	18.8%
Radio Outreach Media Project	19,800.00	59.3%
Undefined PI Activities	269.00	0.8%
<b>Total Public Information</b>	<b>26,352.45</b>	<b>78.9%</b>
<b>Total Expense</b>	<b>35,764.18</b>	<b>107.1%</b>
<b>Net Ordinary Income</b>	<b>-2,370.64</b>	<b>-7.1%</b>
<b>Other Income/Expense</b>		
<b>Other Income</b>		
Offset prudent reserve trans	-1,999.65	-6.0%
<b>Total Other Income</b>	<b>-1,999.65</b>	<b>-6.0%</b>
<b>Net Other Income</b>	<b>-1,999.65</b>	<b>-6.0%</b>
<b>Net Income</b>	<b><u>-4,370.29</u></b>	<b><u>-13.1%</u></b>

## BDA Help for Debtors (registered group # 7720)

## Year-to-Date Plan vs. Actual

09/01/22

January through August 2022

Accrual Basis

	Jan - Aug 22	Budget	\$ Over Bu...	% of Budget
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
Contributions from BDA Groups	400.00	2,400.00	-2,000.00	16.7%
Contributions from BDA Members	1,284.62	1,200.00	84.62	107.1%
Contributions to Literature	3,500.00	1,200.00	2,300.00	291.7%
Contributions to Public Info	10,900.00	4,800.00	6,100.00	227.1%
Donations - Veterans Outreach	6,478.87	0.00	6,478.87	100.0%
Event -- BDA Biz Plans Fall	1,095.90	1,250.00	-154.10	87.7%
Event -- BDA Biz Plans Spring	1,925.00	2,500.00	-575.00	77.0%
Event -- BDA Solvency Immersion	4,904.15	12,000.00	-7,095.85	40.9%
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	1,343.00	2,500.00	-1,157.00	53.7%
<b>Total Income</b>	<b>33,393.54</b>	<b>30,350.00</b>	<b>3,043.54</b>	<b>110.0%</b>
<b>Expense</b>				
<b>Literature</b>				
Books and Pamphlets from GSO	3,626.70	4,800.00	-1,173.30	75.6%
eBooks	2,068.00	2,800.00	-732.00	73.9%
Shipping and Supplies	3,800.00	2,400.00	1,400.00	158.3%
<b>Total Literature</b>	<b>9,494.70</b>	<b>10,000.00</b>	<b>-505.30</b>	<b>94.9%</b>
<b>Overhead Expenses</b>				
Gratitude Contributions to GSB	900.00	600.00	300.00	150.0%
Tech Expenses	558.86	400.00	158.86	139.7%
Transaction and Bank Fees	352.32	800.00	-447.68	44.0%
Website and Related Services	105.50	400.00	-294.50	26.4%
YTD Change in Prudent Reserve	-1,999.65	600.00	-2,599.65	-333.3%
<b>Total Overhead Expenses</b>	<b>-82.97</b>	<b>2,800.00</b>	<b>-2,882.97</b>	<b>-3.0%</b>
<b>Public Information</b>				
Outreach to Veterans	6,283.45	0.00	6,283.45	100.0%
Radio Outreach Media Project	19,800.00	13,500.00	6,300.00	146.7%
Undefined PI Activities	269.00	1,400.00	-1,131.00	19.2%
<b>Total Public Information</b>	<b>26,352.45</b>	<b>14,900.00</b>	<b>11,452.45</b>	<b>176.9%</b>
<b>Total Expense</b>	<b>35,764.18</b>	<b>27,700.00</b>	<b>8,064.18</b>	<b>129.1%</b>
<b>Net Ordinary Income</b>	<b>-2,370.64</b>	<b>2,650.00</b>	<b>-5,020.64</b>	<b>-89.5%</b>
<b>Other Income/Expense</b>				
<b>Other Income</b>				
Offset prudent reserve trans	-1,999.65	600.00	-2,599.65	-333.3%
<b>Total Other Income</b>	<b>-1,999.65</b>	<b>600.00</b>	<b>-2,599.65</b>	<b>-333.3%</b>
<b>Net Other Income</b>	<b>-1,999.65</b>	<b>600.00</b>	<b>-2,599.65</b>	<b>-333.3%</b>
<b>Net Income</b>	<b>-4,370.29</b>	<b>3,250.00</b>	<b>-7,620.29</b>	<b>-134.5%</b>

## Deposit Accounts

Account	YTD Interest	Current Balance	Available Balance
Checking	\$0.07	\$569.04	\$569.04
Member Share Savings	\$0.35	\$0.52	\$0.52
<b>Totals</b>	<b>\$0.42</b>	<b>\$569.56</b>	<b>\$569.56</b>

Plus outreach to veterans funds in paypal 195.42

Public Information funds held in paypal 17.14

**Reported total treasury at 08/31/22 \$782.12**