

BDA Help for Debtors (registered BDA group # 7720)

Recap of April 2022 Treasury Report

Regarding our balance sheet — Our total available balance in all funds at April 30, 2022 was \$1,524.66. Our ending unallocated balance in our General Fund was \$29.89 and prudent reserve was \$500.26.

Regarding our April and YTD profit and loss — Our total income for April was \$8,738.41, which was \$6,288.41 (or 356.7%) MORE than our April income plan of \$2,450. April income was made up of \$255 in BDA member contributions; \$500 in contributions to literature; \$6,200 in contributions to public information; \$970.91 in distributions from BDA Workshops; and \$812.50 in registration contributions related to the various events we are hosting.

Our YTD income from unearmarked group and member contributions is \$1,135 (or 5.7%); YTD income from earmarked funds for literature and public information is \$12,700 (or 64.6%); and YTD income from events, including distributions from the BDA Solvency Immersion Conference, is \$5,823 (or 29.7%).

Total YTD contributions by groups through April 30, 2022, is:

Group # 1395 — bdalist on groups.io — 400.00

Group # 122319 — **BDA Workshops** — 2,011.00 (50% to Public Information, 25% to Literature, 25% to General then distributed to other funds via accruals)

For total group contributions of \$2,411.00

Total YTD member contributions, both general and earmarked, are \$13,435.00.

Total YTD BDA Help for Debtors event income is \$3,812.00.

For a combined total income of \$19,658.00 for the months of January through April.

Our expenses for April included: \$1,514.70 for a new literature order from GSO; \$374 for 34 new eBook requests, at \$11 each including sales tax paid in WA state; \$600 to our literature coordinator for shipping supplies and costs, including a significant shift from digital literature to physical literature over the past few months; \$73.23 in paypal fees on event registrations; \$1,800 transfer from our prudent reserve to our literature fund to pay the expenses listed above; three payments to our media special workers for our new PSA distribution, totaling \$7,300. That is — \$3,100 to pay off our base contract for 2022; \$1,500 as payment 1 of 3 on our 2nd PSA distribution to radio stations this year, which will happen on May 7th and focus on 10 selected metropolitan areas; and \$2,700 payment in full on three additional months of reporting, September through November, beyond our base contract. Additionally, we spent \$462.60 in PI funds in April for an annual subscription to constant contact, primarily for our communication with members.

Regarding our YTD spending plan comparison for the month of April — We were \$7,358.00 (or 59.8%) OVER our income plan and \$6,285.75 (or 37%) OVER our expense plan, which was spent on a combination of literature and related shipping supplies and postage, along with an earlier schedule of activities and payments for our 2022 PSA project. We are ending at \$772.25 (or 17.6%) AHEAD OF our plan for income over expenses for the first four months of 2022.

We were OVER by \$2,468.70 in literature expenses for January through April, due to generous gifting of literature to our fellow debtors and maintenance of a healthy inventory for future months. Our ending literature fund balance at April 30th was \$351.48. We were <\$4,662.60> OVER plan in public information due to scheduling our PSA-related services earlier in reality than in our spending plan. Our next and final payments on the second 2022 PSA distribution will be \$2,500 at the end of both July and September, for a total of \$21,800, including production of our new PSA at the end of 2021 and the addition of focusing on radio stations in 10 selected US metropolitan areas. Prayers said to reach the greatest number of still-suffering debtors possible.

Balance Sheet

As of April 30, 2022

	Apr 30, 22	% of Column
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%

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04/30/22

Monthly Profit & Loss

Accrual Basis

April 2022

	Apr 22	% of Income
Ordinary Income/Expense		
Income		
Contributions from BDA Members	255.00	2.9%
Contributions to Literature	500.00	5.7%
Contributions to Public Info	6,200.00	71.0%
Event -- BDA Biz Plans Spring	812.50	9.3%
Event -- BDA Solvency Immersion	970.91	11.1%
Total Income	8,738.41	100.0%
Expense		
Literature		
Books and Pamphlets from GSO	1,514.70	17.3%
eBooks	374.00	4.3%
Shipping and Supplies	600.00	6.9%
Total Literature	2,488.70	28.5%
Overhead Expenses		
Transaction and Bank Fees	73.23	0.8%
Website and Related Services	52.61	0.6%
YTD Change in Prudent Reserve	-1,800.00	-20.6%
Total Overhead Expenses	-1,674.16	-19.2%
Public Information		
Radio Outreach Media Project	7,300.00	83.5%
Undefined PI Activities	462.60	5.3%
Total Public Information	7,762.60	88.8%
Total Expense	8,577.14	98.2%
Net Ordinary Income	161.27	1.8%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	-1,800.00	-20.6%
Total Other Income	-1,800.00	-20.6%
Net Other Income	-1,800.00	-20.6%
Net Income	-1,638.73	-18.8%

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Year-to-Date Profit & Loss

January through April 2022

04/30/22

Accrual Basis

	Jan - Apr 22	% of Income
Ordinary Income/Expense		
Income		
Contributions from BDA Groups	400.00	2.0%
Contributions from BDA Members	735.00	3.7%
Contributions to Literature	3,500.00	17.8%
Contributions to Public Info	9,200.00	46.8%
Event -- BDA Biz Plans Fall	125.00	0.6%
Event -- BDA Biz Plans Spring	1,875.00	9.5%
Event -- BDA Solvency Immersion	2,011.00	10.2%
Event -- Help with PRGs	1,287.00	6.5%
Event -- Holiday Spending Plans	100.00	0.5%
Event -- Visioning in New Year	175.00	0.9%
Event -- Visioning in Summer	250.00	1.3%
Total Income	19,658.00	100.0%
Expense		
Literature		
Books and Pamphlets from GSO	3,626.70	18.4%
eBooks	1,342.00	6.8%
Shipping and Supplies	2,500.00	12.7%
Total Literature	7,468.70	38.0%
Overhead Expenses		
Gratitude Contributions to GSB	300.00	1.5%
Transaction and Bank Fees	184.21	0.9%
Website and Related Services	70.24	0.4%
YTD Change in Prudent Reserve	-1,499.91	-7.6%
Total Overhead Expenses	-945.46	-4.8%
Public Information		
Radio Outreach Media Project	14,800.00	75.3%
Undefined PI Activities	462.60	2.4%
Total Public Information	15,262.60	77.6%
Total Expense	21,785.84	110.8%
Net Ordinary Income	-2,127.84	-10.8%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	-1,499.91	-7.6%
Total Other Income	-1,499.91	-7.6%
Net Other Income	-1,499.91	-7.6%
Net Income	-3,627.75	-18.5%

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Year-to-Date Plan vs. Actual

January through April 2022

04/30/22

Accrual Basis

	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%

Deposit Accounts

Account	YTD Interest	Current Balance	Available Balance
Checking	\$0.04	\$595.98	\$595.98
Member Share Savings	\$0.09	\$500.26	\$500.26
Totals	\$0.13	\$1,096.24	\$1,096.24

Plus funds in transit from pp	87.15
Public Information funds held in pp	341.27

Reported total treasury at 04/30/22 **\$1,524.66**