



Doing Business Without Debting

A monthly publication of BDA Intergroup Startup Project (bdaintergroup.org)

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BDA Tool Two in a Nutshell: Visioning

In BDA we run our businesses along spiritual principles. To make that concrete when I was new, although I am the sole owner of my business, I thought of Higher Power as my CEO. I knew I needed a visual reminder of my Higher Power's authority in my business, so I created an employee badge for myself. I wrote "HP Enterprises" on an index card covered in packing tape and attached it to a lanyard. Each morning I put that on and tucked it in my shirt. I could feel it throughout the day, reminding me I didn't have to do EVERYTHING as my business functioned, and I didn't have to figure anything out. Higher Power directed and guided me. I simply took the actions that occurred to me in prayer and meditation.

In my first year with a business plan, I exceeded my own vision and desires by approximately 20%. The creation of my business plan was nothing short of a miracle and 100% Higher Power driven. My part was attending meetings (sundaybdaphone.org has been my home group for the past six years) and hearing week after week, as the BDA Tools were read, that I "should" have a business plan. In hindsight, of course, no one really told me I "should" do anything but — as they shared their experience, strength, and hope — I heard that I "should" be doing what they were doing.

That's how I interpreted the DA and BDA Tools whenever they were read, too: things I "should" be doing to remain solvent and prosperous. Hearing those "shoulds" has never been a problem for me in BDA, though. I crave that guidance because, before DA and BDA, I knew I wasn't doing what I "should" to run a prosperous business but, worse, I didn't know what I "should" be doing. I didn't receive business training or education. I was trained and educated to provide the services I provide, not to run my own business.

With honesty, open mindedness, and a willingness to listen and change — the HOW of the DA and BDA program — I was receptive to guidance a couple years ago, and my Higher Power provided exactly the experience, strength, and hope I needed:

- Hearing EVERY Sunday for more than four years that I should have a business plan.
- Asking my ongoing business PRG for help in creating a business plan, even though I had no idea WHY I needed one (doing this just for myself, rather than for a lender or another outside advisor, felt like an exercise, but an exercise I was willing to do).
- Getting help from my PRG in the form of a SIMPLE outline format and showing me: "Chris, it looks like you already know what your business plan is. You want to do this, then this, then this, and you'll do it by doing this, then this, then this." Her hand gestured the trajectory of a bullet or bullets as she spoke.

- Writing down what my PRG partner said, then turning to my Higher Power in prayer and meditation.

- Once I had a plan on paper, GOING with that even though it wasn't PERFECT, and it was very simple. I couldn't wait for it to be perfect anymore. BDA Tool Two just says "write annual one-year business plans"; it doesn't say they need to be perfect. I'm so glad I just "went with it." That made all the difference. I may have spent about an hour writing the goals and possible actions down and thinking of how I would measure my progress on my goals and actions throughout the year. And then I was done with planning.

- Then tracking progress weekly for one year. I kept my plan on my desk so I could write in it. It became a brag sheet: "Look at all I've done!"

- Succeeding at or exceeding every goal I set in 2019. The same thing happened in 2020.

To me, visioning begins with a clear mental image and commitment to my desired result. When I ask Higher Power to help me with my vision, I say "please help me reach these goals if it is your will for me." I try not

to be attached to the outcome. If I don't reach these goals, that's fine too. I will look at why I didn't and seek Higher Power's guidance through meditation and a PRG.

In 2019, I envisioned how much money I wanted to bring in by yearend (\$120,000), divided it by 12 (\$10,000 per month), then divided that by the number of client sessions I would need to conduct each week (28) to attain my goal. Then I brainstormed all the actions I could think of to bring in enough clients to meet my vision and wrote those ideas in a simple table document. Whenever I had free time, I could look at my list and choose which action I would take next.

That way, I didn't have to start over again with idea generation whenever I had time to take actions to increase my income, which saved me time. This purposeful clarity also ensured that most of my actions were moving me toward my vision rather than away from it or toward some random whim or desire. My plan was a plan, not a wish. It was a map to get to my destination of \$120,000.

Thanks to my use of the BDA Tools, I'm understanding business in a much deeper way, business infused with spirit. My successes in planning have given me the courage to begin looking at my business' numbers. I have avoided them for the 15 years I have been in business, but with the help of other members and my Higher Power I can look at them and see if I'd like to change how my business earns and spends money.

I was recently given the opportunity to do the necessary recovery work to create my first annual business spending plan, something I found almost as easy as planning and achieving my visions and goals over the past two years. Higher Power strikes again!

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



PLEASE NOTE: We are accepting member submissions for upcoming monthly newsletters, next in late February 2021 for the April 2021 edition.

Our front-page topic is "Self-Worth" based on our interpretation of BDA Tool Four. Look for more information at <https://www.bdaintergroup.org/newsletter-coordinator>.



Expanded Quarterly News

Quarterly Project Service Report

BDA Intergroup Startup Project — Have you ever been to a DA and BDA visioning "mini-conference"?

We — BDA Intergroup Startup Project (bdaintergroup.org) — will be hosting a DA and BDA visioning "mini-conference" in March 2021. Schedule will be eight workshop sessions over four weekends — March 6 and 7, 13 and 14, 20 and 21, 27 and 28 — 2-4pm pacific, 5-7pm eastern, etc. Plus an extra half hour before and after each workshop session for those who would enjoy a little fellowship with other DAers, BDAers, and Higher Power centered visioners.

On each of the four March 2021 weekends, the same aspect of visioning in DA and BDA from EACH Saturday will be repeated THE NEXT DAY, on Sunday, although not necessarily the same details. Again, the same aspect of visioning, and the same visioning topic, but probably not the same details. Each of the eight days of the visioning mini-conference will be a unique experience. DAers and BDAers who register will be able to attend either or both of the similar sessions.

There's a detailed flyer available at <https://www.bdaintergroup.org/bda-online-events>.

Here's what we'll be doing in a nutshell, with a LOT of help and support from experienced DAers, BDAers, and spiritual visioners:

March 6 and 7, 2021 — Visioning in words (getting our vision onto paper and reading it aloud. as part of the process of asking Higher Power for what we want, while aligning our will and vision with the Higher Power for what we want, while aligning our will and vision with the Higher Power's will and vision for us)

March 13 and 14, 2021 — Visioning in numbers (creating no-holds-barred, no-limit, if we were Scrooge McDuck ideal spending plans — but don't be Scrooge McDuck, okay?!))

March 20 and 21, 2021 — Visioning in pictures (really SEEING our visions and sharing them with others — maybe vision boards, maybe vision slide decks, maybe our own artwork — show and tell for us grownups in recovery from debting)

March 27 and 28, 2021 — Manifesting our visions through the DA and BDA program (ha! — did you think we were leaving out the DA and BDA principles and tools? — never!)

A single payment of \$125 will be the cost for the BDA visioning series — including access to all eight sessions via personal unique video conference links — as a registration fee rather than as a donation. It's still 7th Tradition, either way. This event is closed to anyone who has not yet taken the First Step in DA and BDA. In other words, only debtors who have admitted their powerless and unmanageability are welcome.

For newcomers to DA and BDA — we consider those in their first six months of DA and BDA membership to be newcomers — who find the registration fee beyond your resources, please send an email to

bdaintergroup@gmail.com to ask for help. We want to support, encourage, and welcome you as you begin the process of claiming and maintaining your solvency and of leaping into your recovery from compulsive debting. For everyone else, please check your spending plan now, so you'll be ready to register no later than March 1st.

We will be limited to 100 registrants and have already begun receiving registrations. Simply send a \$125 payment to bdaintergroup.org, via the 7th Tradition button in the upper right corner of every page on our website, with "BDA Visions" in the notes so that your place will be set.

Upon receipt of payment, you will be invited to pre-register for a personal, unique video conference link. All proceeds from this workshop series will be earmarked for Public Information service by the BDA Intergroup Startup Project.



You must be wondering what all this workshop registration / fundraising money is for.

Public information and outreach to debtors is our second highest priority for the BDA Intergroup Startup Project, right after provision of free literature shipped to DA and BDA newcomers and members who request it. To that end, we have signed an agreement with a media company in the Midwest. Don't freak out! This is not considered promotion and is not against our Traditions.

The project cost will be \$18,000 to maximize our radio outreach opportunities throughout the month of April 2021, when many still-suffering debtors and business owners will be going through the same exact difficulties we have struggled with ourselves for far too many years. We already paid the first 25%, that is \$4,500, on January 13th. We will need to raise the remaining \$13,500 by the end of April for invoices due in the first week of May. We are currently at almost \$1,500 in our Public Information fund. Only \$12,000 to go as of mid-January 2021.

We have a vision of carrying the message of DA and BDA to millions of people nationwide in the US, including tens of thousands, if not hundreds of thousands, of compulsive debtors, just like us, throughout the month of April 2021. This is our primary vision today — a vision for all of us, and for still-suffering debtors like us, to have awareness of and access to this miraculous, lifesaving, spiritual program — a vision that is shared by many of our fellows, especially in BDA.

Please join us in this vision and contribute what you can, whether or not you can participate in our visioning "mini-conference." April is the perfect month, our anniversary month. April 15th this year will be DA's 45th birthday. Let's celebrate through outreach!

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Expanded Quarterly News

Quarterly Project Treasury Report

BDA Intergroup Project YTD Treasury at December 31, 2020

	Jul - Dec 20	Budget	\$ Over Budget	% of Budget
Income				
Bill J Memorial~Free Lit Funds	809.97	225.00	584.97	360.0%
Contributions from BDA Groups	2,522.00	3,975.00	-1,453.00	63.4%
Contributions from BDA Members	488.21	1,200.00	-711.79	40.7%
Contributions to ISR Fund	0.00	0.00	0.00	0.0%
Contributions to Literature	-131.50	750.00	-881.50	-17.5%
Contributions to Prudent Reserv	100.00	150.00	-50.00	66.7%
Contributions to Public Info	841.80	900.00	-58.20	93.5%
Event -- BDA Mini-Conference	1,033.41	0.00	1,033.41	100.0%
Event -- BDA Tool Two Workshops	3,308.00	0.00	3,308.00	100.0%
Event -- Vision Mini-Conference	250.00	0.00	250.00	100.0%
Total Income	9,221.89	7,200.00	2,021.89	128.1%
Expense				
Donations				
Donations to GSB	150.00	150.00	0.00	100.0%
Donations to John H	75.00	75.00	0.00	100.0%
Total Donations	225.00	225.00	0.00	100.0%
Literature				
Books and Pamphlets from GSO	2,537.65	750.00	1,787.65	338.4%
eBooks	22.00	0.00	22.00	100.0%
Shipping and Supplies	646.00	300.00	346.00	215.3%
Total Literature	3,205.65	1,050.00	2,155.65	305.3%
Overhead Expenses				
P O Box	0.00	45.00	-45.00	0.0%
Project and Coordinator Expense	134.37	1,080.00	-945.63	12.4%
Prudent Reserve	0.00	600.00	-600.00	0.0%
Tech Expenses	132.03	375.00	-242.97	35.2%
Website and Related Services	362.77	300.00	62.77	120.9%
Total Overhead Expenses	629.17	2,400.00	-1,770.83	26.2%
Public Information				
Radio Outreach Media Project	17.33	2,700.00	-2,682.67	0.6%
Total Public Information	17.33	2,700.00	-2,682.67	0.6%
Total Expense	4,077.15	6,375.00	-2,297.85	64.0%
Net Income	5,144.74	825.00	4,319.74	623.6%

	Dec 31, 20	% of Column
ASSETS		
Current Assets		
Checking/Savings		
General Fund	54.08	1.1%
Literature Fund	554.17	10.8%
Overhead Fund	138.00	2.7%
Public Information Fund	3,970.17	77.2%
Savings (Prudent Reserve)	400.00	7.8%
Tech and Web Fund	28.32	0.6%
Total Checking/Savings	5,144.74	100.0%
Total Current Assets	5,144.74	100.0%
TOTAL ASSETS	5,144.74	100.0%
LIABILITIES & EQUITY		
Equity		
Net Income	5,144.74	100.0%
Total Equity	5,144.74	100.0%
TOTAL LIABILITIES & EQUITY	5,144.74	100.0%

Experience

Dependence and Interdependence

“For some of us, Step Two is one of the easiest. We simply need to open our minds to the existence of a Higher Power. However, some of us need to overcome years of negative religious experiences. Most of us fall somewhere in between. We’ve tried to run our lives and our businesses as if we were the ultimate authority, and that approach has not worked. We are now ready to try something new — a humble and humbling dependence on a Higher Power and interdependence with fellow members of DA and BDA.

“Many of us, while taking Step Two, choose to return to Step One, over and over, re-surrendering and reminding ourselves of our powerlessness and unmanageability. Through persistent application of Steps One and Two, though, we do come to believe in a Higher Power and to admit our insanity where money and debt are concerned. We also begin to have faith that — if we follow the path of the Twelve Steps — we will be restored to sanity by the time we take Step Ten. Or perhaps we will experience financial sanity for the first time in our lives.”

— from Step Two in the “Let’s Do BDA Together” workshop materials

Strength

Start on the First Day of Any Month

“Writing a one-year financial plan, and revising it quarterly based on new information, are key to an organization’s success. (Some businesses work with a “rolling” plan. As each quarter ends, they update the next three quarters’ plan and add a new fourth quarter plan, so that they are always looking at a one-year planning period.) A one-year plan facilitates clarity of intentions, improves communication of objectives, and provides the basis for evaluating performance. Most business years begin on January 1st, but our one-year business plans can start on the first day of any month and describe our business vision for the next 12 months.

“Successful financial plans are rarely based solely on profit goals. Most successful organizations develop their mission, vision, and goals first, then translate those goals into financial data, then translate that data into meaningful actions.”

— from BDA Tool Two in the “Let’s Do BDA Together” workshop materials

Hope

What Are the Benefits of Discovering and Living Our Visions?

“Discovering our vision takes courage because when we learn what we want to do — what our Higher Power’s will is for us — the next step is to do it! And that may be scary. Are we really willing to go to any lengths to make our vision come true, and to do God’s will? If we follow our dream, what will happen? What will others think? Then too, when we proceed toward our vision other feelings may emerge — such as a fear of failure on one hand, and a fear of success on the other. Both may be unsettling.

“We may start out thinking that there is something very selfish about daring to live our vision, but what most of us discover is that the best gift we can give others is our own personal contentment and example. It is when we live our vision, aligning our will with that of our Higher Power’s, that we attain the peace, joy, emotional balance, self-worth, and love that has been promised. By living our vision and doing God’s will for us, we inspire others to do the same. And so the never-ending chain of recovery and growth continues.”

— from DA’s *Visions* pamphlet

“Clarity Will Replace Vagueness” — A BDAer Shares About Promise Two

I had never come across the word “vagueness” as a character liability or defect before coming to DA and BDA. Yet hearing about “vagueness” for the first time, I immediately identified in my relationship with money. It wasn’t long before I was able to apply this word to my behaviors in almost every area of my life, behaviors that caused real harm to my business, my family, and ALL of my personal relationships.

To me vagueness is akin to lying. It’s a way of not holding myself accountable in relationships, in business or at home, and certainly not where money is concerned. Although a lot of my vagueness is in the past tense, I still have my moments of refusing to pursue clarity. But the vagueness in my life today is nothing like it was less than a year ago.

Although I joined BDA in 2018, I didn’t get solvent until April 1, 2020. I was afraid to look at my numbers because I knew I would not like the story they told. I was vague about where I was going, what I was doing, and what I needed to accomplish. If I never made a clear plan or commitment, then I couldn’t fail. Like so many other details in my life, I was afraid to be clear about the last time I debted.

Taking the Steps and doing the work in BDA through the BDA Workshops (bdaworkshops.org) allowed me to replace vagueness with clarity. Through the BDA recovery process, I realized that I was never forthcoming about anything. My inventory showed me that I was afraid of any criticism or opinion about my actions, behaviors, and patterns (especially where money was concerned because of the shame and guilt I had felt for so long).

In early 2020, I began tracking my numbers rather than avoiding them. I began answering questions directly, truthfully, and willingly. I stopped hiding behind vagueness and began living in clarity. I let go of fantasies of what I wanted my life to be, who should be in it, and what they needed to do to make me whole and happy. I started participating in my own life — especially in my business and recovery — recognizing that there is nothing wrong with me, who I’ve been, or who I am. Being able to communicate the truth in a clear and concise manner, coming out of hiding in every area of my life, and gaining and maintaining solvency have given me freedom and confidence I have never had before.

Today I know exactly how much money I have and how much I owe. I have open communication with my creditors, my employees, and many friends both in BDA and in the beverage program. I don’t avoid questions or hedge my answers. None of this would be possible without continued work in both programs. My problems aren’t money, alcohol, drugs, food, relationships, or anything else. Those are just symptoms. My problem is an unwillingness to see and tell the truth when I allow my spiritual connection to weaken. I choose clarity, solvency, sobriety, hope, and my Higher Power today.

Thank you for letting me be of service. And thank you, Higher Power, for my solvency and BDA recovery! — Nancy G, San Ramon, CA