



Doing Business Without Debting

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

November 2020

Volume 1, Issue 3

What Is BDA Workshops? (with participant feedback)

ABOUT BDA WORKSHOPS

BDA Workshops is a registered DA and BDA phone group, # 122319, with plans to develop and provide a variety of BDA workshops over time. For now, we are offering the "Let's Do BDA Together" workshop series, each cycle taking six months.

BDA Workshops was created, as a group, not only to carry the message of DA and BDA but also to provide grassroots fundraising services for the Debtors Anonymous service structure. Our vision for combined 2020 contributions to the GSB and BDA Intergroup Project is \$10,000, and we are on track.

The weekly workshops are also intended to serve as closed DA meetings — closed to non-DA members — open to all DA and BDA members, and Class B non-debtor trustees, past and present, at all times. We encourage anyone who's interested to call in and join us anytime. Please visit bdaworkshops.org for details.

ABOUT "LET'S DO BDA TOGETHER"

This cycle of workshops has been developed to support the spiritual and practical growth of our fellows in DA and BDA. In exchange, we ask for generous reciprocity in the form of 7th Tradition donations, the post-expense proceeds of which we distributed directly to the GSB through June 2020 and have distributed evenly between the GSB and BDA Intergroup Project beginning in July 2020.

Additionally, related to our shared investment of time in our individual and collective recovery processes, each of the

workshops in this six-month series is scheduled for two hours, and tightly scheduled at that. We ask that everyone who can: attend every workshop in the series; arrive on time; and stay through the end of each call. We promise you "will be amazed before you are halfway through."

For best results, we suggest that each participant find a "study buddy" in the group. Because time for sharing will be limited, "study buddies" will be well-served by reading their written responses to questions posed in the workshop materials to one another. If you must miss a workshop session, we ask that you work with your study buddy to stay up to date. We also record the speaker and Q&A section of each workshop, and we stay on the line after each workshop for "after party," when we participate in mutual BDA support and fellowship.

In addition, if you want to take the 12 Steps during one of the six-month "Let's Do BDA Together" workshops, the spiritual, written, and people resources for that are available from BDA members who want to help, although formal sponsorship may not be. Please join us and check out this opportunity to take a leap forward in your recovery.

Our intended audience includes all DA and BDA members who want to lead their businesses, to provide their freelance services, or to serve in their paid positions, using the spiritual principles described in *The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery*. Using DA and AA literature and many years of solvent experience, strength, and hope, we will share with you how we have applied each of the 36 principles,

plus the DA and BDA Tools, and the DA Promises to our various earning opportunities. In the Tools sections, we will sometimes offer practical forms and examples that you can immediately use for yourself. Our intended outcomes are threefold:

- ✓ To connect the various elements of the DA program with the practical aspects of our BDA approach to earning money, developing a more complete recovery experience using the spiritual Principles, Promises, and Tools available to us.
- ✓ To strengthen our BDA membership through coaching, mentoring, and connection of national and international members through a focused, committed, and safe recovery and sharing environment.
- ✓ To support the GSB and BDA Intergroup in the growth and development of our DA and BDA outreach and support services.



For workshop participants who do not have the DA "12, 12, and 12" book, the BDA Tools pamphlet, or the DA Promises pamphlet — and who have a financial need for free books — we are happy to supply any or all of the related eBooks to workshop participants at no cost. If you are committed to attending and participating in the upcoming early 2021 workshop cycle, please email your name, best email address for receiving eBook links, and whether you need the DA book, BDA pamphlet, DA pamphlet, some combination, or all three to bdaworkshops@gmail.com and links to your

requested literature will be gratefully sent to you. (In December or January and based on availability of funds.) Please also follow the registration process on our home page at bdaworkshops.org.

— Bob A, Seattle by way of SF and Portland

NOTE: Physical books and pamphlets can be provided at no cost via www.bdaintergroup.org/literature-coordinator.

PARTICIPANT FEEDBACK

"I believe this workshop is ideal for those new and/or returning to DA/BDA. I'm returning to BDA, and it's served as a great 're-entry' platform. I very much appreciate the format, giving equal emphasis (at least that's how it seemed to me) to the principles and tools as to the Steps."

"Plan on doing the Steps at the same time you are doing this workshop. Even if you have already done them."

"I have been in AA for many years and have worked the Steps many times, I gained so much insight using these materials ... that I am using them in AA sponsorship."

"Appreciated staying after for questions and open discussion."

"I feel launched into another level of recovery in each area. I will be reviewing this material for years."

"I thought it was extraordinary! Great work to weave together into a cohesive package the entirety of the [DA and BDA] program. It made sense to me."



Expanded Quarterly News

Quarterly Project Service Report

BDA Intergroup Startup Project — Come PRACTICE the DA and BDA principles and tools with us!

The thought of creating a startup business — either for-profit or not-for-profit — depending upon the efforts and inputs of self-proclaimed compulsive debtors and addicts sounds foolish on the face of it. Yet that is exactly what we're doing, and we believe our individual and shared recovery will make this startup not only possible, but quite successful.

Effective immediately, the previous BDA Intergroup has reformed as a BDA group with the very specific intention of spending the next 16 months investigating the need for and viability of a worldwide BDA Intergroup.

To that end, we have flattened out our org chart, flipped a finger at "Robert's Rules," and rid ourselves of every position and formality we deemed unnecessary, that is: most of them. We have created as friendly and functional an environment for contributing our time and energy, and your time and energy, in pursuit of our own recovery by selflessly serving other debtors and business owners, as it is possible to create.

We are no longer a committee; we are an active and action-based work group, and this is going to be work. If you want to DO service, especially outreach, please join us. If you feel a spiritual need to "give to others what so generously has been given to us" (from "Service" in the DA Tools), please join us. If you are at least 90 days solvent and ready to begin accepting promise 11 — "Honesty will guide our actions toward a rich life filled with meaning and purpose." — please join us.

As for treating this effort as practice for owning and operating our own businesses or contributing to the success of someone else's business in a defined role, this will provide opportunities in every area to "**Do Business Without Debting.**"

There won't be monetary profits for us at the end of the day, but there will be payoffs and returns on investment of our time served and 7th Tradition contributions offered. The real "profits," if we do this right, will not necessarily be financial and not necessarily for us, directly. But as those of us who have taken the Steps in this program — sorry, taking the Steps in other programs won't count — and have maintained solvency for at least 90 days in a row, one day at a time, know, "profit" and "earnings" come in many different forms. In this program, much of the profit comes in happiness and a new sense of WORTHINESS. For most of us, the abundance of money and purchasing power come later. On the other hand, the "profit" for our fellowship will be more obvious and immediate. We aren't talking about financial contributions or book sales, we're talking about the growth of our DA and BDA fellowship, in terms of both size and depth, and of our individual members.

Everything you need to know about this service opportunity is in the project document available online. In the meantime, here are our spiritual ground rules for the project, which should give you some idea of what is in store for those of us ready to get down to the work of BDA

service without taking ourselves "too damn seriously" (from Tradition Four in AA's "12 and 12"):

- ✓ We constantly remind ourselves and each other that Higher Power oversees our efforts and our interactions; we ALL attempt to channel the Higher Power's will for us, for our efforts and actions together, and for our fellow debtors and business owners.
- ✓ When our discussion grows heated, we are encouraged to ask for a "Serenity Moment" when we will stop the discussion and say the Serenity Prayer together before continuing.
- ✓ Our BDA Intergroup project leader and coordinators make recommendations, and the BDA Intergroup project team makes decisions at business meetings (*or via email in between*). We are the group conscience for the BDA Intergroup project; we uphold the decisions we make together as Higher Power's will for us.

✓ New information provides opportunity for new group conscience. The opposite is also true: If there is no new information, there will be no re-treading — as in "treading water" — of topics previously reviewed and decided upon and no undermining of existing, documented decisions. "I was absent" and / or "I wasn't paying attention" will NOT be considered new information.

✓ Our business meetings are where we discuss and decide about the work we are doing individually and through coordination. BDA Intergroup project business meetings are not usually where "the work" happens, yet there

are exceptions when project details and actions must be worked out formally.

- ✓ We simply do not have available time nor desire to discuss every detail of every initiative; we trust our coordinators and project participants to guide us to the decisions we need to make together.
- ✓ We follow through on our commitments and constantly strive to do our best.
- ✓ We reason things out together, offering support and encouragement. We neither avoid nor unnecessarily create conflict either within or related to the BDA Intergroup project.
- ✓ We practice principles before personalities and seek at least third-party support before acting against and / or speaking against any of our BDA Intergroup project team members, either within the project team or outside of it.
- ✓ We have fun together and laugh at ourselves and each other a LOT. Bleeding deacons, drama kings and queens, Eeyores, Debbie Downers, and party poopers need not apply!

As you're making your one-year business (and personal) plans for 2021 over the next few months, please include BDA Intergroup Startup Project in your plans for both 7th Tradition contributions and service. We're doing some fun and interesting things. Please join us!





Expanded Quarterly News

Quarterly Project Treasury Report

BDA Intergroup Project YTD Treasury at September 30, 2020

6:55 PM

10/10/20

Accrual Basis

BDA Intergroup Startup Project BDA Intergroup Profit & Loss July through September 2020

	Jul 20	Aug 20	Sep 20	TOTAL
Income				
Bill J Memorial~Free Lit Funds	0.00	0.00	170.00	170.00
Contributions from BDA Groups	749.03	618.98	342.95	1,710.96
Contributions from BDA Members	358.21	60.00	0.00	418.21
Contributions to Literature	355.00	0.00	0.00	355.00
Contributions to Prudent Reserv	100.00	0.00	0.00	100.00
Contributions to Public Info	486.85	75.00	25.00	586.85
Total Income	2,049.09	753.98	537.95	3,341.02
Expense				
Donations				
Donations to GSB	50.00	50.00	50.00	150.00
Donations to John H	25.00	25.00	25.00	75.00
Total Donations	75.00	75.00	75.00	225.00
Literature				
Secretary Expenses	47.76	48.00	0.00	95.76
Tech Expenses	0.00	132.03	0.00	132.03
Treasurer Expenses	3.29	2.57	0.00	5.86
Website and Related Services	149.45	0.00	0.00	149.45
Total Expense	525.50	257.60	816.50	1,599.60
Net Income	1,523.59	496.38	-278.55	1,741.42

6:52 PM

10/10/20

Cash Basis

BDA Intergroup Startup Project Balance Sheet As of September 30, 2020

	Sep 30, 20	% of Column
ASSETS		
Current Assets		
Checking/Savings		
General Fund	5.44	0.3%
Literature Fund	82.49	4.7%
Overhead Fund	150.00	8.6%
Public Information Fund	961.85	55.2%
Savings (Prudent Reserve)	300.00	17.2%
Tech and Web Fund	241.64	13.9%
Total Checking/Savings	1,741.42	100.0%
Total Current Assets	1,741.42	100.0%
TOTAL ASSETS	1,741.42	100.0%
LIABILITIES & EQUITY		
Equity		
Net Income	1,741.42	100.0%
Total Equity	1,741.42	100.0%
TOTAL LIABILITIES & EQUITY	1,741.42	100.0%

Experience

Years of Solvency

Have a solvency anniversary coming up?
<https://www.bdaintergroup.org/post/an-invitation-to-celebrate-for-details>.

More Than Prayer and Meditation

"First, the action we're encouraged to take here is not praying and meditating; it is seeking to improve our conscious contact with God. Prayer and meditation are simply the spiritual vehicles by which we do this seeking.

"Second, it's assumed that we understand God now, at least a little, through the practice of the first ten Steps. Not the God we had at Steps Two and Three. The God we have at Step Eleven.

"Third, to practice this Step, we need to have the discipline to pray only for God's will for us and the power to carry that out. We make the effort to keep our meditation equally focused.

"We believe prayer and meditation are ready resources for all Twelve Steps, but Step Eleven prayer and meditation is focused on conscious contact and disciplined as we've suggested above." — from Step 11 in the "Let's Do BDA Together" workshop materials

Strength

Relief for Overwhelm and Paralysis

"Sometimes the prospect of taking an action may so overwhelm us that we become paralyzed. Bookending — that is, calling or leaving a message for another DA or BDA member before and after taking a difficult action — can make the next right action possible. We confer with others, profiting from their recovery from the disease of compulsive debting. We make better business decisions when we discuss them with another DA or BDA member. Speaking to others in this context helps to quiet the emotions that sometimes arise when making business decisions, allowing us to detach and focus more clearly on the task at hand and the spiritual principles that best apply to it. For those of us who have been reluctant to share about our finances with anyone, this creates a new reality — one of clarity rather than vagueness, integrity rather than shame, connection rather than isolation."

— from BDA Tool 11 in the "Tools of Business Debtors Anonymous" pamphlet

Hope

Visioning in the Present Tense

As I envision my future — with my sponsor, my PRG, and especially my Higher Power — I see this or something better:

What started as a crazy dream, to others but never to me, has become my reality. I have built, with lots of help, the business that has been in my mind for many years. It is an amazing example of business being a force for good and change in the world and a great blend of non-profit mentality with a for-profit framework. It truly embodies the triple bottom line business model — measuring social, environmental, and financial impact — succeeding at every level. We are making an impact far beyond revenues and profits.

We are the change we want to see in the world. Our purpose-driven approach is what ties everything together. The team is now working actively in multiple markets allowing me to have offices wherever I want to live, working remotely in joy and serenity. Everything runs smoothly without my direct oversight thanks to so many great co-workers and partners who are aligned. We are a syndicate of like-minded people and families working together to provide the best possible services and to earn wealth.

— Marc E, Seattle, WA

An Invitation to Contribute and to Celebrate Our Solvency!

We have a three-week editorial calendar for our monthly newsletter and welcome submissions from all interested and solvent BDA members. Our primary articles for each month in 2021 will consist of two 450-500 word BDA member stories for the front page focused on the summary topic of the month (see below). We encourage gender balance and every form of diversity. On gender, we welcome a monthly story from each a solvent female and a solvent male BDA member. If you are non-gendered, we will work that out. We suggest minimum solvency of two years for submissions of front-page stories.

Scheduled front page monthly newsletter topics for 2021 are based on application of the 12 BDA Tools which we believe suggest the following:

January — Boundaries

May — Honesty and Purpose

September — Acceptance and Gratitude

February — Visioning

June — Profitability

October — Courage and Freedom

March — Clarity

July — Staying Solvent

November — Seeking Support

April — Self-Worth

August — Reciprocity

December — Accountability

We also want to feature you and your solvency date in the BDA Intergruop Project newsletter. On the back page of each issue, in a section called "Experience" (see above), we will list **annual solvency anniversaries** (redundant, we know, but clear) upon request. That is one or more years since the last time we've incurred new unsecured debt, one day at a time. Whether that's personal or business solvency is not of our concern. You are welcome to choose, and you can submit individually for each if you like.

We are not encouraging pride in our solvency; we don't think it's anything to be proud about. It's about gratitude, and to remind ourselves and our newcomers of the value in BDA of protecting our solvency. In case you miss your month, we do welcome anniversaries in their publication month, as well as one month before and one month after. If you want to be included three times, please make one submission for each month.

It's easy! Submit your solvency date including the year, your first name and last initial (optional, no last names in the spirit of anonymity), where you are from (optional), and your BDA home group (optional) by including those details in the notes as you make a gratitude donation. Suggested gratitude donation to the BDA Intergruop Startup Project is \$10 per year of solvency being celebrated via the 7th tradition buttons at bdaintergroup.org.

It's a big deal; it's about God and service; let's all celebrate!!!

— Nancy G, San Ramon, CA (newsletter coordinator, <https://www.bdaintergroup.org/newsletter-coordinator>)