

## What is Business Debtors Anonymous?

For business owners and professionals, often Debtors Anonymous members who work for fees or commissions, rather than salaries or wages, there are meetings and support resources focused on debting in business. We call these meetings Business Debtors Anonymous or BDA. Anyone interested in DA is welcome at BDA meetings.

BDA meetings and recovery include an additional set of practical and spiritual tools especially developed for business owners and the self-employed, including artists and other creatives, as well as professional services and countless other occupations.

For many of us, it was through failed business pursuits that we found ourselves out of control financially. DA and BDA have saved our lives, given us new meaning and purpose, and provided us with a peace of mind we never imagined possible.

Look inside to find some members' application of the first three Steps to recovery in DA and BDA.

Find a meeting:  
<https://debtorsanonymous.org/meetings/>

En español:  
<http://debtorsanonymous.org/en-espanol/>

Request free conference-approved literature:  
<https://www.helpfordebtors.org>

There are many active regional DA Intergroups in the United States and Canada. There are also Intergroups and meetings in Europe, Australia, Asia, and South America. Intergroups usually maintain websites that host meeting schedules, calendars of upcoming member events, tools for getting started in DA recovery, and contact information.

Find an Intergroup:  
<https://debtorsanonymous.org/meetings/>

Your local DA group or Intergroup:



## Problems with money and debt? DA can help.



[www.debtorsanonymous.org](http://www.debtorsanonymous.org)



[publicinfo@debtorsanonymous.org](mailto:publicinfo@debtorsanonymous.org)



General Service Office  
PO Box 920888  
Needham, MA 02492-0009



Toll Free: 800-421-2383 – US Only  
+1 781-453-2743 (PHONE)  
+1 781-453-2745 (FAX)

This outreach brochure has been developed and shared by members of BDA Intergroup. If you would like a pdf copy or any other information, we can be found at [helpfordebtors.org](https://www.helpfordebtors.org).

## Applying Step One in BDA

“We admitted we were powerless over debt—that our lives had become unmanageable.”

When we talk about Step One, we talk about surrender. How many times must we try to resolve our debt problem before we let go? At first, we just need to surrender the fights we can't win. Most of us find peace in the idea that we don't need to surrender everything at once. For most of us, once we've become compulsive debtors, we've lost the fight long before we start debting again. When we start daydreaming about how we'll spend the “extra money” on our new credit card, we have lost. When the only source of relief is our line of credit, we have lost. Whenever we think incurring new unsecured debt is the “only way,” we have lost. We admit we have become powerless.

As we take the first Step as business owners, we will quickly learn that “we are not our business.” Yet our businesses often do take on our personalities; sometimes we demand that our employees think and act just like we do. If we are toxic and unmanageable related to debt and money, most likely our businesses are, too. For the business owner, this awareness frequently creates a crisis. That's a perfect reason to do our Step One work and to move on to Step Two. We're going to need all the help we can get.

## Applying Step Two in BDA

“(We) Came to believe that a Power greater than ourselves could restore us to sanity.”

For some of us, Step Two is one of the easiest. We simply have to open our minds to the existence of a Higher Power. However, some of us have 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, have 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 Twelve. Or perhaps we will experience financial sanity for the first time in our lives.

For business owners, we often have this experience “in a fishbowl.” Business partners, investors, customers, employees, vendors, and others have watched us struggle for years. They'll now be watching us recover, some with more understanding and patience than others. We stay on track and focus on growing spiritually. By the time we make our amends in Step Nine, most everything will have changed.

## Applying Step Three in BDA

“(We) Made a decision to turn our will and our lives over to the care of God as we understood Him.”

Step Three is a crossroads. By this time, we have taken Step One with a sponsor. We understand the problem of compulsive debting, along with the past, present, and future consequences if we continue on our current path. We have also taken Step Two, beginning to understand the new life being offered to us if we commit to DA and its Twelve Steps. Now we have a decision to make. Will we take a step forward into the recovery that has begun to manifest for us? Or will we take a step backward into the desperation of our debting life? We all must make this choice for ourselves.

We have the choice to return to debting and borrowing, to over-spending and under-earning, anytime we want. Once we are ready, we'll take the Steps, find our Higher Power, and recover in DA. If we're not done debting, we are welcome to continue our debting lifestyle until we're ready to give it up.

There's no specific application of Step Three for business owners. This Step is incredibly personal. As we commit to our recovery and to our Higher Power, though, we will begin to change. As we change, all the elements of our lives—including our businesses—will change.