



Doing Business Without Debting

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BDA Tool Three in a Nutshell: Clarity

Rather than focusing on BDA Tool Three, let's take a step back and consider a process for writing our one-year business spending plans (BSPs), as a support in keeping "clean, orderly, and accurate financial records." We think BDA Tools Two and Three may be out of order or, more likely, BDA Tool Two should be BDA Tool Twelve, but we're working with what we've got. We believe clarity comes from planning and measuring plans against performance.

We usually focus on our record maintenance, and the first three Steps, for at least three months before we're ready to tackle any sort of business planning in a solvent and spiritually principled way. So, we need a few months of numbers to create the best income and spending plans for our businesses. (If we're starting a new business, we need to engage with friends, fellows, and professionals who can help guide us through the start-up process and planning.)

1) We suggest first choosing someone and asking them for help with our business planning. This might be our sponsor or PRG, our accountant or consultant, or a fellow recovering business debtor with whom we can share reciprocity and mutual support, doing our planning together.

2) We can spend an hour talking with our selected person about what we're planning to do. We can get to know each other, establish trust and rapport, share some of our debting history and DA and BDA recovery and experience. In the second half hour we can talk about our visions and businesses in solvent BDA terms — especially being "stewards of God's businesses" (from the BDA Tools pamphlet) — and of service as solvent recovering business owners.

3) We might spend 60-90 minutes, next time, creating custom spending plan templates for each of our businesses based on understandable, consistent, and well-defined categories and subcategories.

(See <https://www.bdaintergroup.org/bda-tool-two-workshops-spring-2021> for a business spending plan template workbook.)

We also make sure we've created functioning percent of income columns, then view our previous period — 3, 6, 9, or 12 months — income and spending through the lens of this new format.

Once our fixed costs have been paid, and we've begun to take advantage of economies of scale: our cost of sales and gross profit percentages should remain the same; our expense percentages should consistently go down as total income increases, except our own salaries and benefits, which should go up as income goes up; and our profits should go up with unexpected spikes or ongoing rises in income. That's the value of "% of Income."

4) We can spend 60-90 minutes, next time, filling in our annual plans, in a one-month, three-month, or twelve-month detail format. (We're referring to the three pages in the BSP workbook template available at

<https://www.bdaintergroup.org/bda-tool-two-workshops-spring-2021>.) We can start our year in ANY month although only on the 1st day of ANY month.

5) Once we have inserted our projections into our customized templates, and we have reviewed the percentage columns and bottom lines together, we want to "own" our plans. This doesn't mean that we can't continue to pray and meditate about our plans and continue to make changes as new information becomes available. But we need to "own" our plans, even as we change them.

Not the words, but the spiritual approach we are encouraging is something like: "I have created this plan in faith, and it is my plan, at this moment, knowing that my plan will change, and my actual income and expenses will change even more." We also encourage praying for the manifestation of "this plan or something better," for alignment of our will with Higher Power's will, and for clarity and redirection if we are not in alignment.

Has this article inspired or encouraged you to create a business spending plan (BSP) of your own? Visit helpfordebtors.org to find out more.



Experience

Solvency Anniversaries

February 28, 2020 — Gayle P, San Francisco, CA — Congratulations on 1 year of solvency, Gayle!

March 4, 2018 — Heather R, SF Bay Area, CA — Congratulations on 3 years of solvency, Heather!

March 10, 2010 — Nalini K, Colorado — Congratulations on 11 years of solvency, Nalini!

March 30, 2020 — Nita D, Northern California — Congratulations on 1 year of solvency, Nita!

April 1, 2020 — Nancy G, San Ramon, CA — Congratulations on 1 year of solvency, Nancy!

April 8, 2020 — Monick H, Los Angeles, CA — Congratulations on 1 year of solvency, Monick!

Strength

Desire Is the Key

The bar set for DA membership is simple and attainable but is also profound: the desire to stop incurring new unsecured debt; to stop living beyond our means; to stop spending money we haven't earned yet; to stop causing ourselves financial pain; and to stop living in the isolation of our shame and fear. In other words, we begin our DA and BDA recovery with an open willingness to change. This single eligibility requirement provides a manageable way for us to say, "Yes!", and to start our recovery journey. This simple decision leads to new habits and the new habits lead to a new way of being.

"Membership" requires a group of people focused on a common goal. For us in DA and BDA, the focal point is our shared desire to stop incurring new unsecured debt. We not only give the gift of service to our fellow group members, but we also reap amazing benefits for ourselves. We offer to help newcomers turn their desire to live within their financial means into reality; in so doing, all our desires for financial recovery and expansion can blossom into the fullness of the lives we've always wanted.
— Nalini K, Colorado

Hope

Have You Heard About the DA and BDA Visioning Mini-Conference?

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'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!)

Find all the details at <https://www.bdaintergroup.org/visioning-mini-conference>. Join us if you can!

"Re-Defining Myself" — A BDAer Shares About Promise Three

Like many BDAers, I live in a part of the country where how much money you make determines how you're viewed, who your friends will be, and whether or not you have the right to be happy. At least that's been my perception. Before BDA recovery, I was skilled at dressing up my outsides to hide my insides. No one knew how broke I was and how broken I felt. I was doing everything I could to hide my failures, and there were many of them. My addict mind thought that keeping secrets would prevent my ultimate fear from coming true: being left alone and unloved by everyone I knew.

More than a dozen years of recovery in AA had taught me the value of honesty, open mindedness, and willingness. Yet my sobriety didn't affect my financial life. How big my house was, where I went on vacation, and what car I drove continued to define who I was, to myself and to others. Money was never a means by which I was able to live in this world. Money was my master, and I was its servant.

Walking into BDA three and a half years ago, I couldn't get away from the fact that my relationship with money absolutely defined me. I felt like a worthless failure who did not deserve anyone or anything good in my life. I was reliant on other people to help me without even letting them know it. They knew, of course, but not from me. All my relationships were unbalanced, and I hated waking up every day to face the hopelessness of my situation.

I was exhausted, I was afraid, and I was addicted to chaos, crisis, and debt. As long as my house looked good, my kids and I were dressed well, and we kept up appearances, I could get through the days, weeks, and months I was trudging through. Defining myself by what I could or couldn't buy put me in an ongoing and seemingly never-ending downward spiral. I was lying — most of all to myself — and I had no way out of lifetime patterns of always falling short and never measuring up.

Almost one year ago — on April 1, 2020 — I claimed my solvency in BDA. Even my solvency doesn't define me, but it gives me the potential for sanity and a desire to live in reality. The real reality. Having worked the Steps in BDA and having had the promised spiritual awakening as a result, along with a new sense of worthiness, I now live a life of service. Service in my business, service to my kids, and service in my programs. Service has led to wholeness and a clear sense of self.

Having claimed my seat and done my "work," I am able to be of maximum service to God and my fellows because I am at peace with myself and others. I have stopped looking for things outside myself to fill the bottomless pit in my soul that drove me to do things I didn't want to do. What is valuable about me is no longer defined by society but by me and by my willingness to put spirituality, recovery, and service first.

What is valuable about you? Give it some thought and bring it to a meeting or a workshop. We really want to know.

— Nancy G, San Ramon, CA