



Doing Business Without Debting

A monthly publication of **BDA Help for Debtors** (registered group # 7720)

April 2022

Volume 3, Issue 4

Proposed BDA Promises — Long Form (Short Form in Green)

Please use these proposed BDA Promises from BDA Workshops (group #122319, bdaworkshops.org) as you envision your future as a solvent DA and BDA member and successful business owner, independent contractor, entrepreneur, working artist, or other earner in the modern market. Enjoy!

1. **We are committed to our recovery from compulsive debting.**

For most of us, once we've become compulsive debtors, we've lost the fight long before we start debting again. So, we have surrendered the option of debting and pursue every other avenue to get our personal and business needs met. If we think debting is the only way to get through a current crisis, we shift our focus to the Tools of both DA and BDA, especially those focused on interactions with other members, with the Steps, and with our Higher Power.

2. **We are growing spiritually and are unafraid of letting others know about our recovery.**

For business owners, we often have our recovery 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.

3. **We properly fund our personal lives and live within our businesses' means.**

We understand the problem of compulsive debting, along with the past, present, and future consequences if we return to that path. We have the choice to return to debting and borrowing, to over-spending and under-earning, any time we want. We don't, though. We have lived our debting lifestyle and we have committed to giving it up. Our businesses support us in staying healthy and safe. We take good care of ourselves and support others in doing the same.

4. **We are rapidly becoming free of shame.** Feeling bad when we do something wrong is completely natural and can serve as a springboard to change. Shame, on the other hand, often involves feelings of worthlessness. Understand that making mistakes that we feel guilty about does not make us bad people or undermine our intrinsic value. Experiencing remorse is natural and allows us to accept responsibility and move forward. Shame and self-condemnation, on the other hand, will keep us stuck in the past.

5. **We focus on learning from our experiences and grow to appreciate both positive and negative feedback.** We all make mistakes and have things for which we feel sorry or regretful. Falling into the trap of rumination, self-hatred, or even self-pity can be damaging and make it difficult to maintain our self-esteem and motivation. When faced with a problem with our own actions or feelings, we can focus on finding something positive in the situation. Yes, we might have made mistakes, but they were inevitably learning experiences that can help us make better choices now and in the future. We no longer operate our businesses in isolation, frequently reaching out to others — both in and out of BDA — for their experience, strength, and hope.

6. **We have positive self-esteem.** Self-esteem means having confidence in our own worth and abilities. Our goal is to become comfortable with who we are — our income, debt, height, weight, principles, priorities, and everything else that we use to define ourselves. Positive regard for ourselves empowers us to feel confidence in ourselves

and to act with integrity and humility, sustains our sense of professionalism, and enables our ability to build supportive relationships with others.

7. **We can identify and define the contributions we make.** We approach potential clients in a spirit of service with confidence in our knowledge, skills, experience, and ability to provide value. When we provide services to clients, we can own our achievements and see how our services added value or provided benefits. We can acknowledge how our services have contributed to a better quality of life for an individual person or is helping a client organization to thrive. We remind ourselves that, as a result of our own value, efforts, and abilities, we are increasing our sales, productivity, and profits as well as improving financial results for clients.

8. **We see ourselves as equals with everyone we meet through our jobs or businesses.** Knowing our value means feeling that we are fundamentally equal with anyone with whom we interact: clients, bosses, colleagues, and friends. We are not bit players in other people's lives. Nor are we the stars of our own "show." We have a healthy sense of our personal value and deservedness, and we assert ourselves as equals in personal and business relationships.

9. **We charge appropriately for our time and services.** Before DA and BDA, frequently out of fear of losing clients or desire to win more business, many of us undercharged for our time and services. This applies to wages and salaries we've received as employees, too. We would too often end up doing much more work than we were paid to do, in a desire to prove ourselves. Instead, we confused our clients about our financial expectations and set pricing precedents which were often irreversible. Now our sponsors and PRGs help

us set reasonable, competitive prices for our time and services, because we're worth it.

10. **We are clear about our limits; we set boundaries.** We are clear about what is acceptable behavior with our clients and employees, and we have the courage to speak up when necessary to ensure that others treat us with the respect we deserve. We don't need others to agree with our limits, but we do need their acceptance of them, and we're not afraid to state when those limits have been breached.

11. **We are engaged in work that is fulfilling and rewarding.** When we are involved in work that is fulfilling as well as financially rewarding, we are inclined to work with even greater energy and commitment. When we love what we do, we are prepared to do more and to become more, better, faster, and of even greater value. This is a natural outcome of our continuing recovery and our commitment to operating healthy businesses.

12. **We know that we are enough.** Because we have confidence in our abilities and our recovery, we know that we have sufficient experience, along with the qualifications, stories of past experiences, and testimonials to back up claims of competence. With the help of Higher Power and our support network, we know that right now, today, we are everything we need to be and are able to relax in the belief that we are of value to ourselves and to others, just as others are of value to us.

Until we take all Twelve Steps, these promises for business debtors and the other promises of DA will likely remain out of our reach. Please take the Steps and join us in the new life and experience described here.



This is a stock photo, not a DA or BDA member.



Doing Business Without Debting

BDA Help for Debtors (registered group # 7720)

Upcoming Recovery and Service Invitations

Note: Our Sunday events are always at 12-2pm pacific, 3-5pm eastern, etc.

SPRING 2022 BDA BUSINESS PLANNING CONFERENCE — EVERY SUNDAY (EXCEPT MEMORIAL DAY WEEKEND) APRIL, MAY, JUNE 2022

BDA Tool Two: “We write annual one-year business plans with definable and accountable goals and targets.”

9 workshops plus 3 drop-ins over 3 months:

We will be able to “workshop” — present prepared July 2022 through June 2023 business plans for group review and discussion on-screen — up to 12 BDA members’ plans during these 9 workshops, while also sharing our experience, strength, and hope on all 12 BDA Tools. The 3 drop-in sessions will cover, in order: rate increases; income generation; and invoicing clients promptly per our letters of agreement.

For more details, including how to register, please visit:

<https://www.helpfordebtors.org/bda-business-planning-conference>

SUMMER 2022 DA AND BDA VISIONING CONFERENCE — EVERY SUNDAY IN JULY AND AUGUST 2022

Come try on a variety of ways to define and pursue your visions, then share your vision with our fellow debtors, and receive the support and encouragement you’ve been craving all your life

From DA's Visions pamphlet:

“Sometimes one of the hardest questions to answer in life is ‘What do I really want?’ We keep ourselves so busy doing what we have to do that we don’t get around to asking ourselves what we want to do. And sometimes we don’t know how to differentiate between what we really want and what we think we should want.”

For more details, including how to register, please visit:

<https://www.helpfordebtors.org/visioning-conference>



BDA SOLVENCY IMMERSION CONFERENCE — REGISTRATION IS NOW OPEN — HOSTED BY BDA WORKSHOPS (GROUP # 122319)

Every six months, we immerse ourselves in the DA and BDA program of recovery from debting — 12 Steps, 12 Traditions, 24 DA and BDA Tools, and 12 Promises — while also raising funds to provide free conference-approved literature to everyone who asks and to perform media outreach to still-suffering debtors. Come take the Steps with us and stay to recover!

Because there is a LOT going on during this recovery conference series, many of the folks who join us are overwhelmed for their first month or even two. To help alleviate that stress and anxiety, we will invite all new registrants to join us immediately — for both our ...

Saturday workshops (8-10am pacific, 11am-1pm eastern, etc, plus 45-minute *After Party*)

... and our ...

Thursday *Fellowship Drop-Ins* (5-6pm pacific, 8-9pm eastern, etc for the US; 10-11pm pacific, etc, for international participants)

That means register now and join us now — immediate gratification!

Scholarships available for compulsive debtors committed to taking the 12 Steps of DA and BDA recovery with us:

<https://www.bdaworkshops.org/scholarships-available>

For more details, including how to register and most recent audio orientation recording, please visit: <https://www.bdaworkshops.org/>

ARE THERE OTHER TOPICS ON WHICH WE CAN HELP YOU WITH YOUR DA AND BDA RECOVERY NEEDS?

We recently hosted a month-long workshop series called “Help with PRGs,” in which we were able to share some best practices with our fellows and connect 24 members into 8 ongoing PRGs.

Last year, and again this year, we’ll host our “Holiday Spending Plan” workshop series and our “Just for This Day (No-Drama Llamas)” holiday support drop-in.

Are there other topics on which we might support you in your recovery from compulsive debting, both personally and in business?

If yes, please send us suggestions by email:

bdahelpfordebtors@gmail.com

OUR SERVICE MEETINGS — LAST TUESDAY OF EVERY MONTH, 5-6:30PM PACIFIC, 8-9:30PM EASTERN, ETC — BDA GROUP # 7720

If you want to talk about service, please call a friend. IF YOU WANT TO DO SERVICE, please come join us. In addition to our annual PSA radio outreach project, we would love to do more Public Information, for which we need your help. Come to one of our service meetings to find out more. Other service opportunities available, too!

How to join:

<https://us02web.zoom.us/j/83232949125> (no password)



Doing Business Without Debting

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YTD Treasury @ March 31, 2022

Please note:

No DA or BDA member has ever been compensated, except for the spiritual gifts of ongoing solvency and ever-expanding recovery, for our services to debtors and business owners through this service group or its activities (see Tradition Nine).

We pay retail prices to the GSO for our purchases of physical literature, retail prices to the GSO via Amazon for our purchases of digital literature, and ship 1st class worldwide. We also make \$300 gratitude donations to the GSB at the end of each quarter.

Radio project dollars are paid to a hired media company as contracted special workers (see Tradition Eight). No DA or BDA members are employed or engaged there, and this is neither advertising nor promotion. It's production and distribution of public service announcements (PSAs) for attraction of business debtors like us.

To view and / or download any of our monthly treasury reports

July 2020 through March 2022, plus our 2022 action and income / spending plans, please visit:

<https://www.helpfordebtors.org/treasury-plans-and-reports>

	Jan - Mar 22	Budget	\$ Over Bu...	% of Budget
Ordinary Income/Expense				
Income				
Contributions from BDA Groups	400.00	900.00	-500.00	44.4%
Contributions from BDA Members	480.00	450.00	30.00	106.7%
Contributions to Literature	3,000.00	450.00	2,550.00	666.7%
Contributions to Public Info	3,000.00	1,800.00	1,200.00	166.7%
Event -- BDA Biz Plans Fall	125.00	0.00	125.00	100.0%
Event -- BDA Biz Plans Spring	1,062.50	1,250.00	-187.50	85.0%
Event -- BDA Solvency Immersion	1,040.09	2,500.00	-1,459.91	41.6%
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	10,919.59	9,850.00	1,069.59	110.9%
Expense				
Literature				
Books and Pamphlets from GSO	2,112.00	1,800.00	312.00	117.3%
eBooks	968.00	1,050.00	-82.00	92.2%
Shipping and Supplies	1,900.00	900.00	1,000.00	211.1%
Total Literature	4,980.00	3,750.00	1,230.00	132.8%
Overhead Expenses				
Gratitude Contributions to GSB	300.00	300.00	0.00	100.0%
Tech Expenses	0.00	150.00	-150.00	0.0%
Transaction and Bank Fees	110.98	300.00	-189.02	37.0%
Website and Related Services	17.63	150.00	-132.37	11.8%
YTD Change in Prudent Reserve	300.09	300.00	0.09	100.0%
Total Overhead Expenses	728.70	1,200.00	-471.30	60.7%
Public Information				
Radio Outreach Media Project	7,500.00	7,500.00	0.00	100.0%
Undefined PI Activities	0.00	400.00	-400.00	0.0%
Total Public Information	7,500.00	7,900.00	-400.00	94.9%
Total Expense	13,208.70	12,850.00	358.70	102.8%
Net Ordinary Income	-2,289.11	-3,000.00	710.89	76.3%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	300.09	300.00	0.09	100.0%
Total Other Income	300.09	300.00	0.09	100.0%
Net Other Income	300.09	300.00	0.09	100.0%
Net Income	-1,989.02	-2,700.00	710.98	73.7%

ASSETS

Current Assets

Checking/Savings

General Fund	24.17	0.8%
Literature Fund	134.94	4.3%
Overhead Fund	30.02	0.9%
Public Inform Fund (in paypal)	549.65	17.4%
Savings (Prudent Reserve)	2,300.26	72.7%
Tech and Web Fund	124.35	3.9%

Total Checking/Savings

Total Current Assets

TOTAL ASSETS

LIABILITIES & EQUITY

Equity

Retained Earnings	5,152.41	162.9%
Net Income	-1,989.02	-62.9%

Total Equity

TOTAL LIABILITIES & EQUITY

Celebrations

Anniversaries Listed by Solvency Dates

March 4, 2020 — Valerie H, Brooklyn, NY
— Congratulations on 2 years, Valerie!

March 17, 2021 — Lynn C, New Zealand —
Congratulations on 1 year, Lynn!

March 30, 2020 — Nita D, Northern Calif
— Congratulations on 2 years, Nita!

April 1, 2020 — Nancy G, San Ramon, CA
— Congratulations on 2 years, Nancy!

April 20, 2020 — Chona S, Novato, CA —
Congratulations on 2 years, Chona!

May 11, 2020 — Julie R, Maryland —
Congratulations on 2 years, Julie!

May 13, 2021 — Heather K, Syracuse, NY
— Congratulations on 1 year, Heather!

Want to celebrate your or a friend's
upcoming solvency anniversary?

We suggest a gratitude donation of \$10 for
each year of solvency being celebrated.

Outreach

2021 BDA PSA Activity Summary

Our 2021 PSA and cover letter were distributed to 1,000 radio stations each, across the US, in both mid-April and early October 2021. Here are our final results for our 2021 PSA, first launched in April 2021:

March 2022

Radio stations who played in March: 58

Number of PSA plays in March: 757

Audience impressions in Mar: 1,018,250

Since April 2021

Total radio stations played: 164

Number of PSA plays: 12,208

Audience impressions: 16,621,300

Note on terminology: An "audience impression," broadly defined, is any interaction with a piece of content and an audience member.

Outreach 2 — March only

First 2022 BDA PSA Activity Summary

Our 2022 PSA and cover letter were distributed to 1,000 radio stations, across the US, on March 7, 2022, and will be re-distributed to 700 stations in May 2022. Here are our first month results, recognizing that airplays are rarely immediate upon distribution:

March 2022

Radio stations who played in March: 20

Number of PSA plays in March: 236

Audience impressions in Mar: 260,200

By group conscience: The second distribution for 2022 will be focused on Seattle, San Francisco Bay Area, Tucson, Chicago, New Orleans, Philadelphia, Boston, DC, Baltimore, and Atlanta.

"We will begin to live a prosperous life, unencumbered by fear, worry, resentment or debt." — A Solvent BDA Member Shares About Promise Four

Reflecting on this Promise as a process rather than a destination, I can see how my Higher Power, through this program, has enabled me the capacity to live a prosperous life. I once heard someone say, "success is a rhythm." The Steps are "a design for living" that provides me with a rhythm for how I approach my daily life.

Client leaves? I make a start at a fear inventory (4th Step). Lacking clarity on the next steps for my business? I make a start at conscious contact with my Creator through my 11th Step practice to receive the next right action. Don't know what to do or where to turn? I make a start by speaking with my sponsor and / or my fellows for insight and support (5th Step). The Steps and tools are my inheritance of a process for responding differently to the challenges and victories of my life.

All I knew before fellowship was to close my eyes and hide in a corner when facing adversity. This psychic change is a miracle and the greatest gift I've received in my recovery! Tangible gifts ebb and flow by grace of this program as well, but these things tend to fluctuate and if or when they diminish, so does my self-esteem when that is my anchor. Instead, I stay focused on the joy of growing in understanding and effectiveness of the Steps and tools processes that has afforded me not only the gifts of healthy relationships with people, places, and things but a method by which to attain and sustain these relationships daily to the best of my ability.

Debtors Anonymous is priceless and thank God for that! I'd be lying if I said I am never afraid, worried, resentful, or in a debtor's mindset; truth is, invasive thoughts are cunning and baffling and still knock on my door with regularity. I am simply no longer stopped indefinitely by their appearances. I have been given a new start, a new awareness, a new set of actions to respond to my fears. An approach I did not have access to consistently prior to entering the rooms of recovery.

Living a prosperous life is a daily acceptance, application, and surrender to the rhythm of my program. Every day that myself and my fellows show up for the work of the program; every day that we attend meetings and carry a message or receive a message; every day that we honestly ask for help in getting free from the bondage of our former ways and behaviors is a day I see as living in the abundance of Promise Four.

— Anonymous, New York