



Doing Business Without Debting

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

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BDA Tool Two in Action

BDA TOOL TWO

We write annual one-year business plans with definable and accountable goals and targets.

DEFINABLE AND ACCOUNTABLE GOALS AND TARGETS

"The clarity we receive from our annual plan keeps us on track and accountable ... We move from vague dreams ... to clear goals ... This clarity helps us to make focused, measurable plans." — excerpted from *The Tools of Business Debtors Anonymous* pamphlet

OUR 2021 BDA INTERGROUP STARTUP PROJECT GOALS

We share our goals here without a lot of commentary, and we welcome you to join us in envisioning these BDA service actions in taking place, in providing these services to newcomers and members, and in funding service and outreach to business debtors like us. For more information, please listen to the second half of our

October 2020 business meeting at <https://www.bdaintergroup.org/bda-recordings>.

Our FIRST goal is to always stay in alignment with DA: "In DA our purpose is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other debtors." Our SECOND goal for 2021 is to support the fellowship in an informed group conscience about the development and support of a BDA Intergroup in service to our BDA members and groups worldwide.

Our more specific goals and targets are each related to one of our chosen responsibilities to our DA and BDA fellowship:

Offering the following pieces of DA and BDA literature for FREE to BDA newcomers and members who request them: *DA's Currency of Hope*; DA's "12, 12, and 12" book; *Business Debtors Anonymous* pamphlet; *The Tools of Business Debtors Anonymous* pamphlet; and *The Twelve Promises of Debtors Anonymous* pamphlet.

Goals: Maintain an inventory of 50-75 of each book and pamphlet above; send out an average of 25 of each item each month; 300 of each item for 2021. (We will need to do fundraising beyond our spending plan to fund this goal.)

Sponsoring BDA workshops and special events.

Goals: Host two events to support literature and public information, one in May (spring renewal, visioning) and one in November (gratitude). We're leaning toward conference calls and away from videoconferences.

Reaching out to the international community of BDA groups and members.

Goals: Add at least one international BDA meeting to our meeting list every other month, for six meetings added by year-end; send at least one book to an international member bi-monthly.

Maintaining a website with relevant information for the worldwide BDA community — BDA events, free DA and BDA literature, meeting support materials, public information, and other resources — and for people interested in finding out more about DA and BDA.

Goals: Maintain our current website quality and usefulness throughout the coming year.



Maintaining and distributing a current list of interested BDA meetings — days, times, and locations.

Goals: Add three new meetings to our meeting list for each month in the coming year, for a targeted total of 40 or 50 meetings on the list by year-end 2021.

Handling other inter-meeting communication, especially publication of a BDA Intergroup Startup Project newsletter.

Goals: Publication of our monthly newsletter during the previous month (i.e., March published in February) by the week before each BDA Intergroup Startup Project business meeting (i.e., March 2021 edition published on February 21, 2021) for every month in 2021.

Reaching out to and fielding inquiries about BDA from the public, the media, and various professional communities.

Goals: Raise and accrue \$450 or more every month; use our funds for a Public Service Announcement (PSA) placement project, tapping into the service offerings of a PSA placement agency depending on our available funds in June or July 2021 — \$3,000 would likely cover west coast states; \$6,000 would likely cover both coasts; \$12,000 would likely cover all of US and possibly Canada. (Brief discussion about social media. Please join and help us if you have relevant outreach skills!)

— continued on back page —

Experience

Let's Stay to Recover

"In our experience and opinion, to accept the joy of solvency and then to walk away without sharing what we've found is to create a brand-new debt. If you've accepted the support and service provided by DA and BDA, repayment is due here, but the terms are relatively easy, and it's a whole lot of fun for most of us. It's only a debt if we refuse to pay, and the way we pay is to 'stay to recover' and to share: share our stories, our service, our sponsorship, and our practice of the Twelve Steps, Traditions, and Concepts.

"We have good news: If we have gained enough humility to admit that our recovery as compulsive debtors and business owners has only just begun, we can continue to grow and change together for the rest of our lives, one day at a time. We have found a spiritual home where we need never again hide who we are and how we think and act. We no longer aspire to be "normal"; we aspire to be true to ourselves. Higher Power has made us especially and mutually useful to one another if we're willing and available. Mutual reciprocity is what we seek both in and out of the fellowship." — from Step 12 in the "Let's Do BDA Together" workshop materials

Strength

True to Ourselves, True to Our Higher Power

"The best way to avoid allowing accountants, lawyers, and consultants who work for us to become our Higher Power:

"We can 'stay to recover' and maintain our spiritual health. In our experience, the only times we've made others our Higher Powers, either at work or at home, has been when our relationship with our real Higher Power has been weakened or abandoned. Continuing to practice the Steps, Traditions, Concepts, and both sets of Tools in our businesses and in all our affairs will keep us in spiritual action. Spiritual action will keep us grounded and connected to the spiritual source for our success. If we have accidentally hired professionals who demand to be our Higher Power, we can return to BDA Tool Ten, detaching from difficult personalities and practicing principles first."

— excerpted from BDA Tool 12 in the "Let's Do BDA Together" workshop materials

Hope

Stop Debting, Work the Steps, Use the Tools

"In DA, discovering one's vision can come about in many ways. First, we must stop debting — as debting distracts us from self-knowledge and connecting to our Higher Power. Second, we must seek to know God's will for us — by using prayer and meditation and working the Twelve Steps of Debtors Anonymous. It is through working the Twelve Steps that our blocks and resistances are removed. Third, we use the Tools of DA [and BDA] to help clarify and support our vision. Specifically, by:

- ✓ working with a sponsor talking about our needs, ideas, and feelings
- ✓ listening to other DA members share their experience, strength, and hope on the subject
- ✓ having Pressure Relief Meetings
- ✓ following our action plans
- ✓ being of service

"It is important to be aware that as we progress in recovery our vision may change or expand. When we take the actions to complete one vision, another one may emerge. For instance, our original vision of being solvent may expand to include returning to school, opening our own business, going abroad, etc."

— from DA's "Visions" pamphlet

BDA Tool Two in Action — continued from front page

ANNUAL ONE-YEAR BUSINESS PLAN

*"An annual one-year business plan gives us an overview of our business. We anticipate monthly revenue and business opportunities. We establish a marketing plan and a projected spending plan for each month." — *The Tools of Business Debtors Anonymous* pamphlet*

OUR 2021 PROJECTED SPENDING PLAN FOR EACH MONTH

While it would be backward for a for-profit business, BDA Intergroup Startup Project, as a 100% service body, started with its spending plan. We are dependent upon resources from our BDA groups and members to fund our service plans and goals. So, we started with a reasonable and realistic estimate of the generosity of our BDA fellows and our own ability to raise funds. We will continue to ask for contributions and to serve as we are funded. Please visit <https://www.bdaintergroup.org/treasury-plans-and-reports> to see our current 4th Quarter 2020 plan.

Based on our experience over our first several months of service, we have set a monthly income plan of \$1,200 per month for 2021, broken into six income categories: contributions from BDA groups; contributions from BDA members; contributions from special events; contributions for literature; contributions for prudent reserve (savings); and contributions for public information. The amounts for each category are specific to the service we hope to accomplish and what we believe are reasonable requests to our BDA fellowship.

Intended as a combination of monthly spending and accruals for larger project activities, we have set a monthly expense plan of \$1,100 per month, broken into seven expense categories: literature (FREE books and pamphlets for newcomers and BDA members who ask — see <https://www.bdaintergroup.org/literature-coordinator> for details); other project and coordinator expenses; public information; special events (all special events for 2021 will be fundraisers, with clear breakeven points, net special events expense should be zero); technology services; website and related services; and prudent reserve (for which we would like to bank one month's income, or \$1,200, by year-end 2021).

That does leave a \$100 gap each month, which we are considering our contingency. This gap will help to cover any shortfall in income or any unanticipated need for a one-time increased expense. As our income increases, if it does, we will want to increase this gap, or contingency, to ensure we remain free from all forms of debting.

PLEASE JOIN US IN GENEROSITY AND SERVICE TO OUR BDA FELLOWSHIP

"The personal benefits we receive from giving service are without parallel: We feel useful. We experience a sense of accomplishment, which enhances our self-esteem. We gain a sense of oneness with others. For many of us, the disease of compulsive debting is one of isolation. Giving service provides us with a direct connection to the fellowship, lessening our isolation and loneliness. Learning how to speak up in a business meeting helps us to be more assertive in other parts of our lives. Service gives us a voice in a community of fellows who understand us."

— from DA's Service pamphlet (find more discontinued DA pamphlets at <https://www.bdaintergroup.org/discontinued-da-pamphlets>)