

## **The Tools of Business Debtors Anonymous (BDA)**

Please see the BDA Intergroup's monthly newsletter topics beside the BDA Tools they're meant to represent. We offer these topics to help members focus on a simple idea while writing their brief stories for submission. These are our monthly topic for 2021 and will probably be again in 2022.

The Tools of Business Debtors Anonymous (BDA), together with the Twelve Steps and the Twelve Traditions, allow us to operate our business without incurring new unsecured debt and to do business in the spirit of service. We who are recovering debtors and business owners have found that using these tools helped us bring more serenity and prosperity into our businesses and our lives.

**January** — 1. We keep separate professional and personal financial records and bank accounts. **(Boundaries)**

**February** — 2. We write annual one-year business plans with definable and accountable goals and targets. **(Visioning)**

**March** — 3. We keep clean, orderly, and accurate financial records, including Accounts Receivable, Accounts Payable, Cash on Hand, Inventory, Assets, and Outstanding Debts, and put all tax and bill due dates on our calendar. **(Clarity)**

**April** — 4. We pay ourselves a salary including benefits, medical insurance, vacations, and sick days. **(Self-Worth)**

**May** — 5. We remain mindful that dollars spent should generate revenue, and we compare prices before making purchases. **(Honesty and Purpose)**

**June** — 6. We maintain clarity about the overhead and profit margins of every product or service we sell. **(Profitability)**

**July** — 7. We pay our bills and invoice our clients promptly. **(Staying Solvent)**

**August** — 8. We put all our business agreements in writing and write our own Letters of Agreement. **(Reciprocity)**

**September** — 9. We notice the competition but don't worry about it. We learn from our competitors and trust that it is an abundant universe with more than enough for everyone. **(Acceptance and Gratitude)**

**October** — 10. We separate [or detach, depends on where you look on the DA website] ourselves from difficult personalities and poor-paying clients and place principles before personalities. **(Courage and Freedom)**

**November** — 11. We bookend before and after making commitments and difficult business decisions or actions. **(Seeking Support)**

**December** — 12. We are willing to be in charge of and responsible for our business. Professionals who work for us, such as accountants, lawyers, and consultants, are not our Higher Power. **(Accountability)**

As grateful as we are for these tools for business owners and other tools of DA, we have found that it is only through working the Twelve Steps of Debtors Anonymous that lasting solvency, recovery, and serenity may be obtained for our businesses and ourselves.