Workshop 4 — Letting Go of Our Delusion of Control — The Twos, Part 1

Step 2 — *"(We) Came to believe that a Power greater than ourselves could restore us to sanity."*

Tradition 2 — *"For our group purpose there is but one ultimate authority, a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern."*

REMINDER — *DA Tool Two, BDA Tool Two, and Promise Two will be covered in workshop 5. Concept Two materials are included in this packet but will not be part of our workshop discussion.*

Preparatory readings for conference leaders and registrants:

Chapters on Step Two and Tradition Two from our "12, 12, and 12" book

Summary schedule for this workshop:

7 minutes: Host and Serenity Setter open with Serenity Prayer and get the workshop started

15 minutes: Speaker shares experience, strength, and hope on the two DA/BDA topics scheduled for the current workshop

10 minutes: Q&A with Speaker

5 minutes: Steering committee members provide housekeeping details and conference-specific announcements

5 minutes: Break

45 minutes (3-minute setup plus participant sharing on workshop topics): Host (and Share Shepherd) invites conference registrants to share on each of the topics for the week individually — up to 32 minutes on the Step, allowing as many 2-minute shares as possible, then the remaining time, usually five 2-minute shares, on the Tradition, offering the last two-minute share of the day to our Speaker

3 minutes: Serenity Setter leads us through wrap-up, preparation for next workshop, invitation to *After Party*, and close with Serenity Prayer

Step Two — Preparatory meditation and writings for conference registrants:

Please do not try to take the Steps without the support and guidance of a sponsor or Step guide. The recovery process begins with asking for help and then accepting and appreciating the help we receive. Please read Step Two in our "12, 12, and 12" book, then spend several minutes meditating on each of the questions below. We suggest answering every question we've posed; first in writing, then reading your answers aloud, sharing with a fellow BDAer or two. No long essays are necessary, just a paragraph or two in direct answer to a question. These questions are posed by the author and editors of the workshop materials based on our own experience, strength, and hope and a deep read of Step Two.

Step Two: "(We) Came to believe that a Power greater than ourselves could restore us to sanity."

1) Have I admitted that I cannot handle the compulsion to debt on my own; that my power is insufficient to the task? If yes, then where will I turn?
2) I am here to stop debting; how can a Higher Power possibly help me?
3) Unmanageability is one thing, but insanity? Isn't that just a little melodramatic?
4) Have my behaviors around money and debt been rational?
5) If I could control my compulsive debting, why haven't I?
6) If I could stop on my own, wouldn't I have done so by now, especially considering the pain and hardships that debting has caused in my life and business?
7) What if I am already committed to a set of religious beliefs? Will DA still work for me?
8) What is the collective strength and wisdom of recovery I've found in my DA and BDA groups, if not a Power greater than myself that can bring sanity back into my life?
9) [From the text of both AA and DA literature: *"Why don't you choose your own conception of God?"*] Why don't I choose my own conception of Higher Power?
10) Do I already believe in a Higher Power but fear that Higher Power has no time to help me recover from my compulsion to debt?
11) Have I prayed for freedom from compulsive debting but no freedom came?
12) Am I open to the idea that Higher Power simply doesn't receive or respond to prayers that are in conflict with my actions — in this case praying for solvency while continuing to debt — as if the contradiction in my prayers and actions confuse and confound the Higher Power until it doesn't know how to help?
13) Am I willing to match my actions with my prayers?
14) Have I begun to let go of the need for immediate gratification, of the need to have something right now?
15) Am I now convinced that only a Higher Power can free me from debting?
16) Am I ready to begin an "exhilarating lifetime journey and … [the] ongoing spiritual adventure of recovery"?

Step Two — Preparatory meditation and writings for conference registrants — continued:

For some of us, Step Two is one of the easiest. We simply need to open our minds to the existence of a Higher Power. However, some of us need 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, choose 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 Ten. 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 complete our amends (*that is, reparations*) through Step Nine, most everything will have changed.

Before beginning Step Two, many of us must admit that we are not the Higher Power, not our own and not anyone else's. The idea that we are superhuman, have special access to the spiritual realm, or are in any other way more powerful than our peers, needs to be set aside for now. We may be spiritually powerful in many other areas of our lives but, if we have just taken Step One and are now ready to take Step Two, we cannot possibly be as powerful as we have long wished or imagined. Our sense of personal power, like our sense of control of life and how it manifests, is one more delusion that we need to let go of.

A delusion, by the way, is something we know isn't true but insist on believing anyway; a fantasy is a matter of wishful and magical thinking. Living in fantasy may be immature and ineffective; living in delusion is insane.

For participants who will be well-served by a daily activity, we suggest the following:

> Each day for the two weeks we'll spend on Step Two, we can prepare two lists, putting three to five items on each list each day. List one would be "the ways I experienced my own insanity today"; list two would be "the ways I experienced my Higher Power today."
>
> The difference between what goes on one list or the other should be easy to discern as it relates to us, individually, and to our current experience as compulsive debtors, personally and in business.
>
> At the end of each week, we can summarize our own lists, usually leaving three to five items on each, looking for our most consistent patterns. It's this summary we would review with our Step guides. Our guides can help us to apply the second Step to this activity and can share their own experience, strength, and hope from their own second Steps.

Let's pause here for a few minutes and reflect on some of our recent experiences with our Higher Power. Is the Higher Power we have now enough to free us from compulsive debting and related behaviors? Or do we need to make and maintain conscious contact with something bigger through the taking of the 12 Steps? Only we know.

Step Two — Preparatory meditation and writings for conference registrants — continued:

Before moving on, let's take a look at the insanity of denial:

> One of our fellow members had been in DA, and sometimes BDA, for more than 18 months while still not willing to admit to his innermost self that he was a debtor. One sunny Saturday morning as he sat in a beautiful BDA meeting space, he had the thought: "If this were just two centuries ago, in the US, I would be sitting in debtors' prison right now, instead of enjoying this moment and the life I have today." He has never questioned whether he is a debtor or not again. There is no shame in admitting the insanity of compulsive debting, but there may be shame in continuing to debt, especially now that we know there's a solution to this particular problem.
>
> **NOTE:** In the US, Congress outlawed debtors' prisons in 1833. State courts *continued to imprison citizens for their debts until 1983* when the Supreme Court deemed those incarcerations unconstitutional.

Another way to break our denial is to answer DA's "15 Questions" at **https://debtorsanonymous.org/getting-started/is-da-for-you/**, where we will read:

> Most compulsive debtors will answer "yes" to at least eight of the following 15 questions:
>
> 1) Are your debts making your home life unhappy?
> 2) Does the pressure of your debts distract you from your daily work?
> 3) Are your debts affecting your reputation?
> 4) Do your debts cause you to think less of yourself?
> 5) Have you ever given false information in order to obtain credit?
> 6) Have you ever made unrealistic promises to your creditors?
> 7) Does the pressure of your debts make you careless of the welfare of your family?
> 8) Do you ever fear that your employer, family, or friends will learn the extent of your total indebtedness?
> 9) When faced with a difficult financial situation, does the prospect of borrowing give you an inordinate feeling of relief?
> 10) Does the pressure of your debts cause you to have difficulty sleeping?
> 11) Has the pressure of your debts ever caused you to consider getting drunk [or practicing other addictions or addictive behaviors]?
> 12) Have you ever borrowed money without giving adequate consideration to the rate of interest you are required to pay?
> 13) Do you usually expect a negative response when you are subject to a credit investigation?
> 14) Have you ever developed a strict regimen for paying off your debts, only to break it under pressure?
> 15) Do you justify your debts by telling yourself that you are superior to the "other" people, and when you get your "break" you'll be out of debt overnight?

Step Two — Preparatory meditation and writings for conference registrants — continued:

DA's "15 Questions" at **https://debtorsanonymous.org/getting-started/is-da-for-you/** goes on to say:

> How did you score? If you answered yes to eight or more of these questions, the chances are that you have a problem with compulsive debt or are well on your way to having one. If this is the case, today can be a turning point in your life.
>
> We have all arrived at this crossroad. One road, a soft road, lures you on to further despair, illness, ruin, and in some cases, mental institutions, prison, or suicide. The other road, a more challenging road, leads to self-respect, solvency, healing, and personal fulfillment. We urge you to take the first difficult step onto the more solid road now.

As we did at Step One, we ask again: Have you reached your turning point? Are you committed to doing this recovery work? Here at Step Two, we also ask: Are you ready to be restored to sanity where debt and money are concerned?

Another way to self-diagnose the reality of our debtor-ness is to review our experience of the "12 Signs of Compulsive Debting," which can be found at **https://debtorsanonymous.org/fellowship-services/resources-for-groups/**:

1) Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
2) Frequently "borrowing" items such as books, pens, or small amounts of money from friends and others, and failing to return them.
3) Poor saving habits. Not planning for taxes, retirement or other not-recurring but predictable items, and then feeling surprised when they come due; a "live for today, don't worry about tomorrow" attitude.
4) Compulsive shopping: Being unable to pass up a "good deal"; making impulsive purchases; leaving price tags on clothes so they can be returned; not using items you've purchased.
5) Difficulty in meeting basic financial or personal obligations, and / or an inordinate sense of accomplishment when such obligations are met.
6) A different feeling when buying things on credit than when paying cash, a feeling of being in the club, of being accepted, of being grown up.
7) Living in chaos and drama around money: Using one credit card to pay another; bouncing checks; always having a financial crisis to contend with.
8) A tendency to live on the edge: Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them.
9) Unwarranted inhibition and embarrassment in what should be a normal discussion of money.
10) Overworking or underearning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.
11) An unwillingness to care for and value yourself: Living in self-imposed deprivation; denying your basic needs in order to pay your creditors.
12) A feeling or hope that someone will take care of you if necessary, so that you won't really get into serious financial trouble, that there will always be someone you can turn to.

Tradition Two — Preparatory meditation and writings for conference registrants:

Please read Tradition Two in our "12, 12, and 12" book, then spend several minutes meditating on each of the questions below. We suggest answering every question we've posed; first in writing, then reading your answers aloud, sharing with a fellow BDAer or two. No long essays are necessary, just a paragraph or two in direct answer to a question. These questions are posed by the author and editors of the workshop materials based on our own experience, strength, and hope and a deep read of Tradition Two. Most if not all of the questions below can be applied to our personal and business lives, as well as to our interactions with our fellow DAers.

> *Tradition Two: "For our group purpose there is but one ultimate authority, a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern."*

1) Have I ever been in a business meeting when an "unloving Higher Power" became the authority?
2) Am I aware of the difference between group conscience and majority rule?
3) Am I familiar with "substantial unanimity"?
4) Do I prefer to lead or follow? Is that true both in DA and BDA and at work?
5) Am I willing to let leaders lead? Is that true both in DA and BDA and at work?
6) Am I frequently the "lone dissenter," keeping the group from making mistakes … and progress? What are the payoffs of this role for me?
7) How does rotation of service support healthy group decisions and actions?

We are all important to the decision-making process, both in our personal and professional lives, even if our role in the process is simply to support the choices that have been made. In DA and BDA, when motions have been approved by substantial unanimity, *the only true group conscience according to our book of 36 principles*, everyone present is responsible for supporting implementation of the desired outcomes, even if we voted against them. This is a program of principles and integrity. Undermining group conscience decisions is an example of an "unloving Higher Power" at work.

If we're not present when votes are taken, because we're not part of the group, committee, Intergroup, etc., tasked with specific decisions, or because we were absent when a decision was made, we also need to refrain from undermining those choices. If we're displeased with a particular outcome, prayer and meditation, along with the right of appeal (see Concept 5), is the answer.

In our businesses, this is true, too. If we've delegated decision making, second guessing the options selected will get us nowhere. If we revise our problem-solving processes, we will revise our outcomes. Perhaps instead of delegating decisions, we need to change our management styles so that we can receive lots of input but still reach final conclusions ourselves. Thanks to DA and BDA, we can bring Higher Power into our businesses' decision making, even if no one else knows that's what we're doing. And by turning to our Higher Power, we can once more "let go of our delusion of control."

Workshop 5 — Letting Go of Our Delusion of Control — The Twos, Part 2

DA Tool 2 — *"Meetings — We attend DA meetings at which we share our experience, strength, and hope with one another. Unless we give to newcomers what we have received from DA, we cannot keep it ourselves."*

BDA Tool 2 — *"We write annual one-year business plans with definable and accountable goals and targets."*

Promise 2 — *"Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be."*

REMINDER — *Step Two and Tradition Two were covered in workshop 4. Concept Two materials are included in this packet but will not be part of our workshop discussion.*

Preparatory readings for conference leaders and registrants:

Meditate on the full description of the DA Tool above (**NOTE:** We have reordered the DA Tools to fit our workshop plan. The Steps, Traditions, BDA Tools, and Promises have *not* been reordered.)

BDA Tool Two from the BDA Tools pamphlet

Promise Two from the DA Promises pamphlet

OPTIONAL — Chapter on Concept Two from our "12, 12, and 12" book (**Concept 2** — *"The DA groups have delegated complete administrative and operational authority to the General Service Board. The groups have made the Conference the voice and conscience for the whole Fellowship, excepting for any change in the Twelve Steps, Twelve Traditions, and in Article 10, the General Warranties, of the Conference Charter."*)

Summary schedule for this workshop:

7 minutes: Host and Serenity Setter open with Serenity Prayer and get the workshop started

35 minutes: Speaker shares experience, strength, and hope and aanswers questions about the three DA/BDA topics scheduled for the current workshop plus announcements from steering committee members and 5-minute break

45 minutes (3-minute setup plus participant sharing on workshop topics): Host (and Share Shepherd) invites conference registrants to share on each of the topics for the week individually — up to 10 minutes on each of the tools, both DA and BDA, usually five 2-minute shares per topic, then the remaining time on the Promise, allowing as many 2-minute shares as possible on the Promise, offering the last two-minute share of the day to our Speaker

3 minutes: Serenity Setter leads us through wrap-up, preparation for next workshop, invitation to *After Party*, and close with Serenity Prayer

DA Tool #2 — Preparatory meditation and writing for conference registrants:

Please read Tool #2 below, then spend several minutes meditating. Then go on and read and meditate on the information we have provided from our own experience, strength, and hope. If you don't have the 2020 eBook collection of ALL of DA's and BDA's pamphlets, you can request that here — **https://www.bdaworkshops.org/free-literature**.

NOTE: A friendly reminder that our workshops are NOT meetings, yet many of the suggestions about meeting participation on these pages apply. On the other hand, many of them don't. We have chosen to host conferences and workshops, rather than meetings, to allow us to offer more direct support, encouragement, and interaction. We're also allowed, in the workshop format, to keep everyone focused on the DA and BDA solution rather than on the problems of compulsive debting, and to be clear about the differences between inside and outside issues.

> *DA Tool #2: "Meetings — We attend DA meetings at which we share our experience, strength, and hope with one another. Unless we give to newcomers what we have received from DA, we cannot keep it ourselves."*

The Q and A items below are adapted from DA's *Meetings* pamphlet, the items within quotation marks are direct quotes from the same source:

Q: Why is it important for newcomers to attend meetings regularly?

A: We gain a sense of hope; we identify with others; we meet people who can help.

"As newcomers, we begin to recognize and absorb feelings of hope by identifying with others in the meetings. Hearing stories of recovery give us hope that the program can work for us."

Q: Why do we continue to attend meetings?

A: To maintain recovery, to break isolation, to continue to grow, to carry the message, to give service.

"Our recovery is dynamic — we can always learn new things and grow more. We attend meetings to listen and share how to apply what we have learned."

Q: What guidelines are usually followed at meetings?

A: We don't disrupt meetings; we don't engage in crosstalk; we respect the anonymity of others.

"When we say crosstalk, we mean interrupting or directly addressing another sharer. This guideline allows us freedom from the fear of judgment or interruption."

DA Tool #2 — Preparatory meditation and writing for conference registrants — continued:

In addition to the questions, answers, and quotes from DA's *Meetings* pamphlet on the previous page, our experience has guided us to these suggested behaviors when we are in meetings and in our workshops:

We use our real first names. — Using fake (or "stage") names may help some of us "feel safe," but it does exactly the opposite for many of the rest of us. How can we build trust when we start with dishonesty? It also tends to make light of something we think is worthy of sincerity and seriousness.

We don't lurk in the shadows. — We attend meetings not only for ourselves, but also for others, right from the beginning. Listening to others share their stories while keeping ours a secret, keeping even our presence a secret on phone meetings, is one-sided and feels like theft of our anonymity and confidences.

We listen, especially when we're new. — There's been a misquote repeated ad nauseum in our recovery rooms that the most important person in the room is the newcomer. The actual quote was: "The most important person in the room is the newcomer who is willing to listen." We even question that. We think the member who has maintained solvency, taken the 12 Steps in DA and BDA, and is willing to share their recovery with others is pretty darned important too.

We gain, maintain, and discuss solvency. — If we've been attending DA and BDA meetings for years (or decades) but have not been able to gain or maintain solvency (freedom from incurring new unsecured debt, no matter what, one day at a time), we don't pretend that attending meetings is enough or that it's the solution to the problem of compulsive debting. Members who are still debting are welcome to attend and share in meetings, as long as they have a desire to stop. Yet no desire for or pursuit of solvency = no DA or BDA recovery. Sorry, but we know it's true …

We stay focused on our only requirement for membership and our primary purpose. — The promise of DA and BDA is a path to "a new way of living that offers recovery from compulsive debting and hope for a healthier, happier, more prosperous life." (See **https://debtorsanonymous.org/getting-started/**.) Freedom from incurring new unsecured debt comes to most of us only if we take the Steps. Discussions of the symptoms of debting and our related liabilities or defects are often better addressed with our sponsors and via the Steps than by our one-sided sharing in meetings. This is true of all of our personal "issues" that are not directly related to our compulsion to debt ***with money***, or with our recovery from that compulsion. When we're in meetings, it's suggested that we share in a general way and limit our shares to our shared "singleness of purpose": not incurring new unsecured debt, one day at a time.

We recognize that our meetings are NOT truly "safe places." — By the very nature of Step Two, we are all insane as we start the process of recovery in DA and BDA. The AA Big Book suggests that we remain insane until we reach Step Ten: "For by this time sanity will have returned." In other words, we are constantly surrounded by a new cadre of insane compulsive debtors, and we remain insane until we take the Steps in DA and / or BDA, at least the first 10 Steps. Insane people are not safe. They may tell our secrets; they may gossip and criticize; they may lie and commit character assassination; they may jockey for position and credit in service; they may commit to do one thing and do something else entirely or nothing at all; they may take and take and take until we have nothing left to give. We shouldn't be afraid to ask our fellows if they've taken the Steps in DA and BDA, even which Steps, and then base our perception of safety on their responses.

DA Tool #2 — Preparatory meditation and writing for conference registrants — continued:

Please review the group inventory questions below, then spend several minutes meditating on how you would respond to the questions based on your own behaviors when you attend meetings. (These questions and more information can be found in DA's *Group Inventory* pamphlet available for free download at https://debtorsanonymous.org/fellowship-services/resources-for-groups/.) We suggest answering every question we've posed; first in writing, then reading your answers aloud, sharing with a fellow BDAer or two. No long essays are necessary, just a paragraph or two in direct answer to a question.

Taking an annual or bi-annual inventory can make the difference between stagnation and growth for any group or meeting. Just as no member should be deemed hopeless, neither should any meeting. If our group already knows it needs improvement, sharing these questions with fellow members at a business meeting or a specially scheduled time for a group inventory may help our group move forward toward the change we seek. These questions are meant to guide us toward healthy meeting characteristics and actions.

Questions about Meetings

1) Do we have a group spending plan?

2) Is the principle of anonymity maintained, avoiding gossip at all times?

3) How can our sponsorship be improved?

4) Do all members take responsibility for the physical housekeeping for the group?

5) Do we use only conference-approved literature at our meetings, or have we allowed outside literature to creep in?

6) Do we focus on the positive benefits of the DA [and BDA] program, making sure to be an example of what the program can do to help us?

7) Do we have a clearly defined way of sharing power or does all power reside in the hands of a favored few?

8) Do we have an up-to-date GSO contact who keeps the group informed or do mailings from the General Service Board get ignored?

9) Do we donate to the Intergroup, Area Group, and General Service Office?

As an alternative, some groups work with the outside facilitator for their group inventory — a recommendation regardless of the group inventory format or questions — to develop questions customized for their own group needs and concerns. For instance, one BDA phone group, which has since moved permanently to the zoom platform, asked themselves the questions below during their two-part, almost four-hour group inventory (visit **sundaybdaonline.org** for more details).

1) What are the principles by which all DA groups function, including our BDA group?
2) From the Fifth Tradition, what is our BDA group's message?
3) Do we stay focused on our singleness of purpose?
4) Are we, as a group, open to change? Are we flexible and open to new ideas?
5) Is our meeting format working for us and attracting new members?
6) What are the special challenges we face as a phone meeting? How are we handling those challenges?
7) Are there changes we would like to make to our group or meetings? What are they and why?
8) Are there things we would hate to see change about our group or meetings? What are they and why?
9) Are we serving the newcomers who attend our meetings? How would we know? Are they coming back?
10) Are we living up to self-support and voluntary contributions — in terms of both money and service — as described in the 7th Tradition?
11) Are we filling our open positions with qualified candidates? If no, why not?
12) Do we want to create positions for Intergroup Representative and Public Information Representative? If yes, how will we accomplish this?
13) Is there anything we have not yet discussed based on the questions above?

For best results, in our experience, the purpose of the group inventory should be the development of ideas and questions for consideration by the group conscience at future business meetings. Often only a handful of group members will attend the inventory. We encourage those who do attend to enjoy the spiritual experience of reviewing our groups in-depth, without the burden of decision making.

If no one in our group can remember the last time we've had a group inventory, or if it's been more than two years, it might be time to suggest one. For most groups, it takes a small committee to plan the inventory, arrange for an outside facilitator, prepare the questions, and ensure home group members have *at least two months' advance notice*. All plans should be reviewed and approved at business meetings.

BDA Tool Two — Preparatory meditation and writing for conference registrants:

Please read BDA Tool Two in the BDA Tools pamphlet, then spend several minutes reading and meditating on the details below. On this page, we'll share some tips for effective annual planning. On the next page, we'll provide some tips for effective goal setting. If you immediately feel overwhelmed by the phrases "annual planning" and "goal setting," please do some writing. No long essays are necessary, just a few paragraphs or a bulleted list in direct answer to the question: "Why am I freaking out?"

> *BDA Tool Two: "We write annual one-year business plans with definable and accountable goals and targets."*

Writing a one-year financial plan, and revising it quarterly based on new information, are key to an organization's success. (Some businesses work with a "rolling" plan. As each quarter ends, they update the next three quarters' plan and add a new fourth quarter plan, so that they are always looking at a one-year planning period.) A one-year plan facilitates clarity of intentions, improves communication of objectives, and provides the basis for evaluating performance. Most business and personal tax years, at least in the US, begin on January 1st, but our one-year business plans can start on the first day of any month, or better yet any calendar quarter, and describe our business vision for the next 12 months. Additionally, one-year financial plans allow us to:

… determine our breakeven and profit points.

… create a comparison and the basis for effective performance reports.

… use financial information to guide operational decision making.

… pinpoint controllable and uncontrollable costs.

… isolate problems by focusing on variances and suggesting actions.

… serve as a tool for organizational learning and continuous improvement.

A financial plan also helps an organization to accomplish several broadly important objectives:

… to translate a strategic plan into actions

… to establish benchmarks

… to help leaders to identify deviations from the vision

… to reinforce accountability

… to allocate resources

Successful financial plans are rarely based solely on profit goals. Most successful organizations develop their mission, vision, and goals first, then translate those goals into financial data and projections, then translate those projections into meaningful actions. The next page is about goal setting.

BDA Tool Two — Preparatory meditation and writing for conference registrants — continued:

Using the information below, please write some SMART goals for your business or job.

Introduced to the US business community in 1981, SMART goals are an acronym for the qualities necessary for the "best-laid plans" by management and owners of businesses. This is one interpretation:

Specific — We define our goals in exactly the words we mean to describe the outcomes we desire.

Measurable — We quantify both our intentions and milestones on the way to them.

Attainable — We set goals that we can reach in the time stated.

Relevant — A set of goals is like a jigsaw puzzle; we make sure all the pieces fit together.

Time-Based — When will our goal(s) be completed? What are the milestones? Is the deadline extendable? Or is a missed deadline a non-negotiable failure on a particular goal?

If words for the SMART goals acronym shown above doesn't work for us "as is," here are some alternatives:

S — Solvent, sound, strategic, simple, stimulating

M — Motivating, meaningful, manageable, masterful, momentum-building

A — Achievable, action-oriented, ambitious, aligned with our vision

R — Realistic, reasonable, results-based, rousing, repeatable, reproducible

T — Time-bound, trackable, time-limited, timely, time-sensitive, testable

Beware, though, that randomly choosing appealing adjectives may cause duplication. Ensure that each letter in our personalized SMART acronym represents a unique quality of the goal(s) we wish to set.

BDA Tool Two — Preparatory meditation and writing for conference registrants — continued:

Let's get back to the business plan now. Once our goals have been established, it's time to turn our visions into numbers that we can be accountable for reaching, while also including enough details and clear enough descriptions to remember our intentions as the plan year progresses. Being clear about these details in writing, in our plan, also makes room for others to help us to achieve our financial and other goals. Others such as social media specialists, website designers, assistants (real-time or virtual), accountants, and bookkeepers. There is a downloadable workbook of the annual business plan format which has been updated since the version shown on the next pages. You can find the workbook and a helpful guidance pdf on the Hope for Debtors home page at **https://www.hopefordebtors.org**.

There are three spreadsheets in the annual business plan template workbook described above. All categories and subcategories are editable. The three tabs will allow us to choose to plan:

- ✓ For a single month and then let the computer calculate twelve months for us.
- ✓ For three months and then be multiplied by four.
- ✓ Specific amounts for each active subcategory for each of twelve individual months. (The months are numbered rather than named since, as already noted, we can start our annual business plan in ANY MONTH. If we're not ready in January, we can get ready and start in ANY MONTH.)

In all three cases, all formulas are built into the spreadsheets. In the numeric columns, the cells for entry have been highlighted in green.

We recommend the three months of details formats, especially for new businesses, but not only for them. For most of us, *projections beyond three months are guesses and wishful thinking*, not knowledge and clarity. Planning three months of detail at a time keeps us engaged and on track, rather than disengaged and overly detached from our goals and plans.

NOTE: We cannot offer training on the use of the software related to the business spending plan template workbook described and shown here. Please seek that support elsewhere.

The workbook is meant to be helpful, but using it is not required. We can just as effectively build our annual plan template from the current financial reporting for our businesses and seek help from our friends and fellows, or our accountants and bookkeepers, in creating a custom spending plan template.

NOTE: Formatting and drafting annual business plans are beyond the scope of the BDA Solvency Immersion Conference. Although you may ask individual steering committee members and Step guides if they have experience with BDA tool two and time to help you with your plan.

Your Business Name Here
Business Spending Plan 2021
(Based on 1 Month of Detail)

Categories and Subcategories	Type	Planned Monthly Amounts	Total Annual Plan	% of Total Income
Income Category	Heading only			
Income Subcategory 1	Income		0	#DIV/0!
Income Subcategory 2	Income		0	#DIV/0!
Income Subcategory 3	Income		0	#DIV/0!
Income Subcategory 4	Income		0	#DIV/0!
All Income Total	**Calculation**	**0**	**0**	**#DIV/0!**
All Cost of Goods (or Services) Sold	Heading only			
Cost of Goods (or Services) Sold 1	Cost of Goods Sold		0	#DIV/0!
Cost of Goods (or Services) Sold 1	Cost of Goods Sold		0	#DIV/0!
Cost of Goods (or Services) Sold 1	Cost of Goods Sold		0	#DIV/0!
Cost of Goods (or Services) Sold 1	Cost of Goods Sold		0	#DIV/0!
All Cost of Goods (or Services) Sold Total	**Calculation**	**0**	**0**	**#DIV/0!**
Gross Profit from Sales	**Calculation**	**0**	**0**	**#DIV/0!**
Banking, Billing, Insurance, and Licenses	Heading only			
Bad Debts (Receivable) and Write-offs	Expense		0	#DIV/0!
Bank Charges and Fees	Expense		0	#DIV/0!
Business Licenses	Expense		0	#DIV/0!
Industry-Specific Insurance	Expense		0	#DIV/0!
Property and Liability Insurance	Expense		0	#DIV/0!
Banking, Billing, Insurance, and Licenses Total	**Calculation**	**0**	**0**	**#DIV/0!**
Communication and Tech	Heading only			
Computer Hardware and Accessories	Expense		0	#DIV/0!
Computer Software and Subscriptions	Expense		0	#DIV/0!
Internet Services and Equipment	Expense		0	#DIV/0!
Telephone Services and Devices	Expense		0	#DIV/0!
Communication and Tech Total	**Calculation**	**0**	**0**	**#DIV/0!**
Education and Training	Heading only			
Business Books and Subscriptions	Expense		0	#DIV/0!
Coaching and Consulting	Expense		0	#DIV/0!
Workshops and Seminars	Expense		0	#DIV/0!
Education and Training Total	**Calculation**	**0**	**0**	**#DIV/0!**
Industry-Specific Expenses	Heading only			
Industry-Specific Expenses 1	Expense		0	#DIV/0!
Industry-Specific Expenses 2	Expense		0	#DIV/0!
Industry-Specific Expenses 3	Expense		0	#DIV/0!
Industry-Specific Expenses 4	Expense		0	#DIV/0!
Industry-Specific Expenses Total	**Calculation**	**0**	**0**	**#DIV/0!**

Your Business Name Here
Business Spending Plan 2021
(Based on 1 Month of Detail)

Categories and Subcategories	Type	Planned Monthly Amounts	Total Annual Plan	% of Total Income
Lead Generation	Heading only			
Advertising	Expense		0	#DIV/0!
Client Meals and Entertainment	Expense		0	#DIV/0!
Community, Donations, and Other Giving	Expense		0	#DIV/0!
Internet Lead Generation	Expense		0	#DIV/0!
Networking Memberships and Events	Expense		0	#DIV/0!
Print and Direct Mail	Expense		0	#DIV/0!
Website Maintenance	Expense		0	#DIV/0!
Lead Generation Total	**Calculation**	0	0	#DIV/0!
Office and Supplies	Heading only			
Depreciation and Amortization	Expense		0	#DIV/0!
Office Equipment and Furnishings	Expense		0	#DIV/0!
Office Supplies	Expense		0	#DIV/0!
Rent and Utilities	Expense		0	#DIV/0!
Repairs and Maintenance	Expense		0	#DIV/0!
Storage	Expense		0	#DIV/0!
Office and Supplies Total	**Calculation**	0	0	#DIV/0!
Professional Services	Heading only			
Accounting and Tax Prep	Expense		0	#DIV/0!
Legal Services	Expense		0	#DIV/0!
Licenses and Permits	Expense		0	#DIV/0!
Professional Services Total	**Calculation**	0	0	#DIV/0!
Salaries and Benefits	Heading only			
Business Owner Salary	Expense		0	#DIV/0!
Commissions and Bonuses	Expense		0	#DIV/0!
Contract Labor	Expense		0	#DIV/0!
Employee and Contractor Meals	Expense		0	#DIV/0!
Other Salaries and Wages	Expense		0	#DIV/0!
Payroll Processing	Expense		0	#DIV/0!
Payroll Taxes	Expense		0	#DIV/0!
Payroll-Related Benefits	Expense		0	#DIV/0!
Salaries and Benefits Total	**Calculation**	0	0	#DIV/0!
Transportation and Travel	Heading only			
Car Payment, Insurance, Gas, etc. OR ...	Expense		0	#DIV/0!
Mileage at Federal Rate	Expense		0	#DIV/0!
Parking	Expense		0	#DIV/0!
Taxis, Vans, and Car Services	Expense		0	#DIV/0!
Travel (Out of Town)	Expense		0	#DIV/0!
Transportation and Travel Total	**Calculation**	0	0	#DIV/0!
Operating Expense Total	**Calculation**	0	0	#DIV/0!
Net Operating Profit	**Calculation**	0	0	#DIV/0!
Interest Income	Other Income		0	#DIV/0!
Other Pretax Expenses	Other Expense		0	#DIV/0!
Tax on Net Income / Profit	Other Expense		0	#DIV/0!
Post-Tax Profit	**Calculation**	0	0	#DIV/0!

Promise Two — Preparatory meditation for conference registrants:

Please read Promise Two from the DA Promises pamphlet, then spend several minutes meditating, thanking Higher Power for this opportunity to change.

> *Promise Two: "Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be."*

This is a huge and multi-layered promise. Unfortunately, it is too early in this conference cycle for us to spend a half dozen pages on a single promise. But we do want to address the first line and last phrase:

> When the critical factors of either our personal or business lives are vague, chaos grows. Vagueness translates to ambiguity and confusion. Both our businesses and recoveries are at risk and can unravel quickly if something isn't done to replace vagueness with clarity in these areas of our lives.
>
> Vagueness is similar to assumptions. When we believe our assumptions to be true, without necessary investigation and due diligence, we are in muddy waters. When we believe our vague statements to be complete, and our assumed "facts" to be true, we are enslaving ourselves and our businesses to the whims of our minds and to potential misinformation. We are in danger, and we are deluding ourselves. When we take control, at this point, it almost always leads to chaos and to consequences we don't want. *We must let go of this delusion of control.*
>
> The most frequent victim of vagueness is communication. Lack of clear communication — regardless of the nature or type of relationship we have with the person with whom we're trying to communicate — creates a condition where anything can happen, everything can happen, or nothing can happen. So, how can we as business owners and leaders (or employees) build better ways to communicate?
>
> Here are some simple actions leaders, managers, and others can take to increase clarity and decrease vagueness. In any kind of communications — text, email, face-to-face, phone call, or video communications — we can focus on the following:
>
> > **We can state our purposes and meanings:** It helps to describe the reason for our communications. What are we attempting to say? Why are we saying it now? How does it relate to the person or group we're communicating with?
> >
> > **We can check our communication recipient's understanding:** "Is this clear?" "What about this is not clear?" "How can I be clearer?"
> >
> > **If we're the recipient of communication, we can speak up:** "I don't quite understand. Could you please clarify this for me?"
>
> Ironically, questions, rather than repeated restatements, are usually the answer to a lack of clarity. We can ask questions — of others and of ourselves — to seek clarity and to root out vagueness. *Vagueness sickens, clarity heals.*

Who Were We Meant to Be?

One DA and BDA member we know has spent the past 30 years inspired by and aspiring to a passage from *Dr. Bob and the Good Oldtimers* (AA conference-approved literature which is also DA conference-appoved), although he used the following to define serenity rather than humility and has a Higher Power that is not called "Father" and does not require him to kneel when he prays. Otherwise, the following is a near-perfect fit for him. Our relationships with our Higher Powers are completely up to each of us individiually:

On his desk, Dr. Bob had a plaque defining humility:

> "Perpetual quietness of heart. It is to have no trouble. It is never to be fretted or vexed, irritable or sore; to wonder at nothing that is done to me, to feel nothing done against me. It is to be at rest when nobody praises me, and when I am blamed or despised, it is to have a blessed home in myself where I can go in and shut the door and kneel to my Father in secret and be at peace, as in a deep sea of calmness, when all around and about is seeming trouble."

Please use the lines below to document quotes or ideas about who you believe you were meant to be:

____

____

____

____

____

____

____

____

____

____

____

NOTE: If the quotes or ideas we've listed above come from outside literature or sources — that is, non-DA or non-AA — we can feel free to share them with our Step guide or study buddy, but we would not bring them to any of our conference activities. Let's leave outside issues and resources out!

BONUS — Concept Two — OPTIONAL meditation and writings for conference registrants:

Please read Concept Two in our "12, 12, and 12" book, then spend several minutes meditating on each of the questions below. We suggest answering every question we've posed; first in writing, then reading your answers aloud, sharing with a fellow BDAer or two. No long essays are necessary, just a paragraph or two in direct answer to a question. These questions are posed by the author and editors of the workshop materials based on our own experience, strength, and hope and a deep read of Concept Two. Most if not all of the questions below can be applied to our personal and business lives, as well as to our interactions with our fellow DAers.

> *Concept Two: "The DA groups have delegated complete administrative and operational authority to the General Service Board. The groups have made the Conference the voice and conscience for the whole Fellowship, excepting for any change in the Twelve Steps, Twelve Traditions, and in Article 10, the General Warranties, of the Conference Charter."*

1) Am I capable of trusting others? Am I trustworthy?
2) What does "trusted servant" mean to me?
3) Do I allow trusted servants freedom and flexibility in the way they execute their duties? Do I allow freedom and flexibility for my employees and / or co-workers?
4) Do I think rules and policies help or hinder Higher Power in being our ultimate authority? Do I think they help or hinder my employees, especially managers?
5) When I'm in a leadership position, do I spend more time talking or listening?
6) When I'm in a follower position, do I spend more time talking or listening?
7) What does the Higher Power have to do with Concept Two?

Concept Two builds on both Step Two and Tradition Two, expanding exponentially on one simple idea: As we come to believe in a power greater than ourselves, our burden of perceived control over our lives and the lives of the people around us lessens. As our burdens (*and our delusion of control*) lessen, our insanity decreases, and space for new sanity is created. Time and again, here in the Twos, we come back to delegation. Delegation to our Higher Power, delegation to our groups and service structure, delegation to our fellows in service, delegation to our family members and employees. Often to delegate, we don't need to take any action; we simply need to get out of the way. We thought we were managing, when we've really been meddling, or even manipulating.

As we allow others to hold the responsibilities and authorities that are theirs — through group conscience, through family roles, or through job descriptions — and not ours, we find we have much more time and energy to take care of the responsibilities and authorities that have been delegated to us. As we develop boundaries between ourselves and others, the next actions we need to accomplish become clearer. Let's call this the Concept Two equation:

> Less meddling + less unnecessary oversight = more peace, more recovery, and better results

NOTE: Let's take a reality check. The Concepts and DA Charter were adopted by seven members, representing seven DA groups, in 1982. A service structure inventory, review, and revisions are long overdue.