

BEGINNER'S TOOL KIT BUSINESS DEBTOR'S ANONYMOUS

We have found the following suggestions helpful in recovery through Business Debtors Anonymous:

1. Create a personal spending plan via Business Debtors Anonymous
2. Work out a 12-month business plan. Include all costs, projected revenue, and payroll, and your own salary.
3. Review the Business Plan with a Business Pressure Relief Meeting.
4. Open and maintain separate business and personal accounts. Keep business income separate from personal income.
5. Create an Action Plan to ensure that bookkeeping records are clean, orderly and accurate.
6. Be willing to be both in charge of *and* responsible for all aspects of your business. Professional help—accountants, lawyers and consultants—are working for you. They are not your business' Higher Power
7. Show up for your business and keep your focus on generating profit. Your business dollars and time spent should generate profit.
8. Be very clear about your profit. Know your profit margins on each and every business transaction whether it involves a product or service. Write it down, use your calculator, run a tape, double check the numbers.
9. Detach from difficult personalities: clients, partners, employees, *and* your own disease. Remember in all your business transactions it's principles *before* personalities.
10. If you have a problem with record keeping, billing or collections, phone a member of the Program before and after taking challenging actions. This is called "Bookending" and is a very valuable tool for you and the person you call. It's a form of service and commitment to recovery for all involved.
11. Be aware of the competition, but don't worry about it. There is enough for everybody. It is an abundant universe. Consider your competition a valuable teacher. Don't compare your business' inside with your competitor's outside.

12. If you feel either high or low when closing “deals” or financial commitments,
BOOKEND. *Don't dramatize!*
13. Pay bills promptly and get payments due to you promptly.
14. Put all your business agreements in writing. To save money and confusion, write your own letters of agreement before seeking legal advice.
15. Take care of yourself. Remember to HALT. Don't get too Hungry, Angry, Lonely, or Tired.
16. Begin building cash reserves, no matter how humble.
17. Compare prices before contracting, giving an order, or signing a check. When it is time to write a check, stop all other activities and THINK.
18. Don't debt “one day at a time.”
19. Keep coming back to D.A. and B.D.A.
- 20. Let go and let God.**