Tools for Business Debtors Anonymous

As grateful as we are for these tools for business owners and the other tools of D.A., 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.

1. We keep separate professional and personal financial records and bank accounts.
2. We write annual one-year business plans with definable and accountable goals and targets.
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.
4. We pay ourselves a salary including benefits, medical insurance, vacations, and sick days.
5. We remain mindful that dollars spent should generate revenue, and we compare prices before making purchases.
6. We maintain clarity about the overhead and profit margins of every product or service we sell.
7. We pay our bills and invoice our clients promptly.
8. We put all our business agreements in writing and write our own Letters of Agreement.
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.
10. We separate ourselves from difficult personalities and poor-paying clients and place principles before personalities.
11. We bookend before and after making commitments and difficult business decisions or actions.
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.

DEBTORS ANONYMOUS

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