

# **The Tools of Business Debtors Anonymous**

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 dollar 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.



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