

D.A. Treasurer's Manual

The Seventh Tradition in Action



Debtors Anonymous General Service Office
PO Box 920888
Needham, MA 02492-0009
781-453-2743
800-421-2383
Website: www.debtorsanonymous.org
Email: office@debtorsanonymous.org

Revised 2013

Every D.A. group ought to be fully self-supporting, declining outside contributions.

- Seventh Tradition of D.A.

We will recognize that there is enough; our resources will be generous and we will share them with others and with D.A.

- Seventh Promise of D.A.

Introduction

Most D.A. groups elect a trusted servant to handle the money for the group. This person is usually called the Treasurer. The Treasurer typically is responsible for the Seventh Tradition collection at each meeting, paying the group's expenses, and making contributions on behalf of the group (per the group's conscience) to other D.A. service bodies including the local Intergroup, the General Service Office (GSO), and the General Service Representative (GSR) Area Group, if there is one.

Each group should be autonomous except in matters affecting other groups or D.A. as a whole.

- Fourth Tradition of D.A.

According to our Fourth Tradition, each D.A. group is autonomous, so the group conscience ultimately determines what the duties of the Treasurer are and how the treasury is handled. This pamphlet contains suggestions based on the experience, strength and hope of Treasurers around the world that will provide guidance both for groups and for current and future Treasurers.

Table of Contents:

- **Electing a Treasurer**
- **Collecting Group Contributions**
- **Recordkeeping**
- **Expense Categories and Reserves**
- **Treasurer Pressure Relief Group and Pressure Relief Meetings**
- **Suggested Contributions**
- **Safeguarding Funds**
- **Opening a Group Checking Account**
- **Disbursing Funds**
- **Online Bill Pay**
- **Presenting the Treasurer's Report**
- **Feelings That May Come Up**
- **Challenges and Resolutions**
- **Literature Resources for D.A. Treasurers**
- **Frequently Asked Questions**

Electing a Treasurer

Most groups elect a Treasurer for a set term such as six or twelve months. Many groups have recovery requirements for their Treasurer such as six months or a year of not incurring new unsecured debt and having had at least four Pressure Relief Meetings.

Some groups have co-Treasurer positions with staggered terms. This allows the duties to be shared and for the more experienced person to mentor the newer co-Treasurer.

It is important to remember that the Treasurer is a trusted servant and a guardian of the group's solvency.

Collecting Group Contributions

(Seventh Tradition: *Every D.A. group ought to be fully self-supporting, declining outside contributions.***)**

At some point during a D.A. meeting the Treasurer or meeting leader makes the Seventh Tradition announcement. Many groups use language similar to that found in the suggested D.A. Meeting Format:

"D.A. has no dues or fees. We are self-supporting through our own contributions, so we pass the basket. Please give as generously as you can. However, if you cannot, please keep coming back."

"Keep in mind that our group's monthly expenses are \$_____ (i.e., rent, literature, prudent reserve, etc.). In addition, D.A. has a service structure which depends on contributions from our group. After our group's needs are met, we contribute the balance, 45% to the General Service Office, 45% to Intergroup and 10% to the Area GSR Group. The General Service Office expenses include staff, rent for the office, administration, website upgrades and maintenance, new literature, and literature translations. Please help us meet our responsibility for supporting the Fellowship as a whole."

The General Service Board Treasurer's annual report is included in the World Service Conference report, which is available at the D.A. website (www.debtorsanonymous.org). Additionally, quarterly financial updates are usually included in the DA Focus, also available at the website.

Recordkeeping

The Treasurer is expected to keep accurate and up-to-date records of the income and expenses for the group. In larger groups, there may be other trusted servants who assist with these tasks.

Some Treasurers have found that using a standard form to record how much is collected each week helps keep the treasury simple to manage and easy to understand. In some

meetings, the Treasurer and the Secretary each keep a copy of the income and expense record which is updated weekly. In many large groups, the Treasurer serves with a Co-Treasurer or enlists another member to recount the money collected and initial the amount listed in the group's recordkeeping book.

Example of an Income and Expense Form

Date	Memo	Amount	Balance
11/30/2011	Ending Balance - Nov 2011		500.00
12/7/2011	7th Tradition collection	75.00	575.00
12/7/2011	Literature sales	25.00	600.00
12/7/2011	Rent - January 2012	(100.00)	500.00
12/7/2011	GSO donation - Nov 2011	(75.00)	425.00
12/7/2011	Intergroup donation - Nov 2011	(75.00)	350.00

Brief descriptions are used by the Treasurer in the Memo column in this example. The first two entries are donations received and literature sales (both income). The last three entries are monies paid out (expenses): rent for January of 2012 and donations made to the D.A. General Service Office and to the local Intergroup, based on the November 2011 Treasurer's Report and recommended distribution. The remaining balance includes only the group's prudent and literature reserves.

Expense Categories and Reserves

While each group's needs are unique and its spending plan is generated using expense and income records possessed by the group, most groups with a group spending plan allocate funds to the following categories:

- **Rent**
- **Literature Purchase**
- **Copies / Printing**
- **Postage**
- **Treasurer's Supplies (envelopes, pens, etc.)**
- **Special Events**
- **Prudent Reserve**
- **GSR Travel to the World Service Conference**
- **Contributions to General Service Office**
- **Contributions to Local Intergroup**
- **Contributions to GSR Area Group**
- **Special Contributions, such as John H. Scholarship and World Service Month**

Generally, meetings keep a prudent reserve equal to three months of rent. Money can be set aside each month until the total amount is collected. Some groups keep their prudent reserve in a related but separate savings account.

In order to avoid incurring unsecured debt one day at a time, groups often choose to pay their rent monthly, always paying in advance for the following month.

Literature might be purchased from the Seventh Tradition collections; the Treasurer usually transfers such funds to the Literature person as needed. Another option is that literature can be purchased with the funds collected from selling the group's current literature. If the group is small and has no Literature position, the Treasurer may be asked to order and purchase the literature.

The largest annual expense for many groups is sending a General Service Representative to the annual World Service Conference. Some groups pass around a second basket to fund the GSR's travel. They announce each week what the goal is for that category and how much is still needed to fully fund the expenses. Other groups estimate how much money the group needs to collect each week and pass the basket around two or three times in a single meeting if the target amount for that week is not collected. (Many groups maintain their GSR fund completely separate from the meeting's general fund and Seventh Tradition.)

There may also be recurring expenses that are part of a service position, such as travel expenses for the meeting's Intergroup Representative to attend the monthly Intergroup meeting. There are also costs associated with copying local meeting lists and member phone lists.

Treasurer Pressure Relief Group and Pressure Relief Meetings

A Treasurer PRG and PRM can be effective for reviewing the group's finances on a regular basis, such as every three months. In addition to auditing the records, the meeting may uncover action items for the group such as the need to enhance the message at the group level of the Seventh Tradition and the Seventh Promise of D.A.

Some groups have used PRGs and PRMs to develop a group spending plan. Using past records, the Pressure Relief Group can usually determine the group's average income and estimated expenses, and create categories which form the basis of the group's spending plan. However, a group spending plan should only be adopted and used once it has been approved in a business meeting.

Suggested Contributions

D.A. is self-supporting through our own contributions. This is true at the group level, Intergroup level, and World Service level. Group contributions help the fellowship carry the message to the debtor who still suffers and support the recovery efforts of its current membership. After a group's needs (income less expenses less reserves) are met, it is

suggested in the D.A. Meeting Format and the D.A. GSR Pamphlet that groups donate the balance as follows:

- **45% to Intergroup**
- **45% to the D.A. GSO**
- **10% to GSR Area Group**

If there is no local Intergroup and no GSR Area Group, it is suggested that 100% of the balance be donated to the D.A. General Service Office. In order to be received and properly recorded, checks and money orders for the General Service Office should:

1. Be made out to "DA-GSB"
2. Include the group's registration number*
3. Be mailed to: **General Service Office, P.O. Box 920888, Needham, MA 02492-0009**

*Groups can register online at www.debtorsanonymous.org. Groups are asked to register annually to avoid accidental removal from our online and other meeting databases.

The space below has been left blank for Treasurers to note to whom and where checks for your group's local Intergroup and GSR Area Group are to be sent.

Intergroup:

GSR Area Group:

In addition, contributions to the John H. Scholarship Fund support GSRs, whose groups need help paying their expenses for attending the World Service Conference.

There is also an annual appeal for D.A.'s World Service Month, in April of each year, as well as additional collections for literature creation and publications, and other special activities.

Safeguarding Funds

Some D.A. groups find it helpful to have a group checking and savings account. Other groups securely keep the treasury in cash and get money orders when needed. The Treasurer usually keeps the group's funds and passes them on to the next Treasurer at the end of his or her term.

Note: Use of personal checks in group transactions is not recommended. Instead, if cash cannot be used, group funds should be used to purchase a money order.

Opening a Group Checking Account

If a group decides to open a checking account, the members will want to consider who shall be able to sign on the account. It is recommended that the signatories meet requirements similar to those of the Treasurer position (i.e. six months or a year of not incurring new

unsecured debt and having had at least four Pressure Relief Meetings.) It is important for those offering to serve a term as bank signatories to understand that they may be asked by the bank to use their full names and show identification which means that they will break their anonymity. Groups have found that it is best to choose at least one member, in addition to the Treasurer, who is able to sign checks. Some groups even make it a requirement that two authorized members sign every check.

The procedures for opening a bank account differ from country to country. In the United States, a group must first request and receive an Employer Identification Number (EIN) from the Internal Revenue Service. This is done with IRS Form SS-4, which can be filled out online at www.irs.gov in about two minutes. The form may also be completed in hard copy. In Form SS-4, in Type of Entity, select "Other nonprofit organization," then enter "Social Group." In Reason for Applying, check "Banking Purpose," then enter "Open a group checking account."

Whenever a group opens a bank account it is suggested that the registered group number be included as part of the name on the account. Groups may choose not to use "Debtors Anonymous" in front of the group number, in order to protect the anonymity of the persons signing on the account.

It is also good practice to keep bank information up to date. When a new Treasurer is elected he or she will need to be added as a signatory on the account and a prior signatory can be rotated off.

Disbursing Funds

The group will determine the autonomy the Treasurer is to have with regard to disbursing funds. Some groups leave the disbursement of all funds to the Treasurer's discretion within the guidelines established by the group's spending plan. Other groups request that all disbursements, no matter how small, be approved at the monthly business meeting. Some groups identify specific line items from the spending plan or maximum amounts for reimbursement that the Treasurer may pay without group approval, but require a group conscience on everything else. In either case, a record of all expenditures should be maintained.

The Treasurer will want to make sure he or she knows exactly when expenses such as rent are due and make sure that payments are all made in a regular and timely fashion to avoid incurring late charges or unsecured debt at the group level.

It is also important to remember the spiritual principle expressed in the Twelfth Concept for D.A. World Service that D.A. groups have sufficient operating funds with a prudent reserve, but not become wealthy. After the group's expenses are met including the prudent reserve, the excess should be distributed as described in the "Suggested Contributions" section.

Groups outside the United States should refer to the FAQ later in this document titled, *How can international groups make contributions to the GSO and purchase literature?*

Online Bill Pay

Currently, the General Service Office is not able to accept electronic funds transfers, but members and groups can use the Internet-based online Bill Pay service of their bank to send contributions to D.A. For members and groups that do not have Internet access, most banks allow customers to fill out Bill Pay paperwork in person at a branch office.

Arrange for online Bill Pay as follows:

The member or group should set up the "payee" as "DA-GSB" with the following address:

**General Service Office
P.O. Box 920888
Needham, MA 02492-0009**

If your bank's system has a memo field, include your email address there.

Once the setup has been completed, the member or group can then send funds anytime they want directly from their account.

Presenting the Treasurer's Report

Most groups have monthly business meetings at which the Treasurer is allocated time to present the monthly Treasurer's report. The report usually covers the previous month. For example, during the January business meeting the Treasurer will report on income and expenses for December. This typically consists of how much money was collected during the month, and how much was disbursed. The Treasurer might also discuss what upcoming expenses may need to be considered. The Treasurer typically also shares how much money is in the prudent reserve and any other savings categories. The Secretary usually records the report into the business meeting minutes.

If there is money available after the group's expenses and goals for its reserves are met, the Treasurer usually makes a motion regarding the balance that is available for contributions. See the "Suggested Contributions" section.

Sometimes the Treasurer supplies a one page copy of the monthly Treasurer's report (see example on next page) for future reference. Other copies can be provided for participating members at the business meeting. The Treasurer's report will also likely include a monthly comparison between the actual financial activity of the group and its group spending plan (again, see next page).

In addition to a monthly report, some Treasurers whose groups have a bank account bring copies of the bank statement to share with the group during the Treasurer's report. The income and expense form (see page 4) can also be used to report bank transactions and balances.

Sample Treasurer's Report and Spending Plan Comparison

GENERAL FUND	MONTHLY	Dec-2011	
	<u>PLAN</u>	<u>ACTUAL</u>	<u>DIFFERENCE</u>
INCOME			
Weekly collections (Seventh Tradition)	300.00	322.26	22.26
Unexpected income	0.00	0.00	0.00
	300.00	322.26	22.26
EXPENSES			
Rent (Prudent reserve = \$300 which is 3 months rent)	100.00	100.00	0.00
Newcomer packets (estimated at 12 per month)	20.00	0.00	20.00
Copies and supplies (includes anniversary coins)	35.00	15.00	20.00
Literature (for replacement of lost or stolen pamphlets)	10.00	0.00	10.00
Group specific expenses			
Group specific item #1	15.00	0.00	15.00
Group specific item #2	15.00	0.00	15.00
Accrued donations for John H. (\$75) & WS Month (\$105)	15.00	15.00	0.00
Distributions (Income less expenses less reserves)			
GSB donation (50% of previous month's excess)	45.00	75.00	(30.00)
Intergroup donation (50% of previous month's excess)	45.00	75.00	(30.00)
	300.00	280.00	20.00
Net income / (loss) for period reported	0.00	42.26	

GSR FUND	MONTHLY	Dec-2011	
	<u>PLAN</u>	<u>ACTUAL</u>	<u>DIFFERENCE</u>
INCOME			
Weekly collections (GSR Fund)	175.00	160.00	(15.00)
Fundraisers	0.00	0.00	0.00
Unexpected income	0.00	0.00	0.00
	175.00	160.00	(15.00)
EXPENSES			
Estimate only – Detailed spending plan will be developed when the registration packet is released.	175.00	0.00	175.00
	175.00	0.00	175.00
Net income / (loss) for period reported	0.00	160.00	

Feelings That May Come Up

Many Treasurers share that they feel nervous when presenting the Treasurer's Report at the monthly business meeting. Others have felt confused with the process of managing the treasury. Still others have determined that they need help to serve their group effectively or realize they cannot handle the money.

Speaking with sponsors, Pressure Relief Groups, and previous group Treasurers has been enormously helpful for many of us when these and any other issues come up while serving as Treasurer. Many find that being Treasurer offers an opportunity to practice humility, rigorous honesty, and asking for help, all of which contribute to our recovery.

We also find that electing an Assistant Treasurer and using a spending plan and standardized reporting (like the example on the previous page) are all hugely helpful.

Challenges and Resolutions

The following is a partial list of challenges that groups or Treasurers have experienced:

Challenge: *No members who meet the group's requirements are willing to be the Treasurer.*

Resolution: Have responsible members safeguard the funds while the group seeks a qualified member to be Treasurer.

Challenge: *The only members who volunteer are newcomers or members who do not meet the group's requirements.*

Resolution: Gently thank these volunteers for their willingness to serve and encourage them to try again after they have met the qualifications (i.e. six months or a year of not incurring new unsecured debt and having had at least four Pressure Relief Meetings.)

Challenge: *The Treasurer is not fulfilling his or her duties (e.g. incomplete or vague records; records missing or destroyed; funds missing or stolen; funds inappropriately spent).*

Resolution: When these problems arise, especially missing or stolen funds, groups are encouraged and supported in refraining from acting in a punitive way in observance of the Fifth warranty of D.A.'s Twelfth Concept, which states in part: "There should be no room for punishment in D.A. Love and service should be our motto," (*The Debtors Anonymous Manual for Service*: 2011 edition, p. 142).

Remember: There are always spiritual solutions which may include praying for the still-suffering former Treasurer. The financial challenge of re-building a group's Seventh Tradition funds is similar to that presented in starting a D.A. group, which is addressed on pp. 20-21 of the *D.A. Manual for Service*.

Challenge: *The Treasurer is overwhelmed and complains about doing the job.*

Resolution: Form a PRG and have a PRM regarding the group's Treasurer position.

Challenge: *The Treasurer does not want to have his or her name on the checking account.*

Resolution: This may not be the right person for the position. If you choose to accept this condition of service, the new Treasurer can close the checking account and go on a cash basis. A new checking account can be opened in the future if the group decides to do that.

Challenge: *The Treasurer disappears and is unreachable.*

Resolution: If the person(s) eligible to sign on the account are not available, the bank has forms that the group secretary can complete with the help of the group, to obtain the funds. This often involves giving the bank typed minutes from the group's business meeting authorizing the action.

Challenge: *The Treasurer does not want to give up the service.*

Resolution: The Second Tradition is a good place to start for a solution: "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." In a group's business meeting, a group conscience could determine that the Treasurer's term of service has ended, elect a new Treasurer, and determine how to manage the transition. Understandably, this may be an

emotional event for some members, but by following spiritual principles, the group conscience can determine the correct action.

Challenge: *The group incurs unsecured debt.*

Resolution: Form a PRG and have a PRM regarding the group's Treasurer position. The lack of solvency should be included in the Seventh Tradition announcement at every meeting until the debt is resolved.

ONCE MORE, REMEMBER: There are always spiritual solutions, and you are not alone in service.

Literature Resources for D.A. Treasurers

D.A. Pamphlets

- Recordkeeping
- Spending Plan
- Service
- Spirituality
- Business Meeting

D.A. Service Literature

- How to Keep Your Meeting Alive (Item GSB-1)
- Group Inventory: All Shapes and Sizes (Item GSB-3)
- G.S.O.: General Service Office of Debtors Anonymous (Item S-102)

A.A. Pamphlets

- Self-Support: Where Money and Spirituality Mix
- A.A. Group Treasurer

Frequently Asked Questions

What is the requirement to be the Treasurer of a D.A. group?

Each group establishes its own requirements. Many have found that six months or a year of not incurring new unsecured debt and having had at least four Pressure Relief Meetings is a good guideline for the group Treasurer position.

Does each D.A. group have to get a tax I.D. number to open a checking account?

In the United States the Internal Revenue Service requires a group to get an Employer Identification Number (EIN) (also called a tax I.D. number) before it can open a checking account. This is a quick and easy process. See "Opening a Group Checking Account" for more information.

Can registered D.A. groups use the EIN and tax-exempt status of D.A. to open checking accounts so they do not have to incorporate as non-profit organizations?

Debtors Anonymous General Service Board, Inc. does not provide the corporation's 501(c)(3) tax-exempt status to individual D.A. groups. A group does not need to incorporate as a non-profit in order to open a checking account. See "Opening a Group Checking Account" for more information on how to obtain an employer identification number (EIN) and open a group checking account.

What are appropriate reimbursements for group expenses?

There may be times when a group member, other than the Treasurer, spends money on behalf of the group, for example to make copies of a flier for the group, or to reserve a meeting hall for a special event. It is important to give the trusted servant a clear guideline on how much has been planned for the expense and the maximum amount the group will reimburse.

It is also recommended that the group provide the funds in advance to the trusted servant who will procure goods or services so that the group does not become indebted to any member. If for some reason an exact amount cannot be determined beforehand, a contingency amount should be provided to the trusted servant so that no out of pocket expense is incurred.

Can a group have too much money?

After the group's needs are met, including GSR travel and the prudent reserve, it is suggested that groups contribute the balance remaining to the General Service Office, the local Intergroup, and the GSR Area Group. See the "Suggested Contributions" and sample Treasurer's Report sections for more information.

What can I do if my group is debting?

Groups which do not collect enough to pay their rent or other basic expenses may be debting or on the road to debting. Bringing the issue up at a business meeting is one place to start to address this issue at the group level. Some groups have found it helpful to study the Seventh Tradition of A.A. in

the 12 Steps and 12 Traditions of Alcoholics Anonymous. Others have found that taking a group inventory and suggesting a higher contribution from members has been another way to break the cycle. Still other groups have moved the meeting to a venue that they could afford.

Can our group use online Bill Pay to send contributions to the GSO?

See section earlier in document titled "Online Bill Pay."

How can international groups make contributions to the GSO and purchase literature?

Currently, for Seventh Tradition contributions and literature orders from groups outside the United States, we require payment through: a) check in U.S. dollars drawn on a U.S. bank; or b) an international money order or bank draft. In many countries the

national post office/service sells international money orders, as do various commercial services.

Shipping costs for literature orders to Canada and other non-U.S. countries depend upon the total weight of the order and the country to which it will be shipped. Please send an email to the General Service Office (office@debtorsanonymous.org) indicating the specific items and quantities you wish to order. The office will respond within three business days with details on shipping options and costs.

REMEMBER: The Treasurer position is one of great importance for every D.A. group. However, the Treasurer does not have to do this service alone. This manual, the D.A. Traditions, the Assistant Treasurer, and other group members can all offer help, insight, and support.



This is D.A. Service Material, developed from the shared experience of D.A. members throughout the worldwide Fellowship. It also reflects the guidance of the Twelve Traditions, the General Service Board, and the General Service Office. In keeping with our Tradition of Autonomy except in matters affecting other groups or D.A. as a whole, most decisions are made by the group conscience of the members involved. The purpose of Service Material is to assist in reaching an informed group conscience. Since Service Material reflects the current and ever-developing conscience of our Fellowship as a whole, it does not undergo the usual conference-approval process, but may be updated periodically under the auspices of the General Service Board to reflect current Fellowship experience. Service Material may be copied.

Appendix: Bill Pay Awareness Letter (approved and distributed 2013)

[Headline in Announcement]

Your bank's Bill Pay service can be used to send contributions to the D.A. General Service Office

[Body]

With the rise of electronic financial transactions, the General Service Board (GSB) and the World Service Conference (WSC) recognize that some D.A. members and groups want to make contributions to the General Service Office (GSO) electronically.

While the WSC Technology Committee and the GSB are actively exploring methods for D.A. members to make secure contributions via the D.A. website, the WSC Resource Development Committee would like to point out an alternative method of making electronic contributions that can be used today.

That is, most banks offer a **Bill Pay** service that will disburse checks at the accountholder's request. Using this service, a D.A. member could arrange to send a one-time contribution to the GSO, or set up automatic recurring payments.

Just like individual D.A. members, D.A. groups with checking accounts could also use a Bill Pay service to make electronic contributions.

Instructions for setting up Bill Pay with your bank

The D.A. Treasurer's Manual provides these instructions for setting up Bill Pay capability:

The D.A. GSO is not currently equipped to arrange electronic funds transfers, but members and groups can use the online Bill Pay service of their bank to send contributions to D.A. For members who do not have Internet access, most banks allow customers to fill out the paperwork in person at a branch office.

Arrange for online Bill Pay as follows:

- *The member or group should set up the payee as "DA-GSB" with the following address:
General Service Office
P.O. Box 920888
Needham, MA 02492-0009*
- *If your bank's Bill Pay system has a memo field, include your email address there.*
- *Once the setup has been completed, the member or group can then send funds anytime they want directly from their account.*

If you're interested in using your bank's Bill Pay capability, contact your financial institution.

In gratitude and service,
The 2012-2013 WSC Resource Development Committee