



The 2025 Annual Debtors Anonymous World Service Conference 39th Annual Report

**2025 Convocation Minutes, General Service
Board Reports, WSC Committee Reports and
Caucus Reports**

**Burlingame, California, USA
August 6-10, 2025**

Anonymity

This report contains the names of delegates who attended the 2025 World Service Conference. The information in this report should be kept confidential to protect anonymity.

WSC Report Availability

A version of this report is available to the Fellowship and other interested parties on the Debtors Anonymous website at www.debtorsanonymous.org.

Accuracy

Every effort has been made to publish an accurate and error-free version of the Conference proceedings. Please notify the General Service Office of any errors before the 2026 Conference.

**2025 Convocation Minutes,
General Service Board Reports,
WSC Committee Reports
and Caucus Reports**

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MOTIONS AND RECOMMENDATIONS BY COMMITTEE/CAUCUS

MOTIONS

CONFERENCE COMMITTEE

1. The Conference Committee moves to update the current Section 6 of the WSC Charter to allow for the consideration of a virtual World Service Conference by inserting the following after the first sentence: "The location may be in-person or virtual."
→ Motion PASSED
2. Part A: The Conference Committee moves, in the Conference Charter Section 3, to strike " $\frac{3}{4}$ " and insert " $\frac{2}{3}$ " of registered groups.
The changes in wording to the DAMS would be as follows:
Section 3 (DAMS 2025 edition pg. 90)
No change in Article Ten (10) of the Charter or in the Twelve Traditions of Debtors Anonymous or in the Twelve Steps of Debtors Anonymous may be made with less than the written consent of two-thirds ($\frac{2}{3}$) of the Debtors Anonymous groups.
→ Motion DID NOT PASS
3. Part B: The Conference Committee moves to add a third voting option of "abstain" in addition to "for" and "against".
The changes in wording to the DAMS would be as follows:
Section 3 (DAMS 2025 edition pg. 90)
All Fellowship-wide votes will include the option to vote "abstain".
→ Motion PASSED
4. The Conference Committee proposes to create the Retirement Caucus. The Mission of the Retirement Caucus is to support the D.A. Fellowship in gaining clarity around issues of preparing for and/or thriving in retirement.
→ Motion PASSED.

FELLOWSHIP COMMUNICATIONS COMMITTEE

1. The Fellowship Communications Committee moves to change PROMISE 6 DAY to PROMISE 6 WEEK.
→ Motion PASSED

2. The Fellowship Communications Committee moves to change the name of PROMISE 6 WEEK to D.A. GROUP FELLOWSHIP WEEK.
→ Motion DID NOT PASS
3. The Fellowship Communications Committee moves to change the name of the online publication WAYS & MEANS to WITHIN OUR MEANS.
→ Motion DID NOT PASS
4. The Fellowship Communications Committee moves to change its mission statement to the following: “The Fellowship Communications Committee promotes communication and collaboration across Debtors Anonymous. The FCC compiles online publications, organizes D.A. Group Fellowship Week and D.A. Founders Day.”
→ Motion PASSED

GLOBAL COMMITTEE

1. The Global Committee moves that its Mission Statement to be changed as follows:
“The WSC Global Committee’s mission is to connect D.A. members around the world by supporting emerging fellowships and meetings. We focus on developing global initiatives and facilitating the exchange of information so that we may further extend the hand of D.A. to suffering debtors everywhere in the world.”
→ Motion PASSED

LITERATURE COMMITTEE

1. The WSC Literature Committee moves to create a pamphlet on the 7th Tradition that will define what the 7th Tradition is and why it is important:
 - for D.A.,
 - for meetings, and
 - for the personal solvency of the debtor.Practical tips will be offered to treasurers of group meetings to increase 7th Tradition donations.
→ Motion PASSED
2. The WSC Literature Committee together with the WSC Underserved and Under-represented Outreach Committee moves to approve the concept of revising “The Twelve Signs of Compulsive Debting” bearing in mind issues of housing insecurity.
→ Motion PASSED

3. The WSC Literature Committee, together with the WSC Underserved and Under-represented Outreach Committee, moves that the Conference approve the development of a pamphlet outline on Gender Identity and Debt: Voices of Gender-expansive Debtors.
→ Motion PASSED
4. The WSC Literature Committee, together with the WSC Underserved and Under-represented Outreach Committee, moves that the Conference approve the development of a pamphlet outline on the intersections of debt and fear of being unhoused entitled "Experiences of Housing Insecurity: A Debtor's Unspoken Fear."
→ Motion PASSED

RECOMMENDATIONS

BUSINESS DEBTORS ANONYMOUS COMMITTEE

1. The Business Debtors Anonymous Committee recommends that the GSB hire a sound editor to remove the bottleneck of uploading recordings to the D.A. website.

CONFERENCE COMMITTEE

1. The WSC Conference Committee recommends that the following language is added to the Debtors Anonymous Manual for Service (DAMS):

Process for Removal of a Group's Meeting Information.

"Each group is autonomous except in matters affecting other groups or D.A. as a whole" (D.A. Fourth Tradition).

The General Service Board (GSB) takes seriously the rare occasion in which a group's listing may need to be removed. The following is a list of reasons that would initiate an investigation into a group and may result in their listing being removed from the D.A. database:

- Complaints that a group is violating one or more of the D.A. Traditions, which affect D.A. as a whole.
- Notifications that no one is present at a meeting location.
- The group requires payment to attend a meeting or to participate in a workshop.
- A D.A. Group/Meeting is also registered with another Twelve-Step fellowship.
- A group has been listed in error.

No group will ever be removed without a thorough investigation by a subcommittee of the GSB

first taking place, including discussion with the group in question. Additionally, a group has the right to appeal any decisions made regarding their removal and to have their meeting relisted upon addressing the concerns for which the meeting was removed.

Anyone who wishes to raise a concern / complaint about a specific group should send an email to office@debtorsanonymous.org giving details of the issue.

GLOBAL COMMITTEE

1. The Global Committee recommends that the General Service Board (GSB) translate and expand the section preceding Debtors Anonymous Manual for Service (DAMS) Chapter 2, Section B, "How to Start and Register a D.A. Group" (p. 16, DAMS 2025)—so that it serves the isolated debtor who still suffers. This would create a lifeline resource designed to support individuals who are in isolation.

2. The Global Committee recommends that the WSC Conference Committee study the idea of allowing returning GSRs/ISRs who cannot attend the WSC in person due to reasonable grounds (e.g., visa, health, disability, or financial constraints) to continue serving as voting members of their prior WSC committee for up to their three-year term limit, provided they maintained active participation the previous year, documented efforts to attend in person, and are approved by unanimous consent of the incoming committee.

HOSPITALS, INSTITUTIONS, AND PRISONS COMMITTEE

- No recommendations

LITERATURE COMMITTEE

1. The Literature Committee recommends that the WSC Underserved and Underrepresented Outreach Committee draw on its experience, strength, and hope to create an outline for proposed literature that offers guidance to individuals who have been excluded from financial opportunities or denied financial necessities due to race, gender, age, neurodiversity, or other forms of discrimination.
2. The Literature Committee recommends that the WSC Global Committee develop written material to support and familiarize LitCom with The D.A. Tools Challenge.
3. The Literature Committee recommends that the General Service Board develop and maintain a document, updated monthly, and publish it on the D.A. website, showing all literature currently in process along with its current status.

PUBLIC INFORMATION COMMITTEE

1. The Public Information Committee recommends that the General Service Office print copies of "D.A. For Helping Professionals" for distribution.
2. The Public Information Committee recommends that GSB Communications and Technology Committee include the PI drop-down menu in a more visible location on the D.A. website. Break it into two sections: one being a link for helping professionals that includes the letter for helping professionals as well as the pamphlet for helping professionals; the other is to consist of the existing resources from the Public Information Manual.
3. The Public Information Committee recommends that the GSB Global PI Committee develop a process that will permit regionalization of language in the sample letters from the PI manual (such as currencies and non-Americanization of some terms).
4. The Public Information Committee recommends that GSB put a few podcasts onto the DA.org website sharing experience, strength and hope.

5. The Public Information Committee recommends that the GSB update and translate the Debtors Anonymous whiteboard (intro video) and PSA announcements for distribution.
6. The Public Information Committee recommends that GSB add the elevator speech assembled from existing D.A. literature to the PI manual.
7. The Public Information Committee recommends that all downloadable literature be standardized for a global audience (A4 for Europe, Letter size for USA, etc).

RESOURCE DEVELOPMENT COMMITTEE

- No recommendations

TECHNOLOGY COMMITTEE

- No recommendations

UNDERSERVED AND UNDERREPRESENTED COMMITTEE

1. The WSC Underserved and Underrepresented Outreach Committee recommends that the General Service Board place the current interim Safety Guidelines on an E-blast.
2. The WSC Underserved and Underrepresented Outreach Committee recommends that the GSB and the UUOC collaborate to publish the expanded Debtors Anonymous Guidelines for Member Safety, Discriminatory Harassment section by January 2026. Furthermore that the GSB create a joint subcommittee with membership comprised of GSB and UUOC members, and will invest the subcommittee with the right of authority, and of decision required to complete the guidelines and fully address the issue of Race/Racism within the Fellowship and the safety of Black, Indigenous, and People of Color (BIPOC) members.
3. The WSC Underserved and Underrepresented Outreach Committee recommends that the GSB place the Safety Guidelines in a prominent place on the home page of debtorsanonymous.org, as well as making it searchable. Furthermore, include it in the DAMS and as an Eblast.

INTERGROUP CAUCUS

- No recommendations

SPIRITUALLY SUSTAINABLE EARNING CAUCUS

1. The Spiritually Sustainable Earning Caucus recommends that all interested GSR's ask that their home groups make one meeting a month a Spiritually Sustainable Earnings meeting.

2. The Spiritually Sustainable Earning Caucus recommends integrating the draft of the SSE Tools together with those that are shared with BD.A.extending the reach of applying the tools through different aspects of recovery.

CONVOCAATION MINUTES

Convocation Minutes - Saturday 9th August 2025

UNDERSERVED AND UNDER-REPRESENTED OUTREACH COMMITTEE

Report presented by Will M, Chair, via video conference

Motions

No motions

Recommendations

1. The Underserved and Underrepresented Outreach Committee recommends that the GSB place the current interim Safety Guidelines on an E-blast.
2. The Underserved and Underrepresented Outreach Committee recommends that the GSB and the UUOC collaborate to publish the expanded Debtors Anonymous Guidelines for Member Safety, Discriminatory Harassment section by January 2026. Furthermore that the GSB create a joint subcommittee with membership comprised of GSB and UUOC members, and will invest the subcommittee with the right of authority, and of decision required to complete the guidelines and fully address the issue of Race/Racism within the Fellowship and the safety of Black, Indigenous and People of Color (BIPOC) members.
3. The Underserved and Underrepresented Outreach Committee recommends that the GSB place the Safety Guidelines in a prominent place on the home page of debtorsanonymous.org, as well as making it searchable. Furthermore, include it in the DAMS and as an Eblast.

GLOBAL COMMITTEE

Report presented by Ako M, Chair

Motions

See Sunday

Recommendations

1. The Global Committee recommends that the General Service Board (GSB) translate and expand the section preceding Debtors Anonymous Manual for Service (DAMS) Chapter 2, Section B, "How to Start and Register a D.A. Group" (p. 16, DAMS 2025)—so that it

serves the isolated debtor who still suffers. This would create a lifeline resource designed to support individuals who are in isolation.

2. The Global Committee recommends that the Conference Committee study the idea of allowing returning GSRs/ISRs who cannot attend the WSC in person due to reasonable grounds (e.g., visa, health, disability, or financial constraints) to continue serving as voting members of their prior WSC committee for up to their three-year term limit, provided they maintained active participation the previous year, documented efforts to attend in person, and are approved by unanimous consent of the incoming committee.

CONFERENCE COMMITTEE

Report presented by Wendie L, Chair

Motions

Early motion 1

The Conference Committee moves to update the current Section 6 of the WSC Charter to allow for the consideration of a virtual World Service Conference by inserting the following after the first sentence: "The location may be in-person or virtual."

Arguments For:

"Will be helpful for small groups who don't have a lot of money."

Arguments Against:

"Members in virtual meetings are not as supportive of groups in terms of money and time, but some remote participation would be good".

"Risk that an in-person conference will disappear entirely."

First Vote

71 In favour

29 against (needed $\frac{3}{4}$ in favour so vote does not pass)

Minority Opinion:

"A virtual conference would allow us to truly open up to delegates from countries where difficult to get visa".

Second Vote

77 for, 19 against - **MOTION PASSED**

Motion 2

The Conference Committee proposes to create the Retirement Caucus. The Mission of the Retirement Caucus is to support the D.A. Fellowship in gaining clarity around issues of preparing for and/or thriving in retirement.

MOTION PASSED by substantial unanimity

(Remaining motions for this Committee postponed until Sunday)

Recommendations

No recommendations

Convocation Minutes - Sunday 10th August 2025

Additional Business:

Conference Location 2025

- 1) "In order to officially confirm the location of WSC 2025, we ask that this year's conference ratify that San Francisco, CA is the location of this year's conference."

Adopted by general consent

Conference Location 2027

- 2) "Since there has been no timely bid for the location of 2027 WSC, the Conference delegates to the GSB the selection of the location, which may include virtual, for that year."

Adopted by general consent

GLOBAL COMMITTEE (Continued from Saturday)

Report presented by Ako M, Chair

Motions

1. The Global Committee moves that its Mission Statement be changed as follows:
~~"The WSC Global Committee's mission is to connect D.A. members around the world by supporting emerging fellowships and meetings, including in languages other than English. We focus on developing global initiatives and facilitating the exchange of information. By better understanding the diverse ways in which people incur unsecured debt, the barriers to help and the consequences they face, we can further extend the hand of D.A. to suffering debtors anywhere in the world."~~

"The WSC Global Committee's mission is to connect D.A. members around the world by supporting emerging fellowships and meetings. We focus on developing global initiatives and facilitating the exchange of information so that we may further extend the hand of D.A. to suffering debtors everywhere in the world."

MOTION PASSED by general consent

CONFERENCE COMMITTEE (Continued from Saturday)

Report presented by Wendie L, Chair

Motions (continued):

3. Part A: The Conference Committee moves, in the Conference Charter Section 3 to strike “ $\frac{3}{4}$ ” and insert “ $\frac{2}{3}$ ” of registered groups.

The changes in wording to the DAMS would be as follows:

Section 3 (DAMS 2025 edition pg. 90)

No change in Article Ten (10) of the Charter or in the Twelve Traditions of Debtors Anonymous or in the Twelve Steps of Debtors Anonymous may be made with less than the written consent of two-thirds (2/3) of the Debtors Anonymous groups.

Debate was held at the end of the day Saturday, but is shown here for clarity.

Arguments in favor:

“We believe that lowering the threshold required to change the charter to two thirds will more than adequately provide substantial unanimity, whilst enabling the fellowship to progress with changes that it feels are needed”

“The way that the charter is written, we have a three-fourths (of all registered groups) threshold. and we know off the top that 20% are not going to be participating. They are the ones that are setting the direction of this program right now.”

Arguments against:

An amendment was proposed, but ruled ‘out of scope’ (too big a change to be an amendment) by the Parliamentarian

First Vote

84 In favor

13 against (motion initially passed)

Minority Opinion:

“If previous fellowship-wide votes had passed, we would not have this motion before us...

it’s a change that will affect our Fellowship for many years. Our Charter section 9 says ‘changes should be made with great deliberation and forethought’. Democracy is two wolves and a sheep voting for what’s for dinner. Concepts, Steps and traditions ought to be hard to change”.

Second Vote

68 in favor, 26 against

Motion DID NOT PASS (would have required $\frac{3}{4}$ of members present to have voted in favor)

3. Part B: The Conference Committee moves to add a third voting option of “abstain” in addition to “for” and “against”.

The changes in wording to the DAMS would be as follows:

Section 3 (DAMS 2025 edition pg. 90)

All fellowship wide votes will include the option to vote “abstain”.

Arguments For:

“An abstain vote will give us clarity whether a group deliberately abstained, or did not want to participate in the vote. And we are a program of clarity around numbers.”

“If it says abstain there can be conversation”

Against

“If this motion passes, in future fellowship-wide votes, if they are conducted the way the last one was, we would not know which groups abstained, only how many abstained.”

First vote:

For: 80

Opposed: 4

MOTION PASSED

Minority Opinion

“This is not the right wording, charter still requires $\frac{3}{4}$ consent, this does not impact that. $\frac{3}{4}$ of registered groups would need to say yes for something to pass. I don't see purpose”

No one changed their vote so

MOTION PASSED

Recommendations:

(These were not read aloud due to shortage of time)

1. The WSC Conference Committee recommends that the following language is added to

the DAMS:

Process for Removal of a Group's Meeting Information.

"Each group is autonomous except in matters affecting other groups or D.A. as a whole".
(D.A. Fourth Tradition).

The General Service Board (GSB) takes seriously the rare occasion in which a group's listing may need to be removed. The following is a list of reasons that would initiate an investigation into a group and may result in their listing being removed from the D.A. database:

- Complaints that a group is violating one or more of the D.A. Traditions, which affect D.A. as a whole
- Notifications that no one is present at a meeting location
- The group requires payment to attend a meeting or to participate in a workshop
- A D.A. Group/Meeting is also registered with another Twelve-Step fellowship
- A group has been listed in error.

No group will ever be removed without a thorough investigation by a sub-committee of the GSB first taking place, including discussion with the group in question. Additionally, a group has the right to appeal any decisions made regarding their removal and to have their meeting relisted upon addressing the concerns for which the meeting was removed. Anyone who wishes to raise a concern / complaint about a specific group should send an email to office@debtorsanonymous.org giving details of the issue.

LITERATURE COMMITTEE

Report presented by Deborah R, Chair

Motions

1. The Literature Committee moves to approve the concept of a pamphlet on the 7th tradition that will define what the 7th tradition is and why it is important:
 - for D.A.
 - for meetings and
 - for the personal solvency of the debtor.

Practical tips will be offered to Treasurers of group meetings to increase 7th tradition donations.

Arguments For:

"UK want ideas and suggestions about how to increase prosperity abundance etc

A subcommittee is working on this and would like to collaborate with LitCom. There are changes that can be made online to encourage donations, let's do research on this. "

Arguments Against

We already have an excellent chapter in 12x12x12

First vote:

For: 82

Opposed: 1

MOTION PASSED

Minority Opinion:

“We have 12x12x12 already. Why need a whole new pamphlet? Why put resources and time into something that already exists?”

No one changed vote so

MOTION PASSED

2. The Literature Committee together with the UUOC moves to approve the concept of revising “The Twelve Signs of Compulsive Debting” bearing in mind issues of housing insecurity.

Arguments For:

“UUOC deserves credit for developing this concept. For example, the *12 Signs of Compulsive Debting* currently mention things like difficulty in meeting basic financial or personal obligations. So an edit that might be considered would be to insert ‘like rent or mortgage payments’ to the list of what a difficulty in meeting a basic obligation might be. ‘Living in chaos and drama around money’. That’s the 7th Sign of Compulsive Debting. An example might be, including ‘such as fear or threat of eviction.’ The 8th Sign of Compulsive Debting is ‘a pattern of living on the edge’, which could include things like ‘couch surfing or sleeping in one’s car’. “

“I’ve had threats of eviction for not paying rent on time.”

MOTION PASSED by general consent

3. The WSC Literature Committee, together with the Underserved and Underrepresented Outreach Committee, moves that the Conference approve the concept of a pamphlet outline on *Gender Identity and Debt: Voices of Gender-expansive Debtors*.

Point of clarity - covers trans men/women, gender non-conforming and BIPOC so would include gender non-conforming debtors.

Arguments For:

“I had savings and healthcare because of you. I can’t speak to every person but I can do this because of you”

"It seeks to help a newcomer who doesn't see themselves represented in the larger group, and help them to just feel like they still have a chance like they still belong. Even if the people that share their identity are not present in the room; and let them know they're part of our fellowship overall. And also I think it has a spirit of trying to help a newcomer feel clear they're welcome and their presence is valued."

"It's a concept for an outline. Last year it got shut down because of minority opinion. It is an outline."

Arguments Against

"A caution that we don't plant a seed of doubt in a newcomer's mind that maybe because they don't share the experience, they wouldn't be able to use the same tools and principles to recover."

"A lot of people in my group spoke out against it because they talked about special interest groups. I just don't think this goes far enough. AA has a pamphlet, *'The Gay and Lesbian Alcoholic'*, and it also includes transgender. This doesn't go far enough."

First vote: MOTION PASSED by general consent

Minority opinion

"It is 'collapsed' - combining BIPOC and transgender issues."

Clarification:

It was clarified that the only BIPOC (Black, Indigenous and People of Color) stories that would be included would be by members who are both gender-expansive and BIPOC.

No one changed their vote from 'for' to 'against', therefore

MOTION PASSED

4. The WSC Literature Committee, together with the Underserved and Underrepresented Outreach Committee, moves that the Conference approve the concept of a pamphlet outline on the intersections of debt and fear of being unhoused entitled "Experiences of Housing Insecurity: A Debtor's Unspoken Fear."

MOTION PASSED by general consent

Recommendations:

1. The Literature Committee recommends that the UUOC Committee draw on its experience, strength, and hope to create an outline for proposed literature that offers

guidance to individuals who have been excluded from financial opportunities or denied financial necessities due to race, gender, age, neurodiversity, or other forms of discrimination.

(The next 2 recommendations were not read aloud due to shortage of time)

2. The Literature Committee recommends that the Global Committee develop written material to support and familiarize LitCom with the Tools Challenge.
3. The Literature Committee recommends that the General Service Board develop and maintain a document, updated monthly, and publish it on the D.A. website, showing all literature currently in process along with its current status.

FELLOWSHIP COMMUNICATIONS COMMITTEE

Report presented by Marianne B, Chair

Motions

1. The Fellowship Communications Committee moves to change PROMISE 6 DAY to PROMISE 6 WEEK.

MOTION PASSED by general consent

2. The Fellowship Communications Committee moves to change the name of PROMISE 6 WEEK to D.A. GROUP FELLOWSHIP WEEK.

Arguments Against

Changing the name means groups will see fellowship only and forget about the other part of Promise 6: faith will replace fear. The name promise 6 promotes curiosity.

Several attempts were made to amend the motion, but were either ruled inadmissible by the Parliamentarian, or declined by the presenting Committee.

First vote: MOTION DID NOT PASS

Minority Opinion

"We are trying to serve all of the fellowship and newcomers coming in hear acronyms. 'Fellowship Week' makes sense. 'Promise 6 Week' means a newcomer has to look it up. Trust our fellow Committees who have thought about this. They put in time and effort. They've wordsmithed it."

Second vote:

MOTION DID NOT PASS

3. The Fellowship Communications Committee moves to change the name of the online publication WAYS & MEANS to WITHIN OUR MEANS.

Arguments For:

"We can explore what 'within our means' means."

"Within our means is a stronger message to take upfront"

Against

"Our group is reading every copy of Ways and Means. We are up to 1997, if it is not broke don't fix it."

"There are so many things in D.A. that need to change. Let's keep it simple and not change this. It is not time sensitive and it is not keeping people from recovery."

First vote:

Motion passed with more than $\frac{2}{3}$

Minority Opinion

"The words 'within my means' feel very limited, and in a little box. I'm supposed to be a dreamer and go for big dreams and have 'ways and means' to do things that inspire people to recover, and that feels much bigger than 'within my means'."

Second vote:

For: 47

Opposed: 31

MOTION DID NOT PASS (did not meet required $\frac{2}{3}$ threshold)

4. The Fellowship Communications Committee moves to change its mission statement to the following: "The Fellowship Communications Committee promotes communication and collaboration across Debtors Anonymous. The FCC compiles online publications, organizes D.A. Promise 6 Week and D.A. Founders Day."

Argument For:

"Unless there are major objections, a Committee should be able to make its own mission statement."

Argument Against:

"The original mission statement is so beautifully clear we will lose nuance."

First vote:

MOTION PASSED by general consent

Minority Opinion

"I heard the original statement was beautiful and we don't have great institutional memory. I am one for tradition and want clarity."

No one changed vote, so

MOTION PASSED by general consent

Recommendations

No recommendations

BUSINESS DEBTORS ANONYMOUS COMMITTEE

Report presented by Nicole S, Chair

Motions

No Motions

Recommendations

(These were not read aloud due to shortage of time)

1. The Business Debtors Anonymous Committee recommends that the GSB hire a sound editor to remove the bottleneck of uploading recordings to the D.A. website.
2. The Business Debtors Anonymous Committee recommends that the GSB create a BD.A.tab on the D.A. website.

TECHNOLOGY COMMITTEE

Report presented by Mark M, Chair

Motions

No motions

Recommendations

No recommendations

INTERGROUP CAUCUS

Report presented by Drew S and Ellen E, Co-Chairs

Recommendations

No recommendations

HOSPITALS, INSTITUTIONS AND PRISONS COMMITTEE

Report presented by Kathryn I, Chair

Motions

No motions

Recommendations

No recommendations

SPIRITUAL SUSTAINABLE EARNING CAUCUS

Report presented by Angela J, Chair

Recommendations

(These were not read aloud due to shortage of time)

1. The Spiritually Sustainable Earning Caucus recommends that all interested GSR's ask that their home groups make one meeting a month a Spiritually Sustainable Earnings meeting. We have the signposts and Spiritually Sustainable Earnings tools to help the still suffering debtor earn with more serenity, within our D.A. principles.
2. The Spiritually Sustainable Earning Caucus recommends integrating the draft of the SSEC Tools together with those that are shared with BD.A. extending the reach of applying the tools through different aspects of recovery.

PUBLIC INFORMATION COMMITTEE

Report presented by Tanya S, Chair

Motions

No motions

Recommendations

(These were not read aloud due to shortage of time)

1. The Public Information Committee recommends that the GSO print up copies of the "D.A. For Helping Professionals For Distribution".
2. The Public Information Committee recommends that GSB CommTech include the PI drop-down menu in a more visible location on the D.A. website. Break it into two sections: one being a link for helping professionals that includes the letter for helping professionals as well as the pamphlet for helping professionals; the other is to consist of the existing resources from the public information manual.
3. The Public Information Committee recommends that the GSB Global PI Committee develop a process that will permit regionalization of language in the sample letters from the PI manual (such as currencies and non-Americanization of some terms).
4. The Public Information Committee recommends that GSB put a few podcasts onto the

DA.org website sharing experience, strength and hope.

5. The Public Information Committee recommends that the GSB update and translate the Debtors Anonymous whiteboard and PSA announcements for distribution.
6. The Public Information Committee recommends that GSB add the elevator speech assembled from existing D.A. literature to the PI manual.
7. The Public Information Committee recommends that all downloadable literature be standardized for a global audience.

RESOURCE DEVELOPMENT COMMITTEE

Report presented by Kate N, Chair

Motions

No motions

Recommendations

No recommendations

Ratification of New Trustees

That the GSB elect Claudette B. to serve a three-year term as a Class A Trustee on the Debtors Anonymous General Service Board.

That the GSB elect Helen O. to serve a three-year term as a Class A Trustee on the Debtors Anonymous General Service Board.

That the GSB elect Geraldine M. to serve a three-year term as a Class A Trustee on the Debtors Anonymous General Service Board.

No objections, ratifications adopted.

Ratification of Officers

That the GSB elect Roger H. to serve as Chairperson of the Debtors Anonymous General Service Board and to serve as President of the Corporation (Debtors Anonymous General Service Board, Inc.) for the 2025-2026 Conference year.

That the GSB elect Bliss T. to serve as Vice-Chairperson of the Debtors Anonymous General Service Board and to serve as Vice-President of the Corporation (Debtors Anonymous General Service Board, Inc.) for the 2025-2026 Conference year.

That the GSB elect Matthew E. to serve as Treasurer of the Debtors Anonymous General Service Board and to serve as Treasurer of the Corporation (Debtors Anonymous General Service Board, Inc.) for the 2025-2026 Conference year.

That the GSB elect Gill B. to serve as Assistant Treasurer of the Debtors Anonymous General Service Board and to serve as Assistant Treasurer of the Corporation (Debtors Anonymous General Service Board, Inc.) for the 2025-2026 Conference year.

No objections, ratifications adopted.

Transfer of the Gavel

The gavel was transferred to the 2026 Bay Area Host Committee Chair, in preparation for next year's Conference: WSC 40, in Burlingame (San Francisco), California, USA.

Meeting adjourned at 12:00 pm

CHAIR'S REPORT WSC 39

Good day. My name is Roger H, I am a compulsive debtor. My last date of unsecured debt was 1 September 2004. I currently reside in Oakville, Ontario, Canada. This concludes my first year as the Chair of the General Service Board and my fifth year on the GSB.

What a year! Last year at this time I was in quarantine in the Ottawa hotel with a bad case of COVID. The trusted servant position started on some rocky ground. During the year I also had some other health concerns, scares, and tests. At times, I wondered if I would be able to continue my service as Chair with regular hospital visits occurring. However, a power greater than myself supported me along with my fellow trustees, World Service Conference GSRs and ISRs and my home groups.

The thoughts I had for a theme of this report was Perfectly Imperfect or Imperfectly Perfect. One or the other did not seem better than the other, but using both works. More on that later in this report.

This past service year has been a flurry of activity for me as Chair and for the Fellowship as a whole. First I wish to thank our Office Manager and the other trustees for their support and serving as guardrails for me to keep me in line. As a debtor, I want it all. As a workaholic it needs to be done perfectly. When I was elected as Chair the previous Chair gave me some tips. First, your email inbox will never be empty. There are thousands of them patiently waiting. The second is that my to-do list will never be complete. It currently hovers around 80 to 100 items at any given time. The third piece of advice given to me was my character defects will appear or reappear. Working with a sponsor and a service sponsor is critical, at least for me.

Doing service at this level requires humility, the willingness to make amends when needed, a strong sense of duty for care, loyalty and obedience is required. More information on these duties is found on page 108 of the 2025 DAMS under legal responsibilities of trustees for non-profit boards. It is a vocational call. These aspects also apply to each of you as GSRs, ISRs, Trustees and Special Workers when doing work at the World Service Conference level. As GSRs, ISRs, and Trustees provide this work voluntarily, strong boundaries of time and personal limits need to be maintained. As a global fellowship, the emails and requests arrive 24 hours a day. For many debtors, they want what they want, when they want it, usually yesterday. I am reminded of the grace of imperfection when working with others and gentleness with myself.

As Board Chair this past year, I served on seven GSB committees, was the liaison between Underserved and Underserved Outreach Committee (UUOC) with the WSC. I also served on three adhoc committees, I am currently writing the first draft of our Literature Translation Handbook and last month I attended the 90th International Convention of Alcoholics Anonymous

in Vancouver, British Columbia with Piper N as members of that program. While there we also had a Public Information booth in the Sober City Marketplace for Debtors Anonymous, where hundreds of people from around the world visited us. We were supported by 16 D.A. members who took turns staffing the booth.

Some of the achievements for this past year include:

- Bliss T. and I attended the “Day of Sharing” meeting in November with Board Chairs, Executive Directors and Office Managers of 20+ 12 step fellowships. This six-hour meeting is held annually and we also have a WhatsApp group and email group for ongoing discussions. This year was hosted by Overeaters Anonymous. In 2026, Marijauna Anonymous will be the host fellowship.
- During the International Convention of AA in Vancouver, a first-ever workshop was held entitled “Working with Other 12 Step Fellowships: Cooperation and Not Affiliation”. The workshop was chaired by AA and the two main speakers were from Adult Children of Alcoholics and Dysfunctional Families and Marijauna Anonymous and attended by D.A.
- Creating a tri-fold brochure for the AA Convention about D.A. in English, Spanish and French. In your delegate bag you should have received one copy in each language. We do have extras available if you would like to take some to your groups.
- These tri-fold brochures will also be made available as a grey scale downloadable PDF in English, Spanish, French, Brazilian Portuguese, and German. Other languages will come online afterwards. They will be available as both an 8.5 x 11 inch format and an A4 format for global use.
- Our new book, *A Year of Serenity and Prosperity: A daily reader*, was released in July of this year.
- Last year, D.A. France published *The Twelve Steps, Twelve Tradition and Twelve Concepts* in Paris from their office. We are finalizing a Print on Demand version for other global markets as well as the e-book version is now available.
- The Brazilian Portuguese edition of the 12x12x12 was published in Brazil by the local intergroup for Brazilian consumption. It is now available outside of Brazil as a Print on Demand. The e-book edition will be available shortly.
- In addition, the Brazilians have just published a Portuguese translation of *A Currency of Hope* last week for local consumption. In due course, this will be made available on a Print on Demand platform and as an ebook edition.
- Also in Brazil the 12 Step Study Guide is now translated and is in the final layout stage. Once the page numbers from *A Currency of Hope* are entered into the text, publication will be the next step.
- The Spanish translation of the 12x12x12 has been finalized, verified and is now in the editorial layout stage for printing and e-pub versions. We expect this edition by the end of this year.
- Our large print 12x12x12 is in the final layout process to help those with decreasing visual capabilities.

- In other good news, France, Spain and Brazil have applied for permission to translate the *Daily Reader*. This has been approved by the GSB Literature Translation and Licensing and GSB Legal Affairs committees and translation is now underway.
- I received a request from Japan this past week also for translation permission for the *Daily Reader*. In addition to our working with the Japanese for pamphlets, service literature and the 12x12x12 translations.
- This past year, LTL also approved and verified translations of 10 pamphlets and service literature pieces for Germany.
- The Italians are currently working on the 12x12x12 translation and Step One is now verified.
- Five Russian pamphlets have been translated and verified under license. They are also working on *A Currency of Hope* and the 12x12x12 translations. This country also required permission from the Office of Foreign Asset Control. As an Educational non-profit we were permitted to share our intellectual property but are prohibited from accepting any monetary contributions.
- Other D.A. translations that we are aware of include Hindi, Tamil, Chinese, Icelandic, Kiswahili and others. I received a request from Israel recently to translate our literature into Hebrew.
- One of the challenges of translations, is that there are copyright and trademarks involved as these are part of our intellectual property. However, some countries view these legal obligations somewhat differently than in Europe, Canada and the US.
- One example is the D.A. Fellowship in Iran with Farsi translations. We discovered this past year that the Iranians have translated and printed 32 of our literature pieces, which are being sold locally. These translations have not been verified. This discovery is due to the COVID pandemic where Zoom meetings opened up availability and international connections. Today, there are over 85 meetings a week in Iran, but most are not registered with our GSO. As a sanctioned country, postal and technology communications are greatly diminished. International monetary funds transfers are generally not permitted. Our status as a 501 (3)(c) educational non-profit organization requires us to follow US and international sanctions. Part of this process requires us to have permission from the US Office of Foreign Asset Control in Washington, DC to share this intellectual property. The situation with Iran, is that the literature was smuggled into the country and as they needed recovery they translated without permission. Today, we are in good communication with our Iranian counterparts to rectify this situation, but it is slow due to government bureaucracies.
- D.A. has been able to hire a part-time special worker as our Publications Editorial Manager. Some of the tasks this special worker handles are managing ISBN numbers, Library of Congress registrations, registration of our literature with Ingram Sparks, which will allow our books to be carried by libraries and bookstores, coordinating with multiple book publishing services and e-pub applications on a global scale. For example, the reason Brazil published locally is that Amazon does not print in the Amazon. They will print in the US, but shipping and tariff duties make the literature unaffordable for most

people. We are actively researching various distribution channels to help the global debtor who still suffers.

- I don't have time to share all our achievements from the GSB this year, but one last piece of great news is that we have been working with the WSC UUOC and Lit Com and the GSB LitPub to expand the Safety Guidelines documents for meetings. At the present time we have an interim document and a reprinted statement on Tradition Ten that particularly addresses the issues of racism. A more comprehensive document is in development in collaboration with UUOC. The GSB thanks UUOC for their diligent work on this document and bringing attention to the issues of systemic racism found in some D.A. meetings in some parts of the world.

Literature development and translations have been an exciting part of this past year. Not all tasks handled by the GSB and the Chair are as exciting. To give you an idea of some of the other tasks handled this year include, submission of Federal and State tax returns, an extensive review of all of our insurance needs as a growing global fellowship, including liability, cybersecurity, filing of governmental reports to remain in compliance with our duties as a non-profit organization, review of hotel contracts and food and beverage minimums, technology requirements, Issues and Concerns, newsletters, and so much more.

While service at this level can be messy and imperfect, with Higher Power's help and the support of the fellowship it becomes imperfectly perfect. Personal growth, deep recovery, being made aware of deep seated bias all combine in this recovery journey. I am grateful for the lessons learned by my involvement with the UUOC. To quote Bill W., being launched into the Fourth Dimension brings serenity, depth and peace to a level one could not have imagined at the start of our recovery journeys.

I am grateful to serve.

Thank you.

Edited to reflect actual words spoken on 2025-08-07

END OF YEAR COMMITTEE/CAUCUS REPORTS

2024-25

2024-2025 General Service Board (GSB) Year-End Committee Reports

2024-2025 GSB Communications and Technology Committee Year-End Report

Introduction

CommTech Members: Chris R. (Chair and Liaison to WSC Tech and WSC FCC), Rob B. (Secretary), Piper N., Sherri H. (ACM), Jeffrey F. (Webmaster),

Mission

The Communications and Technology Committee (CommTech) of the GSB supervises the creation (by WSC FCC) and online publication of our recovery magazine, *Ways & Means*®, and creates the service newsletter, the *D.A. Focus*. It designs and distributes eNews announcements to the D.A. mailing list (members may sign up at debtorsanonymous.org/eNews), as requested by GSB and WSC Committees and Caucuses, including about upcoming Fellowship-wide calls. CommTech maintains the D.A. website calendar of events, and makes the recordings of speaker shares from events available as free podcasts. It also manages the content of the D.A. website.

CommTech is also charged with recommending, implementing, and overseeing the use of technology in conducting the administrative business of D.A., in keeping with the 12 Traditions and the 12 Concepts of World Service. CommTech assists in the selection and purchasing of computer equipment and software for the office, implements all database handling procedures, oversees the creation and maintenance of the website, handles online communications, and plans for future technology needs.

2024/2025 Activities

This conference year we focused on:

- Creating and improving automated and technical processes to increase the efficiency of the GSB and WSC Committees and Caucuses
- Continuing to strengthen security for GSB activities and help ensure legal compliance - the Committee Chair is currently taking a class in cybersecurity for non-profits
- Supporting the webmaster in website improvements
- Supervising the production of *Ways and Means*, which WSC FCC produces

- Producing the *D.A.Focus*
- Sending e-news announcements about Fellowship-wide calls, and other news relevant to D.A. members
- Preparing and implementing new registration processes for the upcoming 2025 Conference
- Assisting with prep for official D.A. social media channels
- Supervising the planning for official D.A. social media presence
- Managing Fellowship-wide Calls and video meetings and webinars.

Also:

- We had a joint meeting at the beginning of the Conference year with WSC Tech Committee to develop a joint agenD.A. for the year
- Our former PC has greatly increased the effectiveness of non-profit advertising grants. Phil, our former PC, is now an ACM for the Office/Audit Committee, however he continues to report to us on his online advertising results.

2024-2025 GSB Conference Support Committee - CSC Year-End Report

The board members on this committee this year are Karma K. Chair and liaison to the 2025 Host Committee, Roger H. D.A. Chair, Chris R. Tech committee Chair, Gill B. Finance Committee member and Liaison to the WSC Conference Service Committee, and Claudette B. who joined us in January. We are tasked with working with local host committees to bring the D.A. fellowship to the World Service Conference. Other than Karma and Roger, the 3 other members are all new to the committee and each member brings their experience, strength, and hope to provide a successful WSC.

Since September we have been at work, first accessing the survey from the 2024 conference, and using what we learned as best practices for the 2025 WSC. The Committee has created and continues to add to a spreadsheet all the tasks and their dates necessary for the conference. An outside worker has successfully completed the 2024 World Service Report which can now be found on the D.A. website. We are looking at ways to make the report more cohesive and less redundant, as well as completing it sooner.

The CSC has been guiding a very well-organized San Francisco Bay Area Host Committee as they get ready to host the 2025 WSC. We also answered questions from the WSC-CC through their Liaison, Gill, and provided the RDC with answers to their questions regarding historical and logistical John H. information.

We continue our meetings with the Hotel about menu planning and AV in effort to provide the best possible services for the 2025 WSC. Our F2F at the hotel in March included a gathering with local D.A. members who shared their ideas for the 50th anniversary celebration to be held in 2026. We did get the Registration Packet out by March, using a new platform for registration – Eventsmart with full approval of the GSB.

In May we successfully presented the Pre-Conference Orientation call and this year we added webinar access in addition to the usual phone call option.

We look forward to an enriching WSC this year with several early motions.

In gratitude and Service,

24-25 CSC

2024-25 GSB Finance Committee - Year-End Report

As always, Finance has had a busy year. The committee is made up of four trustees. Matthew E. is chair and treasurer, Gill B. is assistant treasurer, Roger H. as Board Chair and Christine S., our ACM and secretary. The committee meets monthly, remotely with additional conversations as needed.

This is the first fiscal year that the Annual Spending Plan has been based on actual income rather than projected income. In preparing our spending plan for the next conference year, we were forced to make several cuts in our spending plan to address a decrease in donations from the previous year.

We give monthly reports to the Board as part of our monthly board meeting. The treasurer and assistant treasurer meet weekly to discuss the tracking of spending for the fiscal year. The new presentation of the spending plan is proving to be beneficial in tracking income and expenses more accurately.

Due to international conflicts, we lost access to our Wise account which had previously provided us with an inexpensive way to receive and distribute funds to members and other entities outside the US. We are now considering a variety of alternatives but using PayPal -- for now -- to address our international needs.

The numbers:

As of May 31, 2025, Debtors Anonymous' financial performance shows that total income stands at \$184,854, which is about 10% below the year-to-date spending plan of \$206,531. This includes \$64,963 in literature sales (97% of plan), \$116,586 in member contributions (only 86% of plan), and \$3,305 in other income. Despite the shortfall, income from literature remains relatively close to expectations. However, member contributions—our largest source of support—are significantly below plan. These trends suggest we are underperforming against our planned targets, primarily due to reduced contributions. A full-year comparison projects a total income shortfall of roughly \$40,000 if trends continue. This context is important for understanding our overall financial position and upcoming planning decisions.

Spending through May 31, 2025, generally adhered closely to the spending plan, though there are areas where actual costs exceeded the plan. For example, total board-related travel expenses reached approximately \$43,147 against a planned \$35,246 (a 22% over plan), likely due to a mix of higher lodging or travel costs. Bank-type expenses also ran high at \$5,402 compared to the planned \$3,793 (about 42% over). Although some categories are over the spending plan, many more categories are under plan so that D.A. ended month 11 with a surplus of income over expenditure of \$3881.31.

2024-2025 GSB Global / Public Information Committee Year-End Report

The GSB Global PI Committee consists of Piper N (Chair), Matthew E (Co-Secretary) and Karma K (Co-Secretary). This committee also has a PC – Laura L.

MISSION STATEMENT:

The GSB Global Committee works closely with the WSC Global Committee with a scope that includes outreach to and communication with non-US groups.

The GSB Public Information Committee works closely with the WSC PI Committee to carry the message of D.A. to the outside world. The GSB PI Committee works with the media through the Media Contact Person (MCP), a position created in 2006; creates tools; forwards requests; and ensures all communications follow the Traditions.

In our June meeting we spoke about adding a discussion to our face-to-face session regarding best practices for Board work, including proper agenD.A.timing and responsibilities and a protocol for a standardized way to track rotating responsibilities.

The WSC HIP Committee met with officials at the Cook County Jail in order to facilitate bringing in D.A.meetings along with gently used literature. We hope to have further connections with other facilities so that we can provide D.A. meetings and or Literature to as many Jails as possible.

Massachusetts Department of Corrections has also received D.A. literature for use in starting meetings in their correctional facilities.

Piper has made a connection with Deputy Murphy at CRDF Women's Jail in Los Angeles. Deputy Murphy is very positive and excited for us to provide D.A. recovery to the inmates. She will assist us in getting the documents for HIP members to obtain jail clearance so they can go into this facility.

Piper attended the July 9th HIP Committee Meeting to share about the service work of carrying the message into the women's jail in Los Angeles. CRDF wants to add a monthly D.A.meeting to its roster of Education Based Incarceration programs.

Piper will gather a few volunteers, assist in facilitating jail clearance for them and determine the best day of the month to take in a panel.

D.A. Special Projects Report for 2024 – 2025

Webinar: **How should members of D.A. deal with the Media?**

This webinar provides concrete examples of application of these resources to specific Media interaction situations.

D.A. SPECIAL EVENT REPORTS 2024-2025

The National Conference of Bankruptcy Judges - NCBJ:

In 2024 we supported the WSC PI Committee to attend the National Conference of Bankruptcy Judges in Austin, Texas.

The National Conference of Bankruptcy Judges is the largest gathering of insolvency professionals in the United States. The conference is attended by several hundred people from all areas of bankruptcy, both consumer (personal) and business. Judges, attorneys, restructuring professionals and others from all over the country are offered informational and educational seminars. Many attendees were very interested to learn about the D.A. program for the first time. It was gratifying to see so many realize that there is hope for people with problems with money and debt.

The Alcoholics Anonymous International Convention in Vancouver:

D.A. had a presence at the **A.A. International Convention** July 3rd - 6th of 2025. We secured an information booth in the Sober City Marketplace. We coordinated a list of volunteers and created a schedule. We handed out literature and sold all of the books we had on hand. We had pamphlets in English, French and Spanish.

The Chair of our GSB and one of our committee members, along with our wonderful volunteers, carried the message of D.A. to people from all over the world. We spoke with members from Australia, Belgium, Bolivia, Chile, Ecuador, France, Germany, India, Israel, Italy, Mexico, Spain, Sweden and Switzerland. Having a presence at this AA event was a first for D.A.. It was a powerful and affirming experience for our Fellowship.

In grateful service, Piper, Matthew and Karma

2024-2025 GSB Legal Affairs Year-End Report

This service year, the GSB Legal Affairs Committee was reestablished as a separate committee. Last year, it was bundled with GSB Finance. It has been a busy year with the committee doing research for our needs and understanding the changing global landscape on issues of concern for the fellowship.

The Chair of Legal Affairs is Roger H (also Chair of the GSB). The balance of the committee is composed of Gill B., and Claudette B.

D.A. is in full compliance with the requirements of the United States Department of the Treasury requirement for their Financial Crimes Enforcement Network and Beneficial Ownership Information required by all US corporations, including non-profits. This legislation pertains to individuals who directly or indirectly own or control a company to combat money laundering operations and other opaque ownership structures.

Time was also spent researching our insurance needs as a non-profit corporation with Trustees and employees, liability insurance, property insurance and other risk factors affecting us as a small, but global, fellowship. As Debtors Anonymous grows globally and as the world situation changes, having adequate insurance coverage is part of our fiduciary responsibility to the fellowship. Our research is nearing conclusion and a refresh of our insurance providers and coverages needed is almost complete and will be in place for our 2025-2026 service year.

Other topics we addressed so far this service year include:

- Communication with the Office of Foreign Assets Control in Washington, DC regarding the correct procedures in working with D.A. fellowships in the US-sanctioned countries for literature translations.
- Research into our existing copyrights and trademarks to ensure they are globally accepted and not just in the USA.
- Investigation on protecting our copyrighted material by unauthorized users.
- Clarification on copywriting our translated materials.
- Verification regarding new and translated publications (books) and which languages need to be registered with the United States Library of Congress
- Management of several purchased ISBNs for upcoming literature publications and translations
- Looking for D.A. members who have skills and the desire to work with the GSB Legal Affairs Committee as an Appointed Committee Member or as a Project Contributor.
- Reviewing Terms of Service documents from various suppliers or outside enterprises that D.A. has working relationships with.
- Worked with GSB Communications Technology to update our release forms for members who share on Webinars in addition to other audio and written platforms.
- Review of procedures for non-English speaking D.A. groups and intergroups who wish to have D.A. copyrighted materials on their websites.

2024-25 GSB Literature Publications Committee - (LitPub)Year-End Report

LitPub Members: Rob B. (Chair), Bliss (Secretary), Chris R., Roger H., Helen O.

The Literature Services Subcommittee (LitServ) Members: Bliss (Chair), Rob B., Helen O., Ann M. (PC)

The GSB Literature Publications Committee (LitPub) is now a separate committee from the Literature Translation and Licensing Committee (LTL). The Committee has one sub-committee - the Literature Services Subcommittee (who do the editorial work). The GSB Lit Pub Committee oversees publications of all D.A. Conference Approved Literature (CAL) in global markets.

We have hired a special worker to be our Publications and Editorial Manager (PEM) to assist with the following:

- Support the Chair of the Literature Publications Committee (LitPub) in developing the publishing plan and calendar.

- Support the Literature Publications and Literature Services committees with finding writers, both paid and unpaid, through outreach to the Fellowship.
- Help to inform and execute D.A.'s global publishing strategy - including online platforms for US and European/Asian markets, and for residents in the global south.
- Work with the Chair of Literature Services to collate editorial notes and communicate these with special workers (writers, proofreaders, copy editors etc).
- Manage schedules and development processes working with Literature Publications and external vendors (designers/layout editors).
- Provide copy, editorial support, and proofreading for the Committees concerned with marketing when needed.
- Prepare a periodic update on Amazon and other sales platforms. Overseeing our 'shop' on the chosen platforms.
- Present publishing updates to the LitPub Chair and occasionally the Fellowship (via Zoom to LitPub).
- Develop the role over time to manage related responsibilities, as needed.

We are working on a single online form to simplify the collection of submissions for all of our literature, and collecting the associated Assignment of Rights forms.

For more information on our literature publications development and approval process, please read pages 96-99 in the 2024 DAMS.

Literature Status Report:

1. *The Daily Reader* book
 - a. On track to be completed and available via the GSO and Amazon in August
2. *D.A. Basic Text* book (working title)
 - a. Writer working on second draft
 - b. Currently 24 stories submitted by members under review by LitServ
3. *BD.A.Stories* book
 - a. WSC BD.A.to submit stories to LitCom
4. *D.A. Guidelines for Member Safety* service literature
 - a. Preparing an immediate revision for the 2025 WSC
 - b. Working on an in-depth revision with UUOC to add a section on inclusivity
5. *Action Plan* pamphlet
 - a. Under review by LitServ
6. *Relapse and Recovery* pamphlet
 - a. Seeking member stories of relapse and recovery
7. *Couples and D.A.* pamphlet
 - a. Seeking member stories of working D.A. as a couple
8. *Health Issues* pamphlet
 - a. Seeking member stories of how health issues impact D.A. recovery
9. *BD.A.Numbers* booklet
 - a. WSC BD.A.to submit updated text to LitCom
10. *BD.A.Annual Business Plan* pamphlet
 - a. WSC BD.A.to submit updated text to LitCom
11. *BD.A.Detaching from Difficult Personalities* pamphlet
 - a. rescinded.

2024-25 GSB Literature Translation and Licensing Committee - (LTL) Year-End Report

Literature Translation and Licensing Committee (LTL) Members: Piper N. (Current Chair)
Rob B. (Secretary), Roger H., Claudette B., Dora P. (ACM), Beatriz R. (ACM), Rody D. (PC)

The GSB Literature Translation and Licensing Committee (LTL) deals with the translation of D.A. Conference Approved Literature (CAL), working with volunteer translation teams who are D.A. members globally.

For more information on our translation process, click [here](#). A new Translation Handbook with extensive details is currently under development.

Literature and Translations Status Report:

1. Translations:
 - a. French
 - i. BD.A.Pamphlet under review
 - ii. 12x12x12 published in France by the local Intergroup. Additionally available as an e-book and Print-on-Demand in selected markets
 - iii. License signed for 10 pamphlets
 - iv. Daily Reader - translation process now beginning.
 - b. Spanish
 - i. 12x12x12 - Moving to the book layout and e-pub file construction
 - ii. *Just For This Day* bookmark ready for verification
 - iii. *D.A. Step Study Guide* - in translation
 - iv. 2025 DAMS - in translation
 - v. Daily Reader - translation process now beginning.
 - c. Portuguese
 - i. 12x12x12 published in Brazil and available as a Print-on-Demand globally
 - ii. *D.A. Step Study Guide* - translation complete, now in layout stage
 - iii. *A Currency of Hope* - translation complete, now in layout and cover artwork stage
 - iv. *Just For This Day* bookmark ready for verification
 - v. Multiple pamphlets under review
 - vi. Daily Reader - translation process now beginning.
 - d. Farsi
 - i. 32 items under review
 - ii. 2 pamphlets - in translation process.
 - e. Russian
 - i. 5 pamphlets - in pre-production
 - ii. 12x12x12 in early translation process.
 - f. German

- i. 10 service literature pieces - available for download on German Intergroup website
 - ii. *Just For This Day* bookmark - approved in translation.
 - g. Japanese
 - i. Recently established connection with Japanese translation group.
 - h. Italian
 - i. Translation team now working on the 12x12x12. Step One is complete and verified.
 - i. LTL is aware of other translations in process by individuals or groups and are working with them to bring them into compliance for the translation and copyright processes.
 - 2. LTL is excited to be engaged with the new Publication Literature Manager (Special Worker) who is helping us move forward with multiple projects.
 - 3. LTL worked closely with the GSB Global PI, the GSB Chair and our French, Spanish, Portuguese, German and others to create a free trifold brochure suitable for events, libraries, etc. Copies were produced for the recent D.A. presence at the International Convention of A.A. in Vancouver in July 2025. These will also be available as a free greyscale download on the D.A. website in both A4 and 8.5 x 11 inch formats for printing by global groups for local use.
 - 4. Our D.A. Chair of the Board, who is a member of LTL, also has engaged with several Chairs and General Managers of other 12 Step Fellowships as part of the 'Day of Sharing' meetings where best practices of translations and global production issues have been shared.
-

2024-2025 GSB Nominations and Procedures Committee - (NomPro) Year-End Report

NomPro Members: Rob B., Matthew E., Bliss T., Roger H. (rotating Chair/Secretary)

Strategic Planning Subcommittee Members: Rob B., Bliss T., Angela J. (PC)

The Nominations and Procedures Committee is primarily responsible for identifying, developing, and nominating potential trustee candidates to the D.A. General Service Board (GSB), and to assess and plan for the long-range viability and growth of the fellowship.

This year we created a new subcommittee: The Strategic Planning Subcommittee. This subcommittee facilitates the GSB's long-term efforts to carry the message of recovery to suffering compulsive debtors around the world and to support compulsive debtors in recovery. It develops strategies and action plans to help D.A. remain an effective Fellowship so that D.A. can fulfill its primary purpose. It works through the GSB to help all levels of D.A.—the GSB, the GSO, the World Service Conference, and the Fellowship—plan and work to establish a strong foundation for the future of D.A. The Subcommittee has planned a special one-hour session for all delegates attending this year's WSC: "The Future of D.A."

NomPro encourages service by members who may be interested in service opportunities at the world service level. This includes members interested in becoming involved in service as a GSB Trustee, an Appointed Committee Member (ACM), or a Project Contributor (PC). Potential candidates are contacted on an ongoing basis to determine interest in world service. A concerted effort has been made to identify and contact a diverse cross-section of our membership to encourage service at all levels within D.A. Currently we have 5 PC's and 4 ACM's assisting 7 GSB Committees.

A list of members indicating interest in GSB, ACM, or PC service has been updated. Contact is established with all members who have expressed interest at some point, as well as potential Class B trustee applicants.

The GSB added one Class A trustee in 2024 and two in 2025 for a total of 10 Class A trustees and 1 Class B trustee. We continue recording applicant interviews, so the full GSB has access to interviews, and continue to use the GSB Class A trustee and ACM applicant credit card questionnaire.

The committee interviews candidates for Class A and Class B Trustees upon receipt of their application and background information. The GSB currently has up to two Class A (debtor) and up to four Class B (non-debtor) trustee openings. We anticipate three Class A and one Class B trustee vacancies at the conclusion of next year's (2026) Conference year. **Please let us know if you have any Class A or Class B recommendations.**

Here is the link to apply to be a GSB Trustee: <https://debtorsanonymous.org/gsbapply>

2024-2025 GSB Office/Audit Committee Year-End Report

Committee members included Bliss (chair), Karma K. (GSO Liaison), and Phil W. (secretary)

"The GSB Office Committee, acting in both a managerial and advisory capacity, provides a channel for the concerns of the Office Manager to the full Board for action, sets standards for office operations, makes personnel decisions, provides support to the Office, and, in general, oversees the smooth workings of the General Service Office (GSO).

The Audit committee engages an independent accounting firm to conduct a review of the General Service Board's annual financial statements and meets with that firm to receive and discuss their report. The committee will confirm and assure the independence of the independent accounting firm. It will discuss any weaknesses in internal controls, whether there were any adjustments not recorded on the books, whether the Corporation is following the most appropriate and best accounting principles and whether or not management conducts itself with the highest level of Integrity."

This year the Office / Audit Committee voted to make the Audit Committee a sub-committee of the Office Committee in order to better serve both committees. We edited the Composition, Scope, and Procedures (CSP) document for the two committees to keep them updated and relevant. We also developed a new Whistle Blower policy for use by employees, volunteers, and Trustees. In April, Phil W. joined the Office / Audit Committee as an Appointed Committee Member (ACM).

The Office Committee Chair, Liaison, and D.A. Office Manager continue to meet twice a month to create a D.A. Employee Handbook, review, update GSO standard operating procedures, and design a phone line after-hours system and phone volunteer training Program.

In February 2025, a new part-time Office Assistant was hired to help out the Office Manager in fulfilling literature orders, tracking donations, and other basic office tasks. The Office Committee oversaw the hiring process for the Literature Publications and Editorial Manager position, assembling a hiring team who conducted over 20 job interviews. Updates were also made to the job listing for the GSO Digital Archivist – a paid independent contractor to digitize the hardcopy files in the GSO, and we hope to add that expense to the annual D.A. spending plan when there is funding for it. Current Office/Audit Committee projects include developing a system with greater security to store confidential electronic files, generating more in-depth sales reports of books sold by item, and documenting our hiring process for staff and independent contractors. Institutional memory has been a big theme this year, and the Office Committee has started to determine board tasks most susceptible to neglect or error due to the constant service rotation of board members. Currently volunteer board members in D.A. essentially take on the roles of executive staff in literature and literature translation development, conference planning, website updates, and other tasks that are usually managed by paid staff with longevity and training in larger 12-step fellowships, so the GSB Office Committee would like to find ways for the GSO to help bridge that gap.

2024-2025 World Service Conference (WSC) Year-End Committee Reports

2024-2025 WSC Business Debtors Anonymous Committee - BD.A. Year-End Report

The committee set out achievable goals that for the most part we accomplished in the course of 12 months. We lost one member early on and lost our momentum, but we rebounded and became a mighty team of 4. We started as the “Fabulous five,” and became the “Fierce 4.” See our accomplishments below:

Action 1. To develop a BD.A. spiritually-inspired numbers tracking system, based on the previously approved “D.A. Numbers One Approach” template. This tracking sheet aligns with the BD.A. tools and would be accessible on the D.A. website.

The committee tested a version during the year that separates personal and business numbers, and offers a thorough template for business categories. We submitted that version to the board to obtain feedback and possibly approval.

Action 2. To develop the concept of a fellowship-wide webinar that supports BD.A. members on creating a one-page spiritual business plan.

As a group we decided we wanted instead to offer it as literature. We submitted the one-day business plan to the board and it was declined, the BD.A. One-Page Business Plan to be D.A. service literature, but it was approved as a concept for a pamphlet in 2006.

The next step for this pamphlet is for WSC BD.A. to create and send an outline to WSC LitCom. The pamphlet outline is not just the one-page form. The suggestion was to review our existing pamphlets to get an idea of how they need to be laid out. The text needs to convey how this business plan will help members recover from compulsive debting.

We did not take further action as of yet.

Action 3. To create a quarterly series of fellowship-wide calls offering experience, strength, and hope through a BD.A. speaker series. We will invite people through an e-blast. A podcast series can be created from these recordings.

We completed 4 fellowship wide calls during the year and had an average of 50 participants. For each call: 3 speakers shared their experience, strength, and hope for 15 minutes each. All of the events were recorded, and the recordings of the 4 events will be available on the D.A. website.

This is our capstone project of the year.

Action 4. To create a podcast on “BD.A.Tools for Success” focusing on taxes, contracts, marketing, and hiring.

We did not complete this but asked the speakers from the 4 fellowship wide calls to share about a tool of BD.A.that helped them in their BD.A.journey.

Action 5. To review the three outlines for pamphlets being returned by the Literature Committee and assess how those documents support our current initiatives and then decide how to amend and proceed.

After seeing how long literature takes to get approved, we decided to stay consistent in championing the voices of our BD.A.fellows. So, we decided to review existing literature of speaker stories by reading the “BD.A.Stories” compiled by previous years (found within the BD.A.committee literature folder). We selected & recommended 3 stories for publishing.
https://drive.google.com/drive/folders/1yc8pBMZlaZe4m2OnX6dkPBxHsfkqFQlO?usp=drive_link

Action 6. To create more visibility about BD.A.tools and concepts on the D.A. website.

The committee did research on existing BD.A.literature and provided more content of conference approved-literature for the BD.A.page on the D.A. website. We offered links to finding BD.A.meetings, literature, and provided more BD.A.tools and concepts from the BD.A.Literature pamphlet. Right now the text is currently under review by LitPub and will be updated on the BD.A.page soon.

We officially recommended that D.A. acquire the rights to a BDA.ORG URL in order to redirect traffic to the D.A. website, the annual cost being \$99 for maintaining the site. The D.A.website:
<https://debtorsanonymous.org/getting-started/business-debtors-anonymous/>

2024/2025 WSC - Conference Committee Year-End Report

ACTIVE COMMITTEES

- Voting Procedure Review Subcommittee

CONFERENCE COMMITTEE MISSION:

The Conference Committee is concerned with the general welfare of the World Service Conference. This includes:

- The Charter of the World Service Conference and its relationship to the General Service Board and Membership of D.A. as a whole
- Issues related to the format of the annual World Service Conference of Debtors Anonymous
- Assistance to the Host Committee in their planning and logistics
- Recommendation of sites for future annual conferences.

SUMMARY OF 2024-2025 COMMITTEE WORK:

Throughout the year, the Conference Committee remained committed to our service mission while also supporting one another's recovery through monthly meetings and shared purpose. In fulfilling our role, we collaboratively developed and submitted three motions, two of which were submitted as Early Motions. We also continued the work of last year's John H Review Sub-Committee- this work happened within a Joint Sub-Committee of the UUOC, Global and Fellowship Communications Committees.

To reflect the growing desire within the Fellowship for increased virtual participation, we proposed a change to the WSC Charter to allow for virtual conference formats:

[Early] Motion 1 – Virtual Conference Language Update

The Conference Committee moves to update the current Section 6 of the WSC Charter to allow for the consideration of a virtual World Service Conference by inserting the following after the first sentence: "The location may be in-person or virtual."

In response to ongoing concerns about our voting procedures, we submitted a motion to amend the WSC Charter to:

1. Lower the voting threshold for fellowship-wide motions from $\frac{3}{4}$ to $\frac{2}{3}$ of registered groups
2. Include a third voting option of "abstain".

[Early] Motion 2 – Fellowship-Wide Voting Procedure Reform

The Conference Committee moves to update The Conference Charter Section 3 (DAMS 2024 edition pg. 88) to lower the total number of votes necessary for a motion to pass from $\frac{3}{4}$ to $\frac{2}{3}$ of registered groups and to add a third voting option of "abstain" in addition to "for" and "against"

The changes in wording to the DAMS are in italics below:

No change in Article Ten (10) of the Charter or in the Twelve Traditions of Debtors Anonymous or in the Twelve Steps of Debtors Anonymous may be made with less than the written consent of two-thirds ($\frac{2}{3}$) of the Debtors Anonymous groups. All fellowship wide votes will include the option to vote "abstain".

Motion 3 – Process for Meeting Removal

Finally, we proposed the addition of a clearly defined process to the DAMS regarding the rare and sensitive issue of meeting removal, to better guide and inform both members and the General Service Board.

The WSC Conference Committee moves that the following language is added to the DAMS:

Process for Removal of a Group's Meeting Information.

"Each group is autonomous except in matters affecting other groups or D.A. as a whole".
(D.A. Fourth Tradition).

The General Service Board (GSB) takes seriously the rare occasion in which a group's listing may need to be removed. The following is a list of reasons that would initiate an investigation into a group and may result in their listing being removed from the D.A. database:

- Complaints that a group is violating one or more of the D.A. Traditions, which affect D.A. as a whole:
- Notifications that no one is present at a meeting location
- The group requires payment to attend a meeting or to participate in a workshop.
- A D.A. Group/Meeting is also registered with another Twelve-Step fellowship.
- A group has been listed in error.

No group will ever be removed without a thorough investigation by a sub-committee of the GSB first taking place, including discussion with the group in question. Additionally, a group has the right to appeal any decisions made regarding their removal and to have their meeting relisted upon addressing the concerns for which the meeting was removed. Anyone who wishes to raise a concern / complaint about a specific group should send an email to office@debtorsanonymous.org giving details of the issue.

We thank all committee members for their dedication and spirit of service throughout the year. It has been a privilege to contribute to the continued evolution and accessibility of the World Service Conference, and to support the growth and unity of Debtors Anonymous as a whole.

2024-2025 WSC Fellowship Communications Committee – FCC Year-End Report

The mission statement of the FCC has changed this year with the addition of the project “Debtors Anonymous Founder’s Day” and is as follows:

“The Fellowship Communications Committee (FCC) facilitates communication and promotes collaboration among the debtor who still suffers, the Debtor’s Anonymous membership, the World Service Conference committees and caucuses, and the General Service Board. It oversees Debtor’s Anonymous Founder’s Day, Promise 6 day, as well as the curation and editing of the Ways and Means.”

The projects being worked on are:

1. Ways and Means (WAM) (curate and edit):

Ways & Means is the D.A. recovery magazine filled with stories by D.A. members about their personal recovery in the program of Debtors Anonymous.

The FCC acquired this project in the year 2023-24 and a very enthusiastic team took on the significant task of curating and editing this online magazine. The WAM sub-committee meets monthly to discuss and formulate a plan to execute such a publication. WAM creates a newsletter from scratch. Roles are devised for each subcommittee member, artwork is created, specific members' stories are sought out and after a final GSB review, the issue is released. Our goal for this WSC year was to produce 4 issues of WAM. As of early July 2025, 3 have been published and one currently remains under review with the GSB.

WAM made a call for *Letters to the Editor* at the end of 2024, and one was received in early 2025. That letter is lined up to be published in the final issue of this service year. We look forward to more feedback from the Fellowship! Although up to 10 submissions were made to the waysandmeans@debtorsanonymous.org submission email address, not all submissions have been published. This committee works hard to provide a cohesive and easy-to-read newsletter, thus prohibiting the publication of all essays. Though not all submissions have been included, they are stored on a Google Drive to be used for future issues. At this time there is a Spanish language submission and a proposal to explore the topic of Couples in D.A, among a handful of other essays.

In addition to the early motion proposed to change Ways and Means to Within Our Means, on the day of convocation, this subcommittee will propose an even more descriptive name change to, *Within Our Means: Stories of D.A. Recovery*.

The WAM subcommittee would love to have your story in our newsletter! Please consider submitting stories of recovery of 200-1000 words to: waysandmeans@debtorsanonymous.org

2. Events Subcommittee: D.A. Founders Day and Promise 6 Day

D.A. Founders' Day

The inaugural D.A. Founders' Day was held on April 15th this year. To commemorate the 49th year of Debtor's Anonymous, we held 3 fellowship-wide webinars on the 15th. Each webinar had two 20-minute speakers followed by a Q&A session from the attendees.

The sessions included members who were around in the early days of D.A. from places like South Africa, London, New York City, and Los Angeles. There were a combined total of over 150 attendees across the 3 sessions.

Seeing as this was the first-ever D.A. Founders Day event, we would call this event a success. We are looking forward to expanding this format for the 50th anniversary of D.A. next year.

Promise 6 Day

Promise 6 Day was held on June 14th this year. There were a handful of events (4-10) held worldwide based on the registry data we have on the website. There is also the possibility of groups holding a Promise 6 Day event without registering it to the global site.

While promoting this event, the subcommittee received the feedback that "Promise 6 Day" was somewhat confusing to those who are unfamiliar with the event. This year, we are considering bringing a motion to change the name of the event to include "Fellowship" in the title, as well as make it a month-long or week-long event to make things easier for groups at an individual level.

3. Instagram Subcommittee: Geraldine Mc

FCC is part of the Joint Instagram sub-committee: (UUOC), Tech Committee and (FCC). Instagram is a free photo and video-sharing app.

The purpose of using Instagram is to:

- Reach a wider audience, mainly to reach and welcome the debtor who still suffers
- This year we have brought D.A. to Instagram with the first post having gone live and more posts already with the board for consideration
- Help Ways & Means (WAM) reach a wider audience within the Fellowship using quotes already approved
- Include updates on important events within the fellowship, including public information (PI) events which may or may not be included in the current issues of WAM due to publication scheduling
- Share the wealth of existing D.A. literature — this would ideally also appear in WAM.

The FCC is a great committee to be part of because of its diversity of projects and unity as an enthusiastic and positive-thinking team.

2024-2025 WSC Hospitals, Institutions & Prisons Committee - H.I.P. Year-End Report

MISSION: Carrying the message is the focus of the Hospitals, Institutions and Prisons Committee and we utilize the Debtors Anonymous HIP Starter Kit and other D.A. Service Literature available to the entire D.A. Fellowship as a tool for outreach efforts and supports and trains HIP representatives as guided by the 12 Traditions of Debtors Anonymous.

GOALS:

1. Getting D.A. meetings into jails
2. Organize events with former H.I.P. to share
3. Each member will reach out to 5 Institutions this year.

2024-2025 Activities

We developed an "Elevator Speech" for outreach.

Outreach as follows:

1. Chicago AA Area Office
2. Placer County H&I Meetings
3. Cook County Jail Director of Programming
4. Corrections Group out of Boston AA Intergroup
5. Bridgewater State Hospital
6. Barnstable County Correctional Facility
7. Chaplaincy at Mass General Hospital
8. Brigham Women's Hospitals
9. Placer Co. Sheriff's Chaplaincy
10. VA In Massachusetts
11. Boston Medical Center
12. Made a flyer with removable tabs with promises of D.A. and contact info, GREAT idea from a member of New England Intergroup
13. We organized two Business Meetings with past H.I.P. member to share with us
14. Outreach continued throughout the year
15. Coordination between GSB Liaison for D.A. Literature to be mailed to the Director of Program Services at Massachusetts Department of Correction.
The Director was so pleased about our outreach efforts.

FRUITION - Cook County Jail

1. NOVEMBER: First outreach
2. DECEMBER: we received a list of outdated and damaged literature from the GSB Secretary
3. JANUARY: A group of Chicago based D.A. members met to discuss forming a D.A. H.I.P. "Group" to begin facilitation of D.A. meetings into the Jail

4. FEBRUARY. D.A. members met with Cook County Jail employees Feb. 20, 2025 for training. We connected with our GSB Liaison and the General Service Board to mail D.A. Literature into the Jail
5. APRIL Literature delivered to the Jail! The Chicago Group submitted applications to the Jail, Background Checks to come. The Group will meet to decide on the format they will use
6. MAY: The first D.A. Meeting will take place at Cook County Jail May 18, 2025, between 9-10 AM., there will be an ongoing meeting held monthly
7. JUNE: A second meeting took place June 15, 2025.

In Closing, I cannot thank the Team Members enough! Pam D. spent a tremendous amount of time in her outreach to Cook County Jail staff for Literature to be delivered and planning training between the Jail and Chicago local D.A. members. It is your efforts that brought the meeting to life. And thank you to our GSB Liaison Karma K. for your availability and input whenever we needed help and for arranging with Teresa H. the literature shipments. It feels so satisfying that we were able to make such great use of a literature surplus. To our GSB Office Manager Teresa H., THANK you for your time and patience in your effort to mail Literature to the jail. I know we must have had you on your tippy tippy toes many times in response to our email requests. You were brilliant to work with! Admirable work by all, Bravo! Helen O. was such a delight to work with and kept our minutes and stored them well. I can't tell you how many times I asked "now where are the Minutes stored again?" Her gentle soul and calm manner infused our Committee work with "Good Orderly Direction". She is leaving the Committee to work with the GSB as a Trustee and BOY are they lucky to have her! Thank you all and HP!

2024-2025 WSC Global Committee - GloCom Year-End Report

The Global Committee's Mission:

The Global Committee (GloCom) exists to connect D.A. members across the globe by supporting emerging fellowships and meetings, especially those held in languages other than English. Our mission is to develop global initiatives and facilitate cross-cultural exchanges of experience, strength, and hope. By deepening our understanding of how individuals around the world experience unsecured debt, the barriers they face, and the tools they need, we work to extend the hand of D.A. to suffering debtors wherever they may be.

Committee Composition and Meetings

The Global Committee continues to be composed of 10 General Service Representatives from regions including Australia, Germany, South Africa, Costa Rica, Iceland, and across the United States. Our liaison from the General Service Board, Piper, has remained a steadfast support throughout the year.

Monthly meetings have been held regularly and continue to open with a paragraph from the D.A. Manual for Service, grounding our work in D.A.'s core service principles. These readings have sparked rich discussions and strengthened our sense of unity and purpose.

Global Contact List

One of our major efforts this year has been the creation and launch of the Global Contact List. This project aims to support the growth of D.A. in emerging fellowships by connecting non-English-speaking members with solvent, multilingual fellows who can provide sponsorship, facilitate PRGs, assist with translations, and offer outreach support.

A flyer was created and distributed globally beginning in April 2025. It invited D.A. members who are bi- or multi-lingual to sign up via a secure form and indicate the types of service they are willing to offer. As of this report, 31 fellows have registered. Each volunteer receives a thank-you response from the Global committee and their information is stored in a private database currently maintained by the Global Contact List Subcommittee.

In the future, the Global Committee will be working with GSB to transfer the file to the GSB drive, where an automatic response system will be set up. Members of the Global Committee may request view-only access, ensuring they can utilize the multilingual volunteer pool to help facilitate connections. At the same time, the form itself will remain protected from accidental edits.

To support continuity, a detailed handover guide was created for the incoming 2025–2026 Global Committee. While the flyer has been well received and will continue to be distributed quarterly via D.A.'s E-News, no direct service requests have yet been made. However, the infrastructure is now in place to respond quickly when the need arises.

We also created a 30 second Call-To-Action script intended to be read in meetings (see below). This 104-word statement can alternatively be posted in chat during virtual meetings:

“The global D.A. fellowship is calling on English-speaking fellows who are solvent and bi- or multi-lingual to support still suffering individuals and emerging fellowships around the world.

Working the steps and traditions is the basis of recovery. It can be very difficult when fellows have limited access to recovery while also lacking resources, like literature, in native languages.

We are looking for fellows to help with translations, outreach, offering PRMs, sponsorship and other services.

If interested, please click on: <https://bit.ly/dagloballist> and submit your contact information. We will respond with next steps.

Thank you to those willing to provide this service.”

Step Study Workshop

The Step Study subcommittee has continued to explore the best way to offer a globally accessible workshop to support D.A. members in emerging areas. One of the early ideas was to identify pilot countries. After investigating the possibility of starting with Iran, we discovered that they are already conducting their own step studies successfully. This opened the door for us to shift focus toward learning from their experience as a possible

model for other regions.

We attended and evaluated a variety of formal step study formats. We found most of these step studies were designed to lead a group of fellows under the facilitation and guidance of more experienced fellows:

- Some study formats met virtually, once a week over four weeks, focusing on three steps per session
- Another provided a virtual, four-hour comprehensive single-session, with a large fellowship audience representing multiple programs and language translation channels
- We reviewed a D.A. intergroup offering of a virtual 12-week study concentrating on a step each week with the suggestion that attendees commit to step work between, and during, sessions• Others offered an in-person, supportive and engaging exploration of steps 4 through 7, with an introduction to step 8, that follows an A.A. format with origins going back to the 1940s
- Finally, we walked through the Twelve Steps Study Guide for D.A. on a self-paced basis.

As we continue to assess the needs of different fellowships, the subcommittee remains committed to providing ongoing visibility to practical, culturally adaptable, step study materials and rooted in D.A. literature.

Tools Challenge and Recovery Resources

Our third subcommittee focused on creative ways to share the D.A. Tools and recovery resources through interactive workshops and games. Initially, we proposed holding a Fellowship-Wide Call to gather broader input, yet the General Service Board recommended a more targeted approach. In response, we partnered with Intergroups to host a workshop titled “Recovery Games Around the World.”

The workshop featured the long-standing ‘Tools Game’ hosted by the Southern California Intergroup, which has been played for decades and remains popular among members. The second was the ‘Tools Challenge’ developed by the Europe, Middle East, and Africa (EMEA) Intergroup, in collaboration with D.A. South Africa. This game has already been translated into Farsi and is currently being used in Iran. The third event was hosted by Northern California Intergroup (NCDA) and featured the “Audacious Bootcamp”; inspired by a game created in Australia as part of a 90-day recovery intensive.

The “Recovery Games Around the World” workshop has resulted in the engagement of over 120+ participants in games and has demonstrated the effectiveness of gamification in supporting recovery.

Additionally, within the Global Committee, three growth initiatives occurred. A subcommittee formed in the year to explore recovery support specific to the Africa–Asia Pacific region. This group includes fellows from South Africa, Japan, and Australia to

continue to focus on growing internationally.

The URL www.businessdebtorsanonymous.org was secured by D.A. in collaboration with the BD.A. Committee and Global Committee members. And thirdly, Intergroup Caucus has liaised with Global Committee members in beginning consideration in motioning for the Caucus to become a committee for the purpose of serving intergroups across the world.

Recommendations for incoming Global Committee members 2025-2026

Recommendation 1:

We recommend that the World Service Conference adopt our previously submitted proposal regarding returning GSR participation. GSRs who are unable to attend the WSC in person due to visa issues, health conditions, disabilities, or financial hardship should be allowed to continue participating remotely as voting members of their WSC committee for the remainder of their three-year term. This would be contingent upon confirmation of prior participation, documentation of intent and effort to attend, and approval by both the outgoing and incoming committees.

Recommendation 2:

We recommend that the 2025–2026 Global Committee continue management of the Global Contact List. This includes maintaining the list of multilingual volunteers and responding to service requests. We also encourage the development of a formal process to log and track service connections made through the list.

Recommendation 3:

We further recommend that the incoming committee create a strategy to promote the Global Contact List to fellowships that may need these services. This includes ensuring emerging groups are aware of available support and reinforcing the quarterly promotion schedule via D.A.'s E-News.

Recommendation 4:

Generate further visibility to the Twelve Steps Study Guide for D.A. as an ever-reliable spiritual tool for English-speaking fellows, who are solvent and bi- or multilingual, to support still suffering non-English native speaking individuals and emerging fellowships around the world.

Recommendation 5:

Establish ongoing contact with non-English emerging fellowships that have existing materials that support and sustain their spiritual growth while inquiring on their needs for additional means of support.

Recommendation 6:

Investigate how we might scale those existing avenues of support into reliable tactics and make them accessible to new and emerging fellowships.

Recommendation 7:

Accelerate multiple language translations of the Twelve Steps Study Guide for D.A.

Recommendation 8:

Reinforce the Study Guide as an able aid for sponsors to guide sponsees through the 12 Steps.

Recommendation 9:

Review, edit and distribute the Call-To-Action script for use across D.A. with the intention to grow our active list of fellows to guide newcomers and still suffering fellows through the Twelve Steps Study Guide for D.A.

Closing Thoughts

The Global Committee is honored to support D.A.'s global growth and the unique needs of fellowships around the world. We believe the initiatives developed this year — particularly the Global Contact List, the Step Study research information and the Recovery Games — will serve as building blocks for further expansion and engagement. We thank every member who has served on this committee and look forward to seeing the work carried forward by the next cohort.

2024-2025 WSC Intergroup Caucus Year-End Report

Statement of Purpose: The Intergroup Caucus is composed primarily of ISRs but also includes GSRs and Trustees who have experience with their local Intergroups. The main function of this caucus is to create tools, resources, and a better understanding of the role of an Intergroup in the overall organizational structure of D.A. The Intergroup Caucus helps support both new and existing Intergroups. The Intergroup Caucus also contributes to the efforts to regionalize D.A.

Accomplishments:

We responded to four Issues and Concerns.

We identified three sources of information regarding D.A. Intergroups and familiarized ourselves with them:

- o Debtors Anonymous Manual for Service - Chapter 3, pages 55-58

- o The Intergroup Service Handbook

- o March 3, 2019 • “United We Stand: Importance of Intergroups” • fellowship-wide call presented by WSC Intergroup Caucus

A member presented an in-depth chronological history of Intergroups in D.A.

The process of collecting contact information for individual intergroups was begun.

A survey, which had been started by earlier Intergroup Caucuses, was converted to a questionnaire and received approval from the GSB for distribution. Initial responses are expected during the 2025 WSC Fellowship Day at a table staffed by Caucus members. With help from the Tech committee and approval from the GSB, a webpage with Intergroup information was created on the debtorsanonymous.org website. The

contents were derived from conference-approved sources.
Suggestions to the 2025-2026 Intergroup Caucus:

Continue working with the Intergroup Questionnaire

- o Review the questionnaire responses obtained at WSC 2025
- o Revise the questionnaire based on the experience at the conference
- o Work with GSB Trustee Chris to create an online version of the questionnaire
- o Send the questionnaire out to Intergroups who didn't complete the questionnaire at the conference.

Maintain the Intergroup webpage on the D.A. website

- o Add and revise content as indicated
- o Grow the directory with contact information for individual Intergroups, ensuring that permission for any personal phone numbers or emails is received
- o Identify and remove discrepancies between the Intergroup Service Handbook and the DAMS.

2024-2025 WSC Literature Committee Year-End Report

At the WSC Conference in Ottawa in 2024, Lit Comm started out with 8 members who voted to focus their efforts on one main subject (the Traditions and Concepts Study Guide), with three subcommittees to support existing work. The year's mission statement was as follows:

"Our purpose for the year is to facilitate the publication of literature that serves the fellowship as a whole. Anything we work on for the year must ladder up to that purpose, and to that end, we decided we will work on the Traditions and Concepts Study Guide as a group, with a focus on including a plurality of voices, experiences, and expressions.

In addition to that work, we formed three official subcommittees that will meet over the next year:

1. SSEC Sub-Committee: to finish the work on the SSEC Suggestions Outline
2. Visibility and Vulnerability Sub-Committee: to finish the work of streamlining that existing outline
- Voices Sub-Committee: to review stories as they come in for our various Voices pamphlets: Black Voices, Retirement Voices, Young People's Voices, and potentially Gender Identity Voices."

Unfortunately, Lit Comm lost 3 out of our 8 members, and 5 out of our 12 scheduled meetings did not have enough members to conduct business. However, despite the low attendance, the Literature Committee was still able to work on the following:

1. We wrote and got approved a "Young Peoples in Debtors Anonymous" voices flyer to collect stories of solvency from members 35 years of age or under, or members who came into D.A. when they were 35 years of age or under.
 - a. We have at least one story already submitted for review, and there may be more in the YP Gmail account. youngvoicespamphlet@debtorsanonymous.org

- b. SUGGESTION FOR NEXT YEAR: Use the flyer to continue collecting stories, and ensure more people in D.A. know we're collecting stories. Also suggest publishing it on the D.A. website (talk to Tech Comm).
- 2. We have stories for the Retirement Voices Pamphlet reviewed, edited, ranked, and approved in the Retirement Voices folder, and those are ready to go to Lit Pub.
 - a. SUGGESTION FOR NEXT YEAR: Pass those to Lit Pub.
- 3. We reviewed the SSEC Suggestions Outline and passed it back to SSEC. They came back to us with their final draft. We were not able to vote on whether we should move it to Lit Pub or make edits due to a lack of quorum.
 - a. SUGGESTION FOR NEXT YEAR: Review the work in the first few meetings, and if you think it's acceptable to move to Lit Pub, vote to do so.
- 4. We reviewed the Global Committee's Tools Challenge materials and their request to have Lit Comm bring forth a motion to implement the Tools Challenge, and we agreed that it was not our place. Our response read, in part:

"As a group, we decided that it's not within the Literature Committee's purview to approve, review, or bring forth a motion about the Tools Challenge. That is because the Literature Committee's purpose is to write, review, and approve **new** Debtors Anonymous literature. Since you'll be using existing literature, and going through the proper channels to distribute that literature, it is not up to us whether or not you create an activity or event around said literature—that's up to you all, individual Intergroups, or the GSB's event chair. The only time this would be under our purview is if you were creating new literature to distribute. Because the only "new" information you're sharing with the fellowship is about how the event works and what its purpose is, you do not need us to move forward."

- 5. We passed the Visibility and Vulnerability outline back to that committee for edits and reviews. They still have it.
- 6. We got up to Tradition 5 in the Study Guide outline. The way we did that was by all reading the Tradition together in the meeting, and then simply having the Chair share her screen and take notes while discussing what we found interesting.
 - a. SUGGESTION FOR NEXT YEAR: Continue the work.

In conclusion, it was an honor to serve as chair of the WSC Literature Committee, and while engagement may have been lower than year's past, I firmly believe in the work we *were* able to conduct. Collecting stories to complete this Young Voices pamphlet is necessary work done in service of the newcomer who might feel alone, and the Traditions and Concepts are the critical foundations of our program. A study guide to work them, just as we have for the steps, would no doubt greatly benefit individual recovery and the health of the organization as a whole.

Thank you for letting me be of service.
Shira K.

We followed up on actions with the Veterans Administration. We had been trying to get a national headquarters contact. We were assured that all of the Debtors Anonymous information that was forwarded to VA forwarded was passed along to the National office for distribution to the VA population, but unfortunately no contact information was available.

We attended the National Conference of Bankruptcy Judges gathering in Seattle. We were funded by the GSB. Thank You! It was an amazing service opportunity. Please click the link for the full report. [National Conference of Bankruptcy Judges](#)

We are focussing on Northern Ontario - Eastern/Central Canada.

Further, D.A. will have a presence at AA's World Service Convention in Vancouver. Two board members will attend.

We followed up with a journalist in India who would like to interview fellows from India and the UAE. We gave her permission to do so and sent her an article on the History of D.A. and also media guidelines and a Release Form. She will obtain permission from each fellow to use their material within D.A. guidelines.

She has previously written an article for Forbes on [Workaholics Anonymous](#).

In the UK, we are finalising the date to record the "Cost of Living crisis" podcast .
<https://www.bbc.co.uk/newsround/68370090> This will be offered to companies to share with their employees.

D.A. Intergroup are arranging a UK in person conference for October 4, 2025, working with the organisers and promoting the event in the north of the UK.
<https://debtorsanonymous.org.uk/intergroup/>

The PI Committee voted unanimously to invite Sindai, our Brazilian rep, to be a special member of the PI Committee and attend meetings.

2024-2025 WSC Resource Development Committee - RDC Year-End Report

MISSION: Revenue for D.A. is the focus of the Resource Development Committee, including:

- Increasing Seventh Tradition contributions and clarifying the use of Seventh Tradition funds
 - Encouraging member participation in service at all levels
 - Increasing awareness within the D.A. Fellowship about the importance of self-support.
- (rev. 8/13)

2024/2025 Committee Completed ACTIVITIES:

- Reinvigorated this Committee, as it did not form for the 23-24 WSC year
- Ensured that our work can be replicated by future RDC Committees if desired
- Responded to Issues and Concerns as requested

- The following Resources were Developed:
 - o Flyer - Year End Contributions to GSO
 - o Fellowship Wide Call – “Celebrating the Wealth of our Shared D.A.Resources”
 - o Fellowship Wide Call - “Demystifying the John H Scholarship”
 - o Workshop – “Solvency and Permission to Earn More”
 - o Workshop – “Stepping Up & Into Faith”
 - o Workshop – “Steps 1, 2 & 3”
 - o Workshop– “Funraiser”.

SUBCOMMITTEES:

• **Workshops Subcommittee** This subcommittee was small but mighty and generated over 300.00 in direct donations to support the John H scholarship.

• **7th Tradition Subcommittee** Originated with a Vision of: “*Educate & Expand the 7th Tradition for D.A.fellowship (Time & Money)*” This subcommittee was disbanded and members joined other subcommittees. You can thank them for your Year End Contributions reminder flyer. This talented subcommittee has some recommendations for future campaigns, which can be summarized in these two Themes.

THEME: Strengthening Our Fellowship through the 7th Tradition

1. ***Contribute Mindfully at Each Meeting***
2. ***Cover Local Expenses First***
3. ***Pooled People Power: Unite to Support Our Service Structure***
 After covering local expenses, each group can make a powerful impact by pooling their remaining funds and following the **recommended distribution**:
 - o 25% to the General Service Office (GSO)
 - o 25% to Intergroup
 - o 25% to your GSR Area Group
 - o 25% to the John H. Scholarship fund
 - o OR percentages determined according to group conscience.
4. ***In 2024-25, pooled group contributions to GSO totaled \$147,464.06.***
Unity in action.

5. Contributions Are Down — Action Is Needed This year, the GSB Treasurer reports contributions are **down 11%**. While careful management has helped, our ability to provide literature, support new groups, and carry the message.

THEME: Take Action Today:

- *Bring the 7th Tradition up in your next business meeting*
- *Educate members about where the money goes and why it matters*
- *Suggest using **Venmo, PayPal, or QR codes** to make contributing easier*
- *Share this message — let’s keep D.A. thriving for the newcomers.*

• **Inventory Subcommittee** – Vision of: *Celebrating the wealth of D.A. through a fellowship wide call, clarity on how GSRs get to the WSC each year and raising awareness to the abundance of resources we already have.*

Ad Hoc Project By Inventory Subcommittee (3):

1. Groups/Meeting Inventory – Fellows are encouraged to view this report here. This effort echoes the vision cast by the D.A. General Service Board in the early 2000s, when they named a goal of expanding from 460 registered groups to 1,000, embracing virtual tools, and shifting the Fellowship's orientation from scarcity to spiritual prosperity. In many ways, this report is a continuation of that call — a reflection on how much we've grown, how we're adapting, and how we might support continued recovery for all who seek it. Our focus here is on the meeting landscape: where, when, how, and how often D.A. members gather today for the purposes of recovery, fellowship, and service. Resulting Recommendations made are:

- Conduct regular group inventories
- Explore time zone-based service offerings to make recovery more accessible across global communities
- Strengthen support for virtual and hybrid meetings, particularly in under-resourced or newly forming regions where connection tools are vital to participation.

2. John H. Scholarship Data – Fellows are encouraged to view this report here. It discusses the John H Scholarship, its origins, its processes and its development over time from 2000 – Present. It combines nicely with the Fellowship Wide Call from March 22nd. It highlights that the Conference Host Committee, which changes with each year, is tasked with management of the fund. To reduce loss of institutional memory, the GSO is keeping track of the John H. stats moving forward.

Ways & Means – Fellows are encouraged to view this report here. She reviewed a selection from the years 2010 to 2015. She found the Ways & Means is an Abundant Resource Documenting our Fellowship History & Vital Internal Debates. Her report concludes that: Ways & Means is an Integral and Often Underused D.A. Resource Available 24-7.

2024-2025 WSC Spiritually Sustainable Earning Caucus - SSEC Year-End Report

The caucus' work is inspired by three meetings in the US, a BD.A.focused SSE mtg in Sydney, Australia, and a SSE meeting in South Africa. These five SSE meetings, which this caucus helped create in 2021, are now thriving with enthusiastic attendance.
SSEC Statement of Purpose:

The Spiritually Sustainable Earning Caucus (SSEC) serves to support the D.A. Fellowship in gaining clarity around issues of earning in the D.A. program. Our vision is to broaden the Fellowship wide understanding of how spiritually sustainable earning fits into D.A. recovery, encouraging a comprehensive and spiritual approach by working the Twelve Steps and using the Tools of DebtorsAnonymous.

In addition to our work attempting to fulfill that mission during this conference year, we supported each other in our continued recovery at our monthly caucus and sub-committee

meetings and through the bond created in doing service together.

To support the awareness of Spiritually Sustainable Earning within the D.A.Fellowship the SSE Caucus created four subcommittees:

1. Fellowship Wide Calls (Dale, Ragna, Shana, Stefanie)

Our Fellowship-Wide-Call was held on April 5th 2025. Three speakers shared on How Spiritually Sustainable Earning supports their recovery in D.A. The call was a huge success with over 130 attendees. The call resulted in an immediate influx of new attendees in our existing SSE meetings, as well as requests for information on how to bring the topic of Spiritually Sustainable Earning to existing meetings.

(a) Personal share of a caucus member: "I feel that I am a shining example of the impact that our Fellowship Wide Call had. I started to attend SSE meetings regularly after that call. And I heard people share on the meeting I attended that it was their first time as well because of the FWC. I have made the Sunday morning SSE meeting a regular meeting in my schedule and have since taken on a service position as Chair there. I also spoke to a woman in WA this past week who has 19 years of time in that program and have introduced her to the SSE meetings. She was very grateful to hear this as a lot of people in UA (Underearners Anonymous) are feeling the absence of a strong Fellowship. I shared that I feel SSE is a great mashup of DA/UA/WA."

2. Becoming a Committee (Trudie, Kerstin)

This Sub Committee disbanded at the end of 2024. Pursuing becoming a committee was not a priority for the SSE Caucus this year. The value of being a Caucus was in encouraging additional support and participation from GSRs of several committees. A future SSE Caucus can reconsider the question of becoming a committee.

3. Literature: SSE Tools Pamphlet (Angela, Julie, Mark, Melek, Kerstin)

The Literature Sub Committee developed the second piece of SSE literature: The Tools of Spiritually Sustainable Earning. The draft of the pamphlet was completed and sent to LitCom in early May 2025. We hope that the SSE tools will become available to the D.A. fellowship soon, to support D.A. and B.D.A. members in their growth towards earning in alignment with their Higher Power's will. We are thrilled that we were able to get the 12 tools of SSE developed in time for the D.A.2025 WSC and the incoming Literature Committee.

We did not liaise with LitCom, as they were understaffed in 2024/25. We hope that the incoming LitCom will receive this piece of literature with as much enthusiasm as we experienced creating it. :)

4. Development of an "Elevator Pitch" (Greg, Mark, Kerstin)

This "pitch" describes Spiritually sustainable earning to the D.A.fellowship at large. This sub-committee has also developed an SSE meeting script that D.A.and BD.A.meetings with a rotating meeting format can use as focus for one of their monthly meetings. We will announce the availability of the script via constant contact and if time permits in the Ways and Means Newsletter.

A flier, introducing the fellowship to our efforts and to the Individual & Group pitches is included with this report.

Respectfully submitted,

Kerstin H, Chair, Spiritually Sustainable Earning Caucus 2024-2025

WSC Spiritually Sustainable Earning Caucus Announcement

The WSC Spiritually Sustainable Earning Caucus sends its greetings. We believe that living without unsecured debt requires balance between not only how we spend, but also how we earn. While D.A. literature and meetings often focus on overspending, the lack of earnings can remain unaddressed, even though it is just as spiritually and materially costly. To help bring this part of the disease into the light, we have developed literature and tools that support earning in alignment with our Higher Power's will for us. This literature is currently in review with the GSB Literature Publication Committee and the WSC Literature Committee respectively.

In addition, we now offer a meeting script that meetings with a rotating format can use to dedicate one meeting a month to the topic. The question then became: how do we share this with the fellowship? To that end, we've created two short pitches. The first invites individual members to explore their relationship with earning; the second invites groups to consider adding an SSE-focused meeting to their rotation. It is with hope and gratitude that we offer both below:

PERSONAL PITCH

In D.A., balance is found by addressing both overspending and under-earning. While overspending requires pausing to break compulsive habits, under-earning calls for stillness to recognize opportunities and the courage to act. Spiritually Sustainable Earning (SSE) helps individuals move past fear and inaction to connect with true abundance. SSE meetings can be found on the D.A. website, or a group may choose to explore this topic by dedicating one of its monthly meetings to it.

GROUP PITCH for meetings with a rotating meeting format:

As a D.A. group considers the topics covered from week to week and month to month, it may become clear that earning is not often mentioned. The Spiritually Sustainable Earning (SSE) caucus invites groups to consider designating one meeting each month as a Spiritually Sustainable Earning meeting. This meeting can focus on helping fellows discover the abundance that surrounds us all and the ability to move past the fear that prevents connection to that abundance.

A suggested meeting format can be found at the following link: [Resources for Meetings & Groups](#).

2024-2025 WSC Technology Committee - TechComm Year-End Report

Introduction

It has been a wonderful year for the Technology Committee.

Statement of Purpose: The Technology Committee is composed of delegates who have experience with and/or interest in leveraging technology to grow D.A. The Tech Committee focuses on harnessing technology to improve access to D.A.'s resources,

facilitate communication within D.A. and reach out to the debtor who still suffers. The committee advises the Conference and the GSB, as well as providing hands-on technical expertise where applicable.

To move that mission forward this year, we created **two** subcommittees: Tools, Training & Support, and Website,

We formed **one** joint subcommittee with BD.A. to work on podcasts.

We formed **one** joint subcommittee with Fellowship to work on Instagram.

Subcommittee Updates

Tools & Training:

The Numbers, One Approach spreadsheet (N1A) was released in Google Sheets and Microsoft Excel versions. **The Numbers, One Approach training** via Zoom Webinar was held on March 15, 2025 and was attended by 168 people from all over the world. (And was D.A.'s very first fellowship-wide webinar EVER!). Once the presentation was over, recording was stopped and Q&A was held that lasted over an hour past the planned completion time of the webinar. The recording is now available on the D.A. Website. Support is being provided on a best effort basis by the Tech Comm via email. There is also a plan to update the Help tab in the N1A worksheet with more detailed instructions on. The content has been submitted to the Tech Comm for review and submission to our Tech Comm liaison.

The tech and tools group held a **Google Workplace training session** on Oct 27, 2024 for all committee/caucus tech liaisons. Format was a slideshow (in Google Drive), along with example walkthroughs and questions. Tech Com continues to encourage all WSC

attendees to use the Google platform and Drive for archiving and committee/caucus accessibility, and are considering another training about a month before the next Conference. There were a significant number of attendees at the in-person at the last conference and we received feedback that it was very useful. So we're planning to have that same type of in-person training at the beginning of the next Conference. In addition, we're planning to have drop-in support hours each day during the next conference.

We have been monitoring the email line wsc.techcom@debtoranonymous.org for any questions/suggestions re: downloading or function of N1A, and have fixed a couple small errors based on member suggestions.

Website:

- Peter created a revised home page and menu structure for the webmaster and CommTech to consider, the webmaster Jeff had concerns about using a carousel so Chris has asked him to make an alternative which is yet to be seen
- Vanessa (Special PC, member TechCom 2023/24)'s analysis and report on the user experience with the existing web site was presented to the GSB. We're working on a list of specific relatively easy changes to make some improvements to the user experience, primarily around navigation. Work on this will continue into the next year
- Submitted recommendations for a new landing page to the GSB
- Pete is working with Katie and Megan on a new suggested site map: <https://gitmind.com/app/docs/mpx82d1q>
- Pete is investigating technical feasibility for adding a chat feature to the website and/or WhatsApp chat plugin available from the website
- Up next: Creating a website change request list based on Vanessa's user experience analysis.

Joint Subcommittee Updates

Podcasts (with BDA):

Peter has created a demo podcast for evaluation using the pre- and post-podcast script. He also evaluated several podcast platforms and issued a report on them. It was decided that only new content with separate release forms would be created moving forward.

Instagram (with Fellowship):

- There were 3 members (Megan P, Will M - UUOC, and Geraldine - Fellowship Committee), who submitted 5 images to be released. They are approved by the

GSB and as of June/25, are now only waiting on a fellowship-wide email to be drafted informing the fellowship the instagram is ready.

GSB:

- This year TechCom has been more closely integrated with CommTech, through helping edit, proofread, and push N1A through
- Provided input to GSB on whether the Fellowship should purchase the domain name debtorsanonymous.com. Being held by a company that buys domain names and they want to sell it to us for \$4500. The overall feedback was that price too high and not a good use of fellowship funds
- Provided input to GSB about possible members who could assist with a cyber security assessment on the D.A.website.

Thank you,
—Megan P & Mark M, TechCom Chairs, 2024-25

2024-2025 WSC Underserved and Under-Represented Outreach Committee-UUOC Year-End Report

Introduction

This was an exciting year for the Underserved and Under-Represented Outreach Committee (UUOC).

The mission of the UUOC is to support the Fellowship in carrying the message of Debtors Anonymous to the debtor in underserved and under-represented populations and locations. We coordinate with World Service Conference committees and caucuses by developing best practices for doing that work and sharing it with D.A. as a whole.

To deliver on that mission this year, we have established five subcommittees: Fellowship-wide Calls, Gender-Identity and Debt, Race and Debt, Uncomfortable Conversations and Unintended Consequences and Virtual Conferences as well as Unhoused Recovery.

We formed a joint subcommittee with the FCC and TechCom: Instagram.

We also formed a joint subcommittee with the Conference and Global Committees looking at the John H Scholarship Allocation process.

Fellowship-wide Calls

This subcommittee supports and provides infrastructure to other UUOC subcommittees in proposing and delivering Fellowship-wide Calls.

This subcommittee also conceived and proposed a Fellowship-wide Call, sponsored by the UUOC, in February 2025: "Attending the World Service Conference: GSRs, ISRs & Fundraising." We had three speakers who covered 1) the Debtors Anonymous service structure 2) Roles of the GSR and ISR and 3) Fundraising sources to help in attending the World Service Conference.

The recording of this call is now available on debtorsanonymous.org

Gender Identity and Debt

This subcommittee continued the work of the 2023-2024 subcommittee of the same name. Together with the Literature Committee, we submitted an early motion for a pamphlet on Gender Identity and Debt: Voices of Gender-Expansive Debtors. This motion will be voted on at the Conference this August.

Race and Debt

This subcommittee continues to develop the outline of the Race and Debt pamphlet which addresses the systemic connections between Race and Debt.

Uncomfortable Conversations and Unintended Consequences (inc Virtual Conference)

Our Purpose: To openly and honestly talk about subjects that may have blocked our ability to feel like or be full participants in D.A. Since D.A. is a global fellowship, it is critical that issues of racial discrimination be clearly and emphatically addressed.

1. **Race and the Safety Guidelines.** The majority of this subcommittee's efforts focused on adding a section on racial discrimination in D.A. to the Safety Guidelines and getting the revised document posted to the D.A. website. This section was written 3 years ago but has not yet been included.

We were greatly disappointed when the GSB Literature Publications Committee decided that the whole of the Safety Guidelines document would have to go through a rewrite process, including the section on racial discrimination, before the revised document could be published.

2. **Early motion on virtual World Service Conferences.** This subcommittee worked with the Conference and Global Committees to submit an early motion to change the Charter of Debtors Anonymous to allow the possibility of future, virtual World Service Conferences. Virtual Conferences would allow for many more D.A. Groups (most of which meet virtually) to participate in the WSC where decisions are made about D.A.

3. **Inclusivity Statement.** This subcommittee endeavoured to spread the word about the Inclusivity statement and encouraged groups to include the statement in their meeting scripts. It was found that the majority of groups are unaware of the inclusivity statement

or have chosen not to take a group conscience about including it in their meeting format. What are alternative ways of letting the suffering debtors know that they are welcomed?

4. Step Study and Reflection on Our Blind Spots in Relating to “Others” in D.A.

This subcommittee met regularly to raise their consciousness about racial identity in D.A. They used relevant readings, videos, lectures, and self reflective discussion to understand white privilege and to explore more effective and expansive ways of practicing the 12th Step in Debtors Anonymous.

Recommendations for next year

We recommend that the 2025 - 2026 UUOC:

1. Plan a D.A. webinar series that will explore how unconscious beliefs and assumptions can impact our ability to carry the message of recovery to all debtors, while increasing awareness of inclusivity through the lens of D.A.'s Tools and Traditions, especially the Tool of Awareness. It aims to inspire loving, compassionate service, support personal growth, and strengthen group integrity by aligning more deeply with our shared spiritual principles.
2. Continue the work of addressing racial discrimination in the updated Safety Guidelines and including the Safety Guidelines in the Debtors Anonymous Manual of Service (DAMS).
3. Find a way to combine and feature mentions of race concerns that are already on the website but in disparate places such as the Race & Debt podcasts of 2022 and The D.A. Focus piece of 2021 on using Tradition 10 incorrectly to censor D.A. members sharing on how race has affected their debting stories..
4. Continue looking at the John H Scholarship and how it is allocated. Why are some longtime, functioning meetings with new GSRs given no award at all? What are the guidelines for making decisions that will expand D.A.'s message to communities (geographically, socio-economically, racially, etc) that have not been included in the past?

Unhoused Recovery

The objective of the Unhoused Recovery Subcommittee is to explore the relationship between debting, underearning and homelessness. To initiate that exploration, the subcommittee put together a panel of D.A. members who have had or are currently experiencing housing insecurity in any of its many forms. That panel took place on a private Zoom meeting on Nov 13, 2024, and consisted of the three subcommittee members and six panelists.

A full report of findings was compiled and presented. This subcommittee found that homelessness, in all its variations, is a huge problem amongst the fellowship in D.A. This issue is not addressed in any piece of Conference-approved literature or openly discussed within the Fellowship. We learned that, for most of us, the biggest monthly expense people have is housing and yet it is often overlooked in covering other expenses.

The UUOC sponsored a Fellowship Wide Call in March 2025: “Experiences of Housing Insecurity: A Debtor’s Unspoken Fear.” The recording is now available at <https://debtorsanonymous.org/2024-2025-conference-year/>

This subcommittee also worked with the Literature Committee to submit an early motion for the 2025 Conference: to develop a pamphlet outline on the subject of housing insecurity and debting.

After this, this subcommittee has also been reviewing the “Twelve Signs of Compulsive Debting” with the possibility of updating these signs to reference housing issues.

Recommendations for next year

One of the common themes heard from participants in the various calls was that this is a shadow/dark subject even in D.A. and that members don’t feel comfortable sharing about it. This subcommittee recommends that the 2025-2026 Underserved and Under-represented Outreach Committee look at developing a suggested Debtors Anonymous meeting format specifically for members who are experiencing or have experienced housing insecurity.

COMMITTEE AND CAUCUS END OF CONFERENCE (EOC) REPORTS

BUSINESS DEBTORS ANONYMOUS COMMITTEE EOC REPORT

Vision Statement:

The vision of our Business Debtors Anonymous Committee is to serve the fellowship by creating live and recorded content that deepen the understanding and practice of the 12 Steps and the BD.A.Tools. Through storytelling, experience-sharing, and accessible programming, we aim to support members in building solvent, spirit-led businesses rooted in clarity, integrity, and recovery.

Our brilliant team of business owners is made up of 14 members.

We discussed last year's committee projects and decided to continue their efforts with getting the D.A.website to support business owners who are still suffering, with specific content focused on Steps and Tools.

We plan to make progress in 4 areas:

Website:

1. Create BD.A.Tab on the website
2. Hire tech help with removing the bottleneck of making content live on the website.

Content:

1. 3 hr workshop on BD.A.Steps
2. 4-6 Workshops on BD.A.Tools to be housed on the D.A.website.

Archive:

1. Consolidate previous BD.A.materials, get releases and repurpose for service.

Outreach:

1. Get global clarity on data on current fellowship demographics in BD.A.so we can serve them better
2. Explore Creating D.A.video content with animation to protect anonymity.

Motion: To the Board

Hire a tech who can remove the bottleneck of uploading content to the D.A.website while also creating a BD.A.Tab on the D.A.website. (This was ruled an invalid motion by the Parliamentarian, and changed to a Recommendation).

CONFERENCE COMMITTEE EOC REPORT

We have set our agenda to work on this year as:

1. Review the format of the conference
2. Explore electronic voting for delegates at the WSC
3. Explore how to support future host committees in order to expand the number of host city submissions including mentoring from past host committees and a possible fellowship-wide call
4. Continue the mentoring of new delegates at the WSC including creating a new GSR orientation packet

We are responding to the three Issues & Concerns given to our committee. Individual committee members have taken on a concern and we will look at them at our next meeting and respond after that.

We have the following recommendation:

The WSC Conference Committee moves that the following language is added to the DAMS:

Process for Removal of a Group's Meeting Information.

"Each group is autonomous except in matters affecting other groups or D.A. as a whole". (D.A. Fourth Tradition).

The General Service Board (GSB) takes seriously the rare occasion in which a group's listing may need to be removed. The following is a list of reasons that would initiate an investigation into a group and may result in their listing being removed from the D.A.database:

- Complaints that a group is violating one or more of the D.A.Traditions, which affect D.A.as a whole
- Notifications that no one is present at a meeting location
- The group requires payment to attend a meeting or to participate in a workshop
- A D.A. Group/Meeting is also registered with another Twelve-Step fellowship
- A group has been listed in error.

No group will ever be removed without a thorough investigation by a sub-committee of the GSB first taking place, including discussion with the group in question. Additionally, a group has the right to appeal any decisions made regarding their removal and to have

their meeting relisted upon addressing the concerns for which the meeting was removed. Anyone who wishes to raise a concern / complaint about a specific group should send an email to office@debtorsanonymous.org giving details of the issue.

Background:

The World Service Conference (WSC) Conference Committee has drafted this recommendation at the request of the General Service Board (GSB) and in response to growing concerns about the need for clear and consistent policies regarding the removal of a group's meeting information from the Debtors Anonymous (D.A.) database. While the autonomy of each D.A. group is respected in accordance with the Fourth Tradition, situations occasionally arise that may affect the fellowship as a whole. Currently, there is no formal policy outlined in the D.A. Manual for Service (DAMS) to address such instances. The recommendation's intention is to protect the integrity of the fellowship while preserving each group's rights, including the right to be heard and to appeal decisions made.

FELLOWSHIP COMMUNICATIONS COMMITTEE EOC REPORT

Vision Statement. I'm not sure if this was the purpose or about the nature of the what vision statement when I proposed of me group, let's talk about our personal visions and dreams for this year, This statement is a compilation of each member's personal hopes for their participation as a GSR on the FCC for the 2025-2026 year:

We serve and represent all voices in recovery

We keep it simple

We lead with confidence and grace

We increase our visibility and find new ways to share the resources that we've worked hard to develop

We document our processes, allowing for an easy transition when we leave this committee

We remember to make room for our Higher Power

We strengthen our recoveries by sharing our H.P. given gifts, in hopes that we may bring comfort to the debtor who still suffers.

The FCC has two subcommittees: The *Ways & Means* Subcommittee, chaired by Alfa Z, and the Events Subcommittee, chaired by Ken H.

Over the 2025-2026 conference year, each subcommittee will continue the work of the previous year's subcommittee, publishing the *Ways & Means* newsletter, and coordinating and promoting D.A. Founders Day and Promise 6 Day. It is the goal of each subcommittee to increase awareness and participation in their offerings, and produce & process documents for future subcommittee members by year's end.

This committee proposes 4 motions:

1. Motion: The Fellowship Communications Committee moves to change Promise 6 Day to Promise 6 Week.

This change allows groups the flexibility to plan a fellowship event that corresponds with their meeting day or at a time that suits them. We're presenting this idea to allow more people to participate globally.

2. Motion: The Fellowship Communications Committee moves to change the name of Promise 6 Day (Week) to D.A. Group Fellowship Day (Week).

When our committee presented this event in the past, people didn't know what Promise 6 meant. This change will clarify the purpose of the event and encourage more people to participate. Promise 6 – "isolation will give way to fellowship" – will be included in the promotion and spirit of the event.

3. Early Motion: The Fellowship Communications Committee moves to change the name of the online publication *Ways & Means* to *Within Our Means*.

4. As a housekeeping measure, our mission statement needs to be adjusted based on the previous motions. With this new wording, the FCC also seeks to clarify and simplify its mission.

The current FCC mission statement is as follows:

The Fellowship Communications Committee facilitates communication and promotes collaboration among the debtors who still suffer, the Debtors Anonymous membership, the World Service Conference Committees and Caucuses, the General Service Office, and the General Service Board, and oversees Promise 6 Day, and curates and edits the Ways and Means online publication.

Motion: The Fellowship Communications Committee (FCC) moves to change its mission statement to the following: The Fellowship Communications Committee promotes communication and collaboration across Debtors Anonymous. The FCC

compiles online publications and organizes Promise 6 Day (D.A. Group Fellowship Week), and D.A. Founders Day.

GLOBAL COMMITTEE EOC REPORT

Mission

The WSC Global Committee's mission is to connect D.A. members around the world by supporting emerging fellowships and meetings, including in languages other than English. We focus on developing global initiatives and facilitating the exchange of information. By better understanding the diverse ways in which people incur unsecured debt, the barriers to help and the consequences they face, we can further extend the hand of D.A. to suffering debtors anywhere in the world.

Committee Membership

Members (14)

Action Items

In 2025–2026, we will focus on three primary projects, while continuing work on selected initiatives from 2024–2025.

1. Advancing the Development and Visibility of the Global Contact List

We will create and maintain a global contact list of bilingual and multilingual fellows, coordinate quarterly open-forum speaker Q&A sessions, and organize networking calls to foster connection, resource sharing, and collaboration across fellowships.

2. Expanding the D.A. Starter Kit

We will expand the D.A. Starter Kit to support emerging fellowships and meetings. This resource will provide guidance on establishing a meeting structure, setting up PRGs, obtaining literature and materials, creating sponsor liaison meetings, linking sponsors with sponsees, and offering newcomer orientations.

3. Grassroots Global Conversations

We will listen to and support newcomers by creating grassroots invitations for step sponsorship across the globe.

4. Games and Recovery Resources

This subcommittee will focus on identifying and developing recovery-oriented games to support engagement and connection in fellowship worldwide.

The WSC Global Committee does not have any issues and concerns that have been directed for the committee to address.

Motions

Motion 1 – Mission Statement Revision

The WSC Global Committee moves to revise the mission statement as follows:

Current Mission:

The WSC Global Committee's mission is to connect D.A. members around the world by supporting emerging fellowships and meetings, including in languages other than English. We focus on developing global initiatives and facilitating the exchange of information. By better understanding the diverse ways in which people incur unsecured debt, the barriers to help, and the consequences they face, we can further extend the hand of D.A. to suffering debtors anywhere in the world.

Proposed Mission:

The WSC Global Committee's mission is to connect D.A. members around the world by supporting emerging fellowships and meetings. We focus on developing global initiatives and facilitating the exchange of information so that we may further extend the hand of D.A. to suffering debtors anywhere in the world.

The WSC Global Committee does not have any issues and concerns that have been directed for the committee to address.

~~Motion 2 – Establishment of Intergroup Caucus~~

~~The WSC Global Committee moves that the Intergroup Caucus be established as a standing committee of the World Service Conference (WSC). (Invalid motion - establishment of a Committee needs to come from the Conference Committee)~~

Motion 3 – Review: Tools Challenge as Conference-Approved Literature Tool

~~The WSC Global Committee requests that the Literature Committee review and approve the “Tools Challenge” (developed by EMEA) for distribution to the global fellowship.~~

~~The Tools Challenge encourages debtors in recovery to engage with the program and maintain solvency through use of D.A. pamphlets: Visions, Spirituality, Numbers, and Using the Telephone and Internet. This gamified approach aims to foster accountability and help debtors begin their journey in the 12 Steps. (Invalid motion - one committee cannot move that another Committee takes action.)~~

Recommendations

Recommendation 1

That the General Service Board (GSB) translate and expand the section preceding Debtors Anonymous Manual for Service (DAMS) Chapter 2, Section B, “How to Start and Register a D.A. Group” (p. 16, DAMS 2025), so that it serves the isolated debtor who still suffers. This would create a lifeline resource for debtors in isolation.

Recommendation 2

The World Service Conference (WSC) Global Committee recommends that the GSB amend Chapter Five, Section F of the Debtors Anonymous Manual for Service (DAMS) to allow returning GSRs/ISRs who cannot attend the WSC in person due to reasonable grounds (e.g., visa, health, disability, or financial constraints) to continue serving as voting members of their prior WSC committee for up to their three-year term limit, provided they maintained active participation the previous year, documented efforts to attend in person, and are approved by unanimous consent of the incoming committee.

HOSPITALS, INSTITUTIONS AND PRISONS COMMITTEE EOC REPORT

1. Incorporate language that uses the term H.I.P. instead of the word “HIP”
2. Continue outreach efforts to connect with debtors in need of recovery support in jails, hospitals, and institutions

3. Engage with the Alcoholics Anonymous (AA) community to attend their H and I Meetings, adopt their best practices, learn from their processes, and leverage their institutional contacts
4. Identify five organizations aligned with our interests and existing contacts ~~each~~ for outreach
5. Refine protocols for approaching organizations; including incorporating the latest research on the connection between financial health and overall well-being to strengthen our case to institutions
6. Tailor the D.A.meeting format to meet the specific contexts of institutional settings, such as hospitals and prisons
7. Establish a liaison role to coordinate with other D.A.committees, to ensure no overlap in efforts and maximize outreach impact.

INTERGROUP CAUCUS EOC REPORT

The Intergroup Caucus is composed of ISRs, GSRs and a Trustee who have experience with their local Intergroups.

This year's Caucus has both new and returning members.

The Intergroup Caucus understands that the geography of, and therefore the role of intergroups has changed since the pandemic, that there are many struggling intergroups, and large areas without any.

As written is the current mission statement;

The Mission of Intergroup Caucus

The main function of this caucus is to create tools, resources, and a better understanding of the role of an Intergroup in the overall organizational structure of D.A. The Intergroup Caucus helps support both new and existing Intergroups. The Intergroup Caucus also contributes to the efforts to regionalize D.A.

This conference year the Intergroup Caucus intend to;

1. Deliver and follow up on a questionnaire to all intergroups by November, and shape the results into pathways of actions for the remainder of the year and beyond.
2. Examine the discrepancies between the DAMS and the Intergroup Manual. We

- intend to review these service documents and strengthen the guidance for IGs.
3. Design an organisational diagram that succinctly clarifies the relationships between groups and their functions.
 4. Schedule a webinar for intergroups to share their ESH.

Thank you to those who completed a questionnaire and we seek to connect with the remaining intergroups.

LITERATURE COMMITTEE EOC REPORT

Lit Comm 2025 is dynamic, energized and ready to work. We are 7 strong and committed to clarity as well as transparency. Everyone is enthusiastic about serving the fellowship and already working with UUOC, SSEC, Global and Tech Committee. We are also looking at the Issue and Concern that was sent to our Committee and carefully considering our thoughtful response. The aim is for Literature to assist in the attraction and retention of D.A. members everywhere. We worked under time constraints to create four Motions and two Recommendations and know that we are only responsible for doing the leg work, not for the outcome.

PUBLIC INFORMATION COMMITTEE EOC REPORT

PI Committee 25/26 Goals

1.-

Bankruptcy judges and conference.

Start a northeastern in person meetings.

Reach out to post secondary institutions.

-Student loan. Student services/counselling and full time and part time finance student council.

2.-

Suicide helpline -national and Cal state. Education walks

Food bank Los Angeles

Santa Monica walk for suicide

San Joaquin Behavioral health distribute fliers

Update Ca 211 and Unite way

Local food bank

Community colleges

Student Loan /student services counselling part time student services council

3.-

Seattle food bank

211 and United way Washington

Post tear away flyer

Consumer credit counselling
Seattle walk for suicide awareness

4.-

Calm Zone young people mental health Uk wide
Contact lender chair with pod cast
Post flyer on community board

5.-

Suicide awareness walk Tampa area
Vet Hospital in Tampa/HIP

6.-

211 and United way Florida
Speak to a doctor of psych in DA.

RESOURCE DEVELOPMENT COMMITTEE EOC REPORT

MISSION remains: Revenue for D.A. is the focus of the Resource Development Committee, including:

- Increasing Seventh Tradition contributions and clarifying the use of Seventh Tradition funds
- Encouraging member participation in service at all levels
- Increasing awareness within the D.A. Fellowship about the importance of self-support (rev. 8/13).

SubCommittees & Items:

Innovation – Year End Contribution Flyer, John H Contribution Flyer in coordination with the Conference Committee, as well as adding Giving Tuesday and Estate Planning.

7th Tradition – Goal of increasing awareness and opportunities to increase the joy of giving to our 7th Tradition. Proposed theme of “Love the Basket”.

Fellowship Wide Calls – Encouraging membership service at all levels with a four part series of calls with Chairs of WSC committees.

50th Anniversary – Developing ideas to highlight an existing Resource in honor of the 50th Anniversary & Add a list of 50 Creative Ways to Use our Existing D.A.Resources for the Spring Ways & Means

SPIRITUALLY SUSTAINABLE EARNINGS CAUCUS EOC REPORT

PROJECTS:

Fellowship wide calls

Hosting fellowship wide calls with fellows sharing their experience, strength and hope in the area of Spiritually sustainable earnings. Aligning calls with the 50th Anniversary themes.

Internal SSEC PR

SSEC is the fellowship's best kept secret in D.A. and the aim of this subcommittee is to spread the word of elevating earning with a spiritual focus for the recovering debtor. Harnessing the work done to integrate the personal and group introduction to adding an SSE meeting to monthly meeting formats.

Development of SSEC Tools e.g Mentoring - Off the back of the development of the SSE Tools pamphlet which is in the process of approval by LitComm, certain tools need to be developed to support the implementation of those tools - such as Mentoring; action plans.

1. The SSEC recommends that all interested GSR's ask that their home groups make one meeting a month a Spiritually Sustainable Earnings meeting. We have the signposts and Spiritually Sustainable Earnings tools to help the still suffering debtor earn with more serenity, within our D.A.principles.
2. Integrating the draft SSEC Tools together with those that are shared with BD.A.extending the reach of applying the tools through different aspects of recovery.

TECHNOLOGY COMMITTEE EOC REPORT

The WSC technology committee has chosen for this year to focus on projects that scale globally and have a high impact on our ability to grow the fellowship by reaching D.A. members and the debtor that still suffers.

We plan to do that by:

1. Providing tools that can be leveraged worldwide - by multiple committees, intergroups, groups and D.A. members to scale their reach to members and debtors that still suffer
2. Delivering train-the-trainer workshops for intergroups, committees and interested D.A. groups so they can provide their own workshops and webinars
3. Advocating for website changes that enable committees to communicate worldwide
4. Helping to implement the strategic plan by identifying areas where technology can help and creating prototypes and recommendations for evaluation by the strategy committee and GSB.

The projects listed are in order of highest estimated impact for the Fellowship:

1. Developing Virtual Meeting Add-ins

Creating add-ins for Zoom, Google Meet, and Microsoft Teams. Features we are considering including are:

- a. A virtual basket that can be passed from member to member during a meeting and that has information about all the methods to contribute to the meeting, intergroup and D.A. World Service. The information will be completely customizable by each meeting.
- b. A list of literature that can be shared for meeting participants to read (i.e. the steps, traditions, concepts, service prayer, etc.)
- c. A way to download or request to be added to a group's contact list.
- d. Who newcomers can reach out to.

We will be soliciting ideas for features from other committees in the next couple of months.

2. Strategic Plan Support

Making sure that our technology is supporting the touchpoints Take a Debtor's journeys (i.e. customer journeys) identified by the Strategic Planning Committee, create a service blueprint, and then see if and how technology can meet the debtor where they are to make engagement with D.A. recovery services, tools, easier to discover.

3. Website

Identify and suggest changes to the debtorsanonymous.org website.

- a. Consolidate previous analysis results into a list of specific menu changes

- b. Make a list of landing page modifications that make it easier for newcomers to find recovery resources.
- c. Conduct an accessibility analysis of the website and create a list of changes that will enhance our website's accessibility according to universal design guidelines.
- d. Work with The Board's ACM for ongoing search engine optimization and findability for the website.

4. Simplified Numbers One Approach (N1A)

Review and consider publishing a simplified version of the Numbers One Approach spreadsheet.

5. Train-the-Trainer

Create training material and deliver Train-the-Trainer webinars to intergroups and meetings that want to hold their own trainings for the Numbers One Approach, PRG Workshops, etc.

6. Tech Support Joint Subcommittee

To create a joint subcommittee with all the other committees' tech support people so we can discuss their current pain points, projects and how the technology committee can help.

- a. Provide a way for all tech support people to raise support issues with the technology committee
- b. Meet monthly to discuss what's going on in the various committees and discover if they need something from the Technology committee
- c. Provide Train-the-Trainer support for tech support people on each committee.

7. Podcast Production Support

To move the podcast demonstration project into production with the support to make it sustainable across multiple service years.

- a. Recommend a podcast platform and editing tool
- b. Define an approval / publishing workflow.

8. Committee-Generated Website Content

Create a proposal and get GSB approval for each committee to have a web page on the D.A. website that has specific sections where they can publish information.

- a. Define requirements and responsibilities for committee generated content
- b. Define a submission and approval process that is simple, and does not take time for Commtech to review / approve / reject submissions
- c. Create a working prototype that the GSB Commtech committee and whole board review — that includes example page templates, content and the approval process, including specific Wordpress changes that enable this ability

d. Create and deliver training for committees that want to publish their own web page content.

9. Numbers One Approach maintenance

Add additional features to the existing Numbers One Approach spreadsheets.

- a. Add more help information
- b. Bug fixes.

10. Instagram support

Enable sustainable production process for fellowship Instagram posts

- a. Continue the joint subcommittee of TechComm, FCC, UUOC (and other interested committees) that create instagram posts and submit them for approval
- b. Document the creation and approval process.

UNDERSERVED & UNDER-REPRESENTED OUTREACH COMMITTEE EOC REPORT

Subcommittees:

- 1. Uncomfortable Conversations and Unintended Consequences (safety guidelines)
- 2. Housing Insecurity
- 3. Women in Debt
- 4. Race and Debt
- 5. Gender Identity and Debt

Early Motions

Gender Identity and Debt Motion

The WSC Literature Committee, together with the Underserved and Underrepresented Outreach Committee, moves that the Conference approve the concept of a pamphlet outline on Gender Identity and Debt: Voices of Gender-expansive Debtors.

Background / Rationale

The idea for this pamphlet began with reaching out to Gender-expansive debtors who voiced in the 2023 World Wide Fellowship Call on Gender Identity that they did not feel safe in D.A. to be who they are. These debtors felt like they needed to hide in meetings.

Trans women, Trans men and BIPOC gender-expansive debtors have been silenced and/or censored in meetings based on Tradition 10. In keeping with Tradition 3, and as a starting point in making D.A. safe and inclusive for all members, we propose the

development of a pamphlet outline. Given that the experiences of this community are not reflected in current literature, this pamphlet would specifically address issues that directly affect the gender-expansive community:

- Gender affirming care expenses and debt
- Unhousedness
- Employment
- Spirituality
- Risk of suicide
- Transphobia and racism.

Voices to be presented in this pamphlet will include:

- Transmen
- Transwomen
- Gender non-conforming members
- BIPOC gender-expansive members.

Housing Insecurity Motion

The WSC Literature Committee, together with the Underserved and Underrepresented Outreach Committee, moves that the Conference approve the concept of a pamphlet outline on the intersections of debt and fear of being unhoused entitled “Experiences of Housing Insecurity: A Debtor’s Unspoken Fear.”

Background / Rationale

The fear, shame and addiction of being unhoused is currently absent in the literature of Debtors Anonymous. The focus of this pamphlet would be to illuminate the underlying and unspoken factors that may lead a debtor to become unhoused or to fear being unhoused.

An initial private panel conference call was held including six members of D.A. who had experienced being unhoused/homeless in one of many forms. The panelist expressed gratitude for being seen and heard. Many similarities in their stories were revealed: signs and patterns which led to housing insecurity, fear and shame.

The UUOC sponsored a Fellowship Wide Call on the subject to further explore and give voice to this community in March of 2025 now available on debtorsanonymous.org.

Housing insecurity is a taboo subject even within the walls of recovery in D.A. and the undisclosed experience of a debtor can perpetuate fear, shame and loss of solvency.

Recommendations

- The Underserved and Underrepresented Outreach Committee recommends that the GSB place the current interim Safety Guidelines on an E-blast

- The Underserved and Underrepresented Outreach Committee recommends that the GSB and the UUOC collaborate to publish the expanded Debtors Anonymous Guidelines for Member Safety, Discriminatory Harassment section by January 2026. Furthermore that the GSB create a joint subcommittee with membership comprised of GSB and UUOC members, and will invest the subcommittee with the right of authority, and of decision required to complete the guidelines and fully address the issue of Race/Racism within the Fellowship and the safety of Black, Indigenous and People of Color (BIPOC) members
- The Underserved and Underrepresented Outreach Committee recommends that the GSB place the Safety Guidelines in a prominent place on the homepage of debtorsanonymous.org, as well as making it searchable. Furthermore, include it in the DAMS and as an Eblast, as well as advising members of the fellowship of the change.

ISSUES & CONCERNS

2024 World Service Conference I&C with Responses

Ottawa, Ontario, Canada.

The Debtors Anonymous World Service Conference (WSC) addresses the issues and concerns of D.A. groups that affect D.A. as a whole. Members, groups and Intergroups have submitted the Issues & Concerns listed below during the past year via the debtorsanonymous.org website or by mailing them to the General Service Office. The receiving and processing of Issues and Concerns (I&C) from the Fellowship of Debtors Anonymous (D.A.) is an important communication vehicle aiding the health, unity, and growth of D.A. as a whole.

After the Conference, the committees of the General Service Board (GSB) and the World Service Conference (WSC) committees and caucuses consider these Issues & Concerns as possible items for motions and recommendations at Convocation or as potential topics to discuss during their service throughout the year. Direct responses to each Issue & Concern are published in the WSC Final Conference Report (if they are submitted at the Conference) or on the D.A. website (if they are submitted by December 1 following the Conference.)

Each Issue & Concern has been assigned a number. Please include this number AND the original text of the Issue & Concern in any response submitted for publication.

General Service Board Committees GSB: 24-15, 24-22, 24-28, 24-32 GSB Legal Affairs: GSB Communications: 24-29 GSB Conference Support: 24-01, 24-05, 24-24 GSB Finance: 24-02, 24-25, 24-34 GSB Information Technology: GSB International Public Information: GSB Literature Publications: 24-11, 24-31, 24-35 GSB Literature Translations and Licensing: GSB Nominations/Long Range Planning: 24-17, GSB Office/Audit: GSB Ad Hoc on Re-registration: 24-18, 24-19, 24-20, 24-21, 24-22, 24-23, 24-26, 24-27, Did not meet , criteria as an Issue and Concern 24-04, 24-09, 24-10, 24-30, 24-36, 24-38	World Service Conference Committees & Caucuses WSC Business Debtors Anonymous: 24-03 WSC Conference: 24-05, 24-07, WSC Fellowship Communications: 24-08, 24-13, 24-37 WSC Hospitals, Institutions and Prisons: WSC Intergroup Caucus: 24-06, 24-12, 24-32, 24-33. WSC International Committee: 24-29, WSC Literature: 24-13, 24-29, 24-31 WSC Public Information: WSC Resource Development: 24-16, WSC Spiritually Sustainable Earning Caucus: WSC Technology: 24-14 WSC Underserved and Under-Represented Outreach Committee:
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ID	Assigned Committee	Issue & Concern	left blank for notes in binder
24-01	<p>Assigned to GSB CSC</p> <p>NB for clarity GSB separated this question from question below about numbers/ voting</p>	<p>Thanks for your service! My request is that you raise with the Trustees the following:</p> <p>a) Find a way that GSR's may join and serve on committees even if they are not available to attend the World Service Conference in person. Requiring GSRs to be physically present at the World Service Conference decimates the available pool of GSRs who are eligible to serve, and I would rally appreciate learning the rational for this current practice.</p> <p>b) find a way to allow GSRs who are not able to attend the World Service Conference to ZOOM or call in for at a minimum Passive attendance to the main and break out sessions. I have served different organizations for over a decade that have opened workshops and retreats to "in-person" simultaneously with "on-line" attendance and there has been great success- so I can not understand why D.A.is not doing so. Especially as discussed with opportunities of service mentioned above- requiring in person attendance at the World Service Conference to be eligible to serve on committees creates a downward- diminishing spiral of diminished return that I perceive does not serve the World Wide D.A.community particularly well.</p> <p>As well, there could easily also be a wide open event for any DA/BD.A.participant to zoom-in although I do think some systems are limited to 999 attendees, although I seem to recall once being on something with ver 1,200, but i am not sure how that was done. Oprah and Tolle had close to 20,000,000- but then- that's Oprah. :-)</p>	<p>Response:</p> <p>Thank you for asking these questions as they are definitely topics that are relevant to many in the fellowship.</p> <p>a) & b) These issues are being looked at by WSC committees.</p> <p>A Convention would be great but the GSB does not have the capacity to organize these types of events at this time.</p> <p>With Gratitude, The GSB CSC</p>

		<p>Thanks for your consideration with the above- and as per is my usual request- PLEASE, do not add this email address to any mailing lists or groups- and certainly PLEASE DO use BCC if not emailing me directly.</p> <p>Many thanks for all that you do,</p> <p>Ezra</p> <p>January 2024</p> <p>[Submitter #28]</p>	
24-02	Assigned to GSB Finance	<p>Issue & Concern</p> <p>Issue or Concern for the D.A. World Service Conference: In reviewing the 2021-2022 treasurer's report:</p> <ol style="list-style-type: none"> 1. There were more than \$4,000 in bank fees. Were any of those overdrafts or NSF's? Either way, what were they? 2. In future, is there any way of data collection from GSRs and ISRs that would allow us to recognize and acknowledge the total amount our fellowship spends on WSC each year? Is anyone else concerned about these non-documented, non-measured expenses? <p>Regarding the second item, the suggested spending plan total in the 2023 WSC registration packet is almost \$3,300. I'll round down to \$3,000, though, so that no one can accuse me of exaggerating. At the attendance level in London of 128 delegates, plus an estimated 11 GSB members (to keep the numbers simple) and our GSO manager, that would suggest a 2023 fellowship-wide cost of \$420,000.</p>	<p>Response:</p> <p>1. The item listed as bank fees in the 2022 finance report is primarily the cost of receiving contributions. For example, when we receive debit card contributions via First Data there is a handling charge which averages about 3%. The same now applies to PayPal receipts.</p> <p>In 2024-25 we have created categories in the spending plan to give more detail about these items.</p> <p>D.A.'s finances are healthy, we maintain a 75% Prudent Reserve. There are no overdrafts or NSF's.</p> <p>2. Each group raises funds specifically to send their GSR/ISR to WSC so there is not an existing pool of money which could be directed to other purposes.</p> <p>There have been requests for further detail about the cost of WSC and we plan to report this at WSC in 2025.</p>

		<p>Shouldn't we as a fellowship be able to see the actual cost of all attendees to the WSC at some point each year? Do we know how much the fellowship spent on its trip to London in 2022? Couldn't these funds be used more effectively in practice of our threefold purpose?</p> <p>Thank you for your service.</p> <p>[Submitter #3]</p>	<p>This will be the cost of arranging the event which is paid from registration fees.</p> <p>The GSB does not hold information about monies spent by individual groups for WSC travel and accommodation.</p> <p>Any group is free to draw up a spending plan and raise funds for other activities.</p> <p>GSB Finance Committee</p>
24-03	<p>Assigned to WSC B.D.A.Committee</p>	<p>Issue & Concern</p> <p>First Name (optional) Bob</p> <p>Issue or Concern for the D.A. World Service Conference: In reviewing the 2022 issues and concerns and annual report, I'm very confused by what feels like a significant contradiction: At https://debtorsanonymous.org/getting-started/business-debtors-anonymous/, it reads: "What is Business Debtors Anonymous (B.D.A.)?" ;Business Debtors Anonymous (B.D.A., formerly known as Business Owners Debtors Anonymous, or B.O.D.A.) is a distinct and dynamic but not separate part of D.A., created to focus on the recovery of members of the fellowship who are business owners. Together, members of B.D.A. support one another in applying the D.A. principles and tools when owning and running a business. You can find free helpful literature here. "However, as part of D.A., there is no separate membership for attending Business Debtors Anonymous meetings. It is understood that paying bills for goods and services rendered according to agreed upon terms does not constitute debting."</p>	<p>Response: No response received from BDA Committee</p>

Yet in the 2022 reporting, BD.A.meetings (and groups and members, one would suppose) are called special interest groups. I don't think "distinct, but not separate" and "special interest" are the same.

Having been a BD.A.member for 6 years, and solvent for 8 years, I find this lack of clarity highly concerning. Since I attend primarily BD.A.meetings, does that make me a "special interest member"? How does that jive with Tradition 1 (unity) and the rest of the D.A.Traditions?

I also read a very clear definition of BD.A.from the BD.A.committee, in the 2022 annual report, which included not only business owners but also the self-employed and members who want to be business owners or self-employed. Could we please make that the definition for BDA? Perhaps even add artists and the employed who want to bring our spiritual program to their work lives?

Also on the BD.A.web page, we read: "In B.D.A. we learn to operate our business along spiritual lines and find that operating in integrity and being of service is profitable". How is this not relevant to all D.A.members? How is "operating in integrity and being of service" a special interest in the D.A.and BD.A.fellowship?

If BD.A.isn't appreciated by the WSC and GSB as a vital and integral part of DA, do you want to cut us loose? Send us on our way, allowing us to be of direct and specific service to one another? To let us grow together as we stay solvent and learn to earn in a healthy and spiritual way?

Could we get rid of the "Business Owner" lingo altogether? Could we remove that designation as a sort function (meeting type) at <https://debtorsanonymous.org/meetings/?tsml-day=any&first-call=1> ?

		<p>Perhaps call us “business debtors” instead? Thank you for your service.</p> <p>[Submitter #4]</p>	
24-04	GSB Ad Hoc on Re-registration	answered immediately	response made
24-05	Assigned to GSB CSC & WSC CC	<p>Issue & Concern Los Angeles Group Name Rising Star Ruby</p> <p>Issue or Concern for the D.A. World Service Conference: I object to the new directive that all WSC going forward should meet face to face. Here’s why. 1) This decision fails to take in account the effects of Covid-19 on the fellowship. 2)Many meetings have closed to counter the rise of new meetings internationally. This means less donations and seasoned people in recovery who are available to do service. 3) Global inflation. Everything costs more. 4) many meetings emptied their coffers in an attempt to attend the London Conference. 5)There is a studied attempt to ignore technology (video platforms),that would expand the D.A.fellowship and still be cost effective. Other programs are doing hybrids at the conference level to keep things affordable. 7) Attendance at the WSC now induces financial trauma. People are running around begging for extra funds everywhere. Using their own money etc. 8) WSC financial behavior counters the best intentions of step 1. Living within our means. I was told by a member of the conference committee who participated in enacting this insolvent directive that it is a part of the charter. May I suggest considering a charter reboot?</p> <p>[Submitter #6]</p>	<p>Response: From WSC CC The Conference Committee did put a motion forward at the WSC 2023 to allow the fellowship to consider a Virtual Conference which was not approved by the required conference majority. The conference committee at WSC2024 have agreed to work on a revised motion to allow Conference to consider different forms of WSC taking into account feedback received in 2023 that would allow a virtual conference to be considered. This does necessitate a change to the charter but this can be achieved by bringing an early motion (submitted by end of April 2025).</p> <p>Response from GSB CSC Thank you for submitting your concern. We believe there has been some misunderstanding: there is no NEW directive that WSC should meet face to face. Our charter has always stated that the WSC will meet in person unless that is not possible (as you know, the Conference was virtual for 2 years during Covid). At the 2023 Conference, the WSC Conference Committee proposed a motion that would have allowed a virtual conference to happen by choice, not just forced by rare circumstances. The motion did not pass. (The GSB did later note that we made a mistake in allowing the motion to come straight to the Conference. Proposed Charter changes need to be sent to all groups at least 120 days before the Conference, to give adequate time for consideration. Since the motion did not pass, our error did not affect the outcome.)</p>

			<p>At least one WSC Committee is currently working on a possible early motion for the next Conference, that would allow virtual Conferences.</p> <p>With Gratitude, The GSB CSC</p>
24-06	Assigned to WSC Intergroup Caucus	<p>Issue & Concern</p> <p>Los Angeles</p> <p>Issue or Concern for the D.A. World Service Conference: My concern is regarding rotation of leadership. Someone is “running the show” and not allowing various positions to be filled by different people. The same people have multiple positions. What is my part? Is there anything I can do to encourage the group to allow more people to participate in service?</p> <p>[Submitter #7]</p>	<p>Response:</p> <p>Thank you for expressing your concern. As you are aware, rotation of leadership is a key concept of all Twelve Steps programs. As noted on page 10 of the 2024 D.A. Manual for Service (DAMS, https://debtorsanonymous.org/download/da-manual-for-service/), the 1946 version of the AA 9th tradition suggested ‘the least possible organization’ with ‘rotating leadership’ being ‘the best’. The goal is to avoid ‘domination and control’ by a few members leading to ‘rigidity and inflexibility’ which can lead to ‘division and hostility’. As our first tradition states, ‘Our common welfare should come first; personal recovery depends on D.A. unity.’ As the 12th concept notes, the D.A. Conference is to remain ‘democratic in thought and action’, which would apply as a goal throughout the fellowship.</p> <p>You question what your role can be and again the DAMS may help. You may want to bring the issue up at a business meeting and read the section on Rotation of Service Positions (p. 10) to the group. Perhaps the problem in your group is not enough people volunteering, in which case you can refer to the section of Questions and Answers about Service (p. 7), which includes why to give service and the benefits of giving service. Perhaps the issue is the group is too small, in which case refer to page 43, How to Keep Your Meeting Alive. Perhaps a Group Inventory (p. 48) would be a good format for tackling this issue. Though rotation of service is not mentioned on page 48, group autonomy allows a group to add this question. Finally, ask yourself</p>

			what service you have done for the group, and if there's any additional service you would like to perform.
24-07	Assigned to WSC Conference Committee	<p>Issue & Concern</p> <p>Issue or Concern for the D.A. World Service Conference: In another 12 step program where I was a delegate and we sent delegates to world service conferences we were given major motions in advance of the conference so that the group could debate and advise our delegate how they should vote. I request that the Committees, that I imagine plan in advance what their motions will be (or others who propose motions) provide them a month or more in advance so that the delegates can be truly representative. This keeps with our traditions of principles above personalities, and makes the system much more democratic. The delegates are trusted servants, but they cannot serve us well if they do not know what we think about about an issue that is being voted on.</p> <p>[Submitter #8]</p>	<p>Response:</p> <p>The WSC implemented the use of "Early Motions" during this past conference year in order to address this concern. Three motions were sent out to GSR's and ISR's to bring to their groups in advance of the 2024 Conference. In addition, the WSC Conference Committee made the following Recommendation at the 2024 Conference: "The WSC Conference Committee recommends that all WSC Committee's prioritize submission of significant Motions as Early Motions." It is also a requirement of our Charter that any motions involving a change to the Charter must be submitted at least 120 days in advance of the Conference. Non-Charter Early Motions require 90 days in advance of the WSC.</p>
24-08	Assigned to WSC FCC	<p>Issue & Concern</p> <p>Los Angeles Sherri</p> <p>Issue or Concern for the D.A. World Service Conference: Many of the fellowship-wide calls take place on Saturday (June 4, 2023 was an exception). Some DA's are Sabbath observers and cannot attend live (or work on Saturdays). Some DAers may not be available during the days on the weekends. Could the GSB and its committees consider days and times other than Saturdays for some of these calls?</p>	<p>Response:</p> <p>Thank you for your issue & concern regarding the predominance of Saturday schedules for fellowship-wide calls. As a global fellowship, we aim to find times that accommodate the majority of our members, considering the significant time zone differences. For example, a call at 3:00 PM Eastern Standard Time on a Saturday is 6:00 AM on a Sunday in Sydney, Australia.</p> <p>Fellowship-wide calls are organized by various committees, which select dates and times based on the availability of participants providing these services. Each committee autonomously makes these decisions, balancing several factors. For instance, in 2024, the Fellowship-wide Call on Gender Identity and Debt was scheduled for Easter Sunday at 10:00 AM Eastern / 7:00 AM Pacific to fit the availability of invited speakers, despite not being ideal for all members.</p>

		[Submitter #9]	We also recognize that Saturdays can pose a challenge for Jewish Sabbath observers and Saturday workers. We will take your concern into account when planning future Fellowship-wide Calls. We will recommend to the 2025 conference that committees consider alternative days to better accommodate our global members.
24-09 & 10	not assigned (not an I&C)	Issue & Concern [Submitter #10]	Response: Does not meet criteria
24-11	Assigned to GSB Literature Publications	Issue & Concern City (optional) Seattle First Name (optional) Bob Issue or Concern for the D.A. World Service Conference: I was just doing a search of the eBook version of our 12, 12, and 12 and found that "solvency" can only be found twice — once in Tradition One and once in Tradition Six. Do you think this might be why folks are so confused about what our primary purpose is? Is there anything that can be done to reiterate that solvency is our reason for meeting and recovering together? It might be worth having one of the various literature committees look for specific references in the rest of D.A. and BDA's conference-approved literature. It seems like our primary purpose should be mentioned often, not only in the interest of clarity, but also in the interest of our recovery from compulsive debting. Just a thought ...	Response: Thank you for your suggestion. Some D.A. members prefer the term "solvency" and others prefer the term "debt abstinence". Our literature defaults to the term "not incurring unsecured debt", which appears 33 times in the 12, 12, and 12.

		[Submitter #11]	
24-12	<p>Assigned to</p> <p>WSC Intergroup Caucus</p>	<p>Issue & Concern Showing Up Action Group 1563 Mary Issue or Concern for the D.A. World Service Conference: Bullying, harassment, refusal to follow format, creating fear of reprisal during group conscience meetings and afterwards calling members to declare they've lost their solvency. Additional copies of minutes when not the secretary creating doubt of trusted servant meetings minutes when patently incorrect. Fear of reprisal. Displays severe classic mental health problems. Disruptive to group. Newcomers leaving confrontational meetings.</p> <p>[Submitter #12]</p>	<p>Response:</p> <p>Thank you for bringing up the issue of disruptive individuals in meetings. It is unfortunately not an uncommon concern. For this reason, D.A. has established a set of Safety Guidelines, which can be found on the D.A. website at https://debtorsanonymous.org/download/safety-guidelines/?wpdmdl=2658&refresh=67129ead2a23d1729273517. You may also want to listen to a podcast about this issue at https://debtorsanonymous.org/2022-23-fellowship-wide-calls/. In the podcast, 3 members discuss issues of safety in a meeting and how they were handled. While the actions you describe sound disruptive and even possibly dangerous, it is important to remember Concept 5. While applying the safety guidelines, keep in mind the importance of allowing minority opinions to be respectfully heard and acknowledged. Instances have occurred when racism, classism or other forms of discrimination have caused an individual's contributions to be closed down. The minority has the right to air grievances. Perhaps a Group Inventory (p. 48) would be a good format for tackling this issue. Your local or other Intergroup may be able to offer suggestions based on the experience, strength and hope of other meetings, or there may be a neutral D.A. member to mediate the group inventory. Finally, Tradition 1 states: Our common welfare should come first; personal recovery depends on D.A. unity. Tradition 2 adds: 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.</p>
24-13	<p>Assigned to</p> <p>WSC Literature Com</p>	<p>Issue & Concern Carol Issue or Concern for the D.A. World Service Conference:</p>	<p>Response: Carol: Thank you for expressing your issues and concerns.</p>

	<p>My understanding is that working the D.A.recovery program will keep me from incurring new unsecured debt. I don't see that I'm guaranteed abundance, prosperity, wealth, or having my visions come true. There's no guarantee that I will pay off my debt or live a financially "happy, joyous, and free life"; Our literature seems to be inconsistent in the way it speaks of the purpose of D.A.recovery versus the possible outcomes. I MIGHT pay off my debts, I MIGHT achieve "prosperity"; whatever that is, our definitions are inconsistent. Then again, I might not achieve the visions that other members tell me I should want, the status symbols that supposedly come from working D.A."correctly"; I worry that newcomers learn to sign up for PRMs with the idea that prosperity and abundance will follow, and for some of them, that might not be the case. D.A.can't promise anything but daily solvency contingent on my spiritual condition, and the only thing I am guaranteed from working the Steps is a spiritual awakening. My hope is that someday the fellowship as a whole will stop identifying with the symptomatic behaviors that put us at risk of debting (underearning, overspending, deprivation) and focus D.A.back on its primary purpose of not incurring new unsecured debt, one day at a time.</p> <p>[Submitter #13]</p>	<p>The committee understands the fellow's frustration with a perceived focus on recovery being linked to abundance, prosperity, wealth, or having our visions come true. After carefully reviewing D.A's literature, only "prosperity" and "abundance" are part of the 12 Promises. Prosperity we feel is a concept that can be interpreted numerous ways. Again, nowhere does D.A <i>promise</i> that its members will get the perfect job, buy the perfect house or make the perfect salary. All that is "promised" is that <i>by working the program fully, to the best of our ability one day at a time, a life of prosperity and serenity will be ours</i>. But that life is not necessarily defined by material, career or financial wealth. We do think that the member's concern is valid, with regard to the possibility that PRMs and/or meeting shares might focus too much on financial, career or other external forms of validation.</p> <p>We have reviewed our literature and we see that the primary focus is on solvency. If there is specific literature you're referring to, we would be happy to review.</p> <p>We think the questions you raised are important ones to be discussed. We respect Tradition 4, which states "Each group should be autonomous except in matters affecting other groups or D.A. as a whole", which we interpret in this case to mean that the Fellowship does not have rules or regulations regarding meeting shares or focus (beyond our Crosstalk Statement). We see the Traditions and Concepts Study</p>
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			Guide as an opportunity to prompt more rigorous discussion of these issues within the Fellowship in years to come.
24-14	<p>Assigned to</p> <p>WSC Technology Committee</p> <p>forwarded to GSB</p>	<p>Issue & Concern</p> <p>Re Website Meeting list options</p> <p>KellyAnn in Oregon uses telephone D.A.meetings ALOT</p> <p>Email Address (required, will be kept confidential)</p> <p>Issue or Concern for the D.A. World Service Conference: Your website is AWESOME, however, this morning it was half past the hour (6:30 pacific time) and I really wanted to get onto a D.A.meeting right now for the next half hour . I could not access any meetings before the next hour (7 am my time). It would not let me scroll UP so I could go back in time to the hour BEFORE the next start time.</p> <p>So its a somewhat small thing, but sometimes when my head is crazy I want to get on a phone meeting now. It's not disruptive as it could be a bit for zoom, for phone you just come in silently. So if there is a way to make it so you can Scroll UP/ back in time so to speak for an hour prior to the time it is right now when I did the search, that would be awesome.</p> <p>I am aware it could just be MY COMPUTER or my lack of tech savvy and it is ALREADY Possible. If so and you have time, please let me know . THANKS A MILLION for all you do. I LOVE LOVE how</p>	<p>Response:</p> <p>KellyAnn:</p> <p>Thank you for writing. Challenges with technology can be daunting.</p> <p>Since you wrote this, the D.A. website has been updated to show meetings (Face-to-face and virtual (phone & video). We trust this improvement to the website is helping many find their way to a D.A. meeting.</p>

		<p>the website defaults to my time zone and my time of day when I come it. SUPER Awesome. Maybe if it defaulted to the PRIOR hour instead of the future/next hour meetings?? Just a thought.</p> <p>Hugs and GRATITUDE</p> <p>[Submitter #14]</p>	
24-15	<p>Assigned to</p> <p>General Service Board</p>	<p>Issue & Concern</p> <p>Today, I was reading AA literature, as our program suggests we do, and I read the following:</p> <p>Growth by the Tenth Step</p> <p>In the years ahead A.A. will, of course, make mistakes. Experience has taught us that we need have no fear of doing this, providing that we always remain willing to admit our faults and to correct them promptly. Our growth as individuals has depended upon this healthy process of trial and error. So will our growth as a fellowship.</p> <p>Let us always remember that any society of men and women that cannot freely correct its own faults must surely fall into decay if not into collapse. Such is the universal penalty for the failure to go on growing. Just as each A.A. must continue to take his moral inventory and act upon it, so must our whole Society if we are to survive and if we are to serve usefully and well.</p> <p>A.A. COMES OF AGE, P. 231</p> <p>Alcoholics Anonymous World Services, Inc.. As Bill Sees It: Unique compilation of insightful and inspiring short</p>	<p>Response:</p> <p>Debtors in recovery, just as alcoholics in recovery, do make mistakes. It is part of our human condition. Corrections, amends and honesty are a crucial part of the recovery journey. As we work Step Six, we grow through this vulnerability by identifying our character defects and making changes with the help of our Higher Power and fellows in the program. In our own book, <i>The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous</i>, in Step Ten, "We set things right as we go". (page 48).</p> <p>An example of the General Service Board making a mistake, admitting it and making amends occurred during the recent re-registration effort for all D.A. meetings, where a requirement for a virtual password was made. Once the GSB was made aware of safety issues for some meetings with a special focus, this requirement was changed and apologies issued. See response 24-18 in this collection for that text.</p> <p>At the World Service Conference level, an example of checks and balances can be found during the Convocation process. When a motion does not pass with unanimous</p>

		<p>contributions from A.A. co-founder Bill W. (p. 79). Alcoholics Anonymous World Services, Inc.. Kindle Edition.</p> <p>It made me stop and think. In almost 10 years of membership and solvency, I don't think I've heard the GSB, or the WSC for that matter, admit that they had made a mistake or been wrong.</p> <p>Am I mistaken, has the GSB or WSC admitted, anytime in the past 10 years, that they had made a mistake or been wrong?</p> <p>22 August 2023</p> <p>Submitter #15]</p>	<p>consent, the voice of the minority is asked to speak again. This allows a pause for our Higher Power to connect with the delegates. The question is then asked if anyone wishes to change their vote based on hearing from the minority opinion. If yes, the Convocation delegates vote again. There are several examples of changes to voting through this method. While it may not directly address your concern of “mistakes” it does provide an example of being open to the will of our Higher Power for the good of Debtors Anonymous.</p>
24-16	Assigned to WSC Resource Development Committee	<p>Issue & Concern Group Name: Tools for Abundance First Name (optional); Seana</p> <p>What is the origin of suggested contributions for local groups being GSO 45%, local Intergroup 45% and regional GSR group 10%? Since the GSRs attend the WSC and make decisions for D.A.as a whole, it is important to fund those individuals. If the local GSR group is only getting 10% of donations received, often there is not enough money to send delegates to the WSC. Many apply for the John H. Scholarship Fund. In 2022, 12 delegates went to the WSC, a third of whom received John H. Scholarships. Wouldn't it have made more sense for the GSR Fund to receive the donations and they would have been able to fully fund all their delegates?</p> <p>I would like the appropriate committee to discuss this and consider a new formula. My group suggests either 1/3 to</p>	<p>Response: Thank you for your thoughtful question.</p> <p>The suggested contribution percentages originate from the Debtors Anonymous Manual for Service (DAMS) and the Suggested Meeting Format found on the debtorsanonymous.org website (see link below). These percentages are meant to serve as guidance only, and it's important to note that each D.A. group is autonomous and can determine the contribution mix that best suits its unique needs.</p> <p>Currently, the model suggests contributions of 45% to the General Service Office (GSO), 45% to local Intergroup, and 10% to the regional GSR group. We understand your concern regarding the funding for delegates attending the World Service Conference (WSC). The fact that many delegates</p>

each; or 50% to GSO and 25% to both Intergroup and the GSR group.

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[Submitter #16]

rely on the John H. Scholarship Fund underscores the need for sufficient resources to ensure robust representation at the WSC.

Since the pandemic, there has also been a significant increase in the number of groups that meet virtually. This shift makes it even more crucial to update the suggested donations to better support our service structure at every level.

To address these concerns, our committee has made recommendations to the D.A. General Service Board to revisit and clarify the donation guidance. We believe that simplifying the language and emphasizing the autonomy of each group will help alleviate confusion surrounding these contributions. We proposed alternative distribution models for consideration, such as equal percentages among the groups or a formula that allows for more flexibility in funding GSRs.

Additionally, we are focused on increasing awareness of the 7th Tradition, including its purpose and importance in sustaining our fellowship. We aim to clarify how contributions are utilized and explore creative ways to practice this tradition at every income level. This awareness is essential for ensuring that all members understand the significance of their contributions and how they can best support the overall health of D.A.

Thank you for your engagement on this important topic. We appreciate your feedback as we work together to strengthen our 'beloved fellowship'.

			https://debtorsanonymous.org/download/meeting-format-3/?wpdmdl=1717&refresh=66b66cf4c19791723231476
24-17	Assigned to GSB Nominations Promotions /Long Range Planning Committee	<p>Issue & Concern First name (optional): Bob</p> <p>I suggest that the questions for the group inventory in the DAMS need revision. Many of the questions ask for yes/no answers. Such does not fit well with the spirit of "searching and fearless". Also, I suggest that questions be added about developing a group connection with its Higher Power and working to understand the Will of Higher Power for the group. Also additional questions about reaching out to the debtor who still suffers and adhering to the group purposes of reaching out to the still-suffering debtor. Thank you.</p> <p>October 3, 2023 [Submitter #17]</p>	<p>Response: Thank you for your suggestions. We update the DAMS every year and we will consider your suggestions</p> <p>to add to the list of inventory questions for Meetings, Group Business Meetings and Intergroup Business Meetings:</p> <ol style="list-style-type: none"> 1. Does your meeting begin with a group prayer and a moment of silence to allow a connection to your Higher Power? 2. Does your group consciously reach out to the still suffering debtor?
24-18	Assigned to GSB Ad Hoc Committee on Re-registration	<p>Issue & Concern City: Seattle Group Name: ODAT Black in D.A.Workshop</p> <p>I ask the board to reconsider the issue of the new registration form and come to a decision to revise and discard this solution proposed. Please reply specifically given what I am sharing below as to why this policy must be implemented and justify and explain your reply in detail based on the concepts of service and any and all traditions involved such as our common welfare, requirement for membership, right of appeal and Concept 4 and 10 which outline the board's responsibility and authority.</p> <p>In light of my experience with implementation, the decision was inadequately researched, the recommendation is wrongheaded</p>	<p>Response: As a direct result of the concerns expressed regarding the submitter's experience of being harassed in the online group "One Day At A Time Black in D.A.Workshop", the GSB changed its position on requiring passwords for online meetings in order to register. Please see following statement which was included in all our notices about re-registration going forward:</p> <p>Please note though, in the interests of keeping our members safe, meetings are no longer required to</p>

	<p>and the requirement to allow all comers to have the passcode for every meeting listed on the D.A.website in order to be represented at WSC is harmful.</p> <p>The consequences of following such a policy which I will outline below were harmful to me and my meeting and therefore unacceptable for D.A.as a whole.</p> <p>I have been advised by my sponsor to say I am lived and accepted as I am every time before I share and to let everyone know she say I have to say she said to say it.</p> <p>This is my experience strength and hope regarding this matter. I am a 68 year old black woman who remembers segregation and Jim Crow. It is a miracle I am alive to write this after having been shot by a white racist in Massachusetts in June 1970. I am GSR for group 1583 Living Your Priorities and I am a member of the UUOC Outreach to Seniors subcommittee but the experience I share here is not a voice of the group or my subcommittee, it is my own.</p> <p>A white male logged on to the One Day At A Time Black in D.A.workshop. Following the WSC suggested protocol I asked if the person on screen was a descendent of the enslaved, black and a member of the diaspora. I explained the purpose of the meeting and offered to have them attend another D.A.meeting. The white appearing male person responded sarcastically "Oh am I triggering you" The tech host requested everyone in the room to turn on the camera for safety to avoid any zoom bombing. Satisfied I was not harming a newcomer or someone who was black but appeared white and needed the safety of the room, I ejected them and put the person who came with them in the waiting room where that person left without further interaction.</p> <p>It took 17 minutes out of the 90 minute meeting to ground and center the space following that event. We then returned to the business at hand: addressing the specific problems faced by black people regarding race, debt and recovery. Ironically the topic was on media.</p>	<p>include a Zoom password in their registration. We received evidence of malevolent attacks on some of our meetings and so have walked back our requirements. We thank the members who raised our awareness of this issue.</p> <p>We recognize that safety at meetings for everyone is a vital component of recovery -- whether a person is a newcomer or an old timer. D.A. membership does not include having to tolerate sexual or racial harassment, threats of violence, financial coercion, or bullying. Nor is pressuring D.A. members into a particular point of view or belief relating to religion and other outside issues acceptable. No one should have to tolerate racial, sexual orientation, gender, age or other discrimination.</p> <p>By all means, the groups have the right to expel a member who is being rude, offensive or disruptive. We thank the submitter and the other Black in D.A members below for bringing this to our attention.</p> <p>The General Service Board of Debtors Anonymous</p>
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	<p>I have had 3 outreach calls, a discussion with my sponsor, meditation and prayer to decompress from this one event and come to right thinking and right action coming from love.</p> <p>It hurts that I didn't act swiftly and without delay to eject the person. I was shocked and chose to engage. The result was traumatizing for all concerned. I shut down my feelings and using the protocol SUGGESTED BY D.A.GSB that is in effect racist and abusive, caused further harm to innocent people in the room who were simply looking for a way out of debting. It reminds me of being slapped by a white patient during my medical training and having no real recourse if I wanted to continue my course of education. There were NO consequences for the act of trauma by an elderly white woman other than removing me from caring for her. This person screaming a racial epithet while assaulting me was excused and I was counseled to move on to the next case.</p> <p>This pattern of addressing systemic racism by ignoring the consequences is equivalent to prescribing a medicine without asking a pharmacist how the dose and ingredients might affect the heart or kidney of the actual patient taking it. Black people are not a cancer on the body of DA.</p> <p>This inclusion of all members requirement has got to be changed. I invite the board and every member of D.A.who might be affected by a policy to open closed meetings to all comers to support the black in D.A.meetings and attend the fellowship wide call on October 29th to discuss the situation and solutions that carefully consider the opinion of those members who make up the global majority. We deserve decisions that are beneficial to those who are vulnerable.</p> <p>Since white women and men in D.A.will make such incursions I believe that dedicated meetings and black only rooms are essential, absolutely necessary for healing and should be strongly supported. In addition no decision about all of D.A.should be undertaken by the board without consulting those concerned via liaison with the International and UUOC Committees for the possible adverse effects.</p>	
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24-19	Assigned to GSB Ad Hoc Committee on Re-registration	<p>Issue & Concern Name: M</p> <p>I do not agree with requiring posting a password for a Black in D.A.meeting. It is unnecessary to post the password. There are many meetings that members who are not Black can attend. They can attend any of those meetings. The meetings are there for Black members and are expanding D.A.to more people. those who might otherwise be alienated and feel hostility in general meetings. The tradition allows for each meeting to for meetings where they can relate. D.A.recovery works by one debtor talking to and connecting with another - which is what happens in the Black in D.A.meetings</p> <p>October 15, 2023</p> <p>[Submitter #19]</p>	GSB Note Please see our response to the Issue and Concern 24-18
24-20	Assigned to GSB Ad Hoc Committee on Re-registration	<p>Issue & Concern City: Queens Group Name: D.A.Black in Money Recovery Email address (will be kept confidential): Name: Nadine B. Email address (will be kept confidential):</p>	<p>GSB Note Please see our response to the Issue and Concern 24-18</p> <p>GSB Note Please see our response to the Issue and Concern 24-18</p>

		<p>I am writing regarding the registration requirement for all special groups to continue being listed on website and a part of the WSC. I am very concerned that myself and fellows in recovery will be distracted and unsafe if I am unable to fellowship with others of my culture who are striving for solvency. I do not want to be isolated nor drop back into debt.</p> <p>October 16, 2023</p> <p>[Submitter #20]</p>	
24-21	Assigned to GSB Ad Hoc Committee on Re-registration	<p>City: Charlotte Group Name: Black in DA Name: Karyn Email address (will be kept confidential):</p> <p>As an African-American, I appreciate the opportunity to participate in Black in D.A.meeting and in the POC One Day at a Time meetings. It is important to have a safe space where we can participate. We share a culture and a history that we don't have to explain to one another. I find these meetings to both follow the D.A.guidelines and be a nurturing, supportive and encouraging group.</p> <p>Our journey to recovery is what matters. Last week, several people showed up at the One Day at Time meeting with the intent to incite and as one person said "trigger" people. This is the antithesis of what is required for a group that advocates for recovery. All of us should encourage recovery. A group for women, for people of color, people from a specific ethnic group should be encouraged if we are achieving the goal of recovery.</p> <p>October 17 , 2023</p> <p>[Submitter #21]</p>	<p>GSB Note Please see our response to the Issue and Concern 24-18</p>

24-22	<p>Assigned to GSB Ad Hoc General Service Board (registration)</p>	<p>City: Los Angeles Group Name: DA Name: Kim █</p> <p>BIPOC meetings should not be required to be registered unless it is agreed upon by the specific meeting.</p> <p>We are far away from racial reckoning in the US and abroad. BIPOC need a space to speak and heal safely in their addiction recovery and white supremacy that is pervasive and insidious.</p> <p>October 18 , 2023</p> <p>[Submitter #22]</p>	<p>GSB Note Please see our response to the Issue and Concern 24-18</p> <p>GSB Note Please see our response to the Issue and Concern 24-18</p>
24-23	<p>Assigned to GSB Ad Hoc Committee on Re-registration</p>	<p>Group Name: ONE DAY AT A TIME WORKSHOP THE GSB BEING AGAINST ANY BLACK PERSON HAVING THE RIGHT RECOVER TO RECOVER FROM COMPULSIVE DEBTING BY HAVING BLK IN D.A.MTGS.</p> <p>October 20 , 2023 [Submitter #23]</p>	<p>GSB Note Please see our response to the Issue and Concern 24-18</p>
24-24	<p>Assigned to GSB Conference Support Committee</p>	<p>Will the D.A.WSC report for 2023 be stored on the D.A.website? I am wondering when it might be posted. The GSR for our meeting hasn't given a report yet and the meeting is curious re: what transpired at the WSC.</p> <p>I served as a GSR many years ago and told the meeting that I would reach out to you.</p> <p>Thank you.</p> <p>Bernadette S</p>	<p>Dear Bernadette, Thank you for your inquiry about the 2023 WSC report. It can be found on the D.A.website. It is suggested that Delegates to the WSC conference take notes in preparing a report for meetings or groups that have sent them to the Conference. The conference report does take a long time to prepare – however this year we did send the 2024 motions & recommendations to the Delegates in order to help them prepare their reports. As stated in the DAMS under – The Role of the GSR & ISR – " The delegate shares the results of the World Service Conference with the local group or Intergroup after the Conference AND shares a copy of the WSC Report with the</p>

		<p>November 5 , 2023</p> <p>[Submitter #24]</p>	<p>group, which includes the Convocation Minutes—the complete results of the annual business meeting.”</p> <p>With Gratitude, The GSB CSC</p>
24-25	Assigned to GSB Finance	<p>City: Tucson Name: Carol</p> <p>A flyer came around asking for donations so D.A.can become an "abundant fellowship." I am concerned that DA's focus has strayed from carrying the message about our primary purpose of not debting. Is the goal to amass a bunch of money in the D.A.coffers? What is the purpose of these funds? Maybe you can link the next flyer to the D.A.spending plan and explain how the "prosperity" of D.A.will benefit newcomers who want relief from compulsive debting. I would feel more inclined to give if I knew the funds were going to be used to carry the message, not just so D.A.can be an "abundant fellowship," which seems like a vague goal that runs contrary to DA's primary purpose.</p> <p>November 10 , 2023</p> <p>[Submitter #25]</p>	<p>https://docs.google.com/document/d/18jRwaYpXFImeH_E8k11SkXQzslCLDjDwaEdc7BhDUYA/edit?tab=t.0</p> <p>Thank you for taking the time to share your concern about the use of the word “abundance” in our recent flyer. As the Resource Development Committee, we began this service year by exploring what “abundance” and “resources” means in the context of the Debtors Anonymous program. While we are not authorities on these topics, our mission is to help develop and sustain the financial and non-financial resources that support D.A. in fulfilling its threefold purpose: “...to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other debtors.” as outlined on debtorsanonymous.org/about-D.A.</p> <p>This purpose is carried out through activities that require financial support for practical needs such as maintaining a General Service Office, a website, developing literature, and securing virtual and in-person meeting venues for D.A. service bodies such as the General Service Board and the World Service Conference and their respective committees whose role is to represent and support the D.A. fellowship as a whole. While money is not the solution to the problem, a certain level of financial support is necessary to maintain these vital functions.</p> <p>We also want to acknowledge the full breadth of resources that flow through our fellowship—members sharing</p>

			<p>their experience, strength, and hope, performing service, and carrying the message—all of which are vital resources in themselves. We have been mindful to highlight these resources as we've performed our service this year and will use feedback such as yours to inform our work to come. We are grateful for the opportunity to serve and to continue learning together.</p> <p>Further resources:</p> <ul style="list-style-type: none"> ● Make a Contribution page of the D.A. website: https://debtorsanonymous.org/fellowship-services/make-a-contribution ● Financial reports are published in the D.A. Focus newsletter which can be found here: https://debtorsanonymous.org/fellowship-services/fellowship-newsletters.
24-26	Assigned to GSB Ad Hoc Committee on Re-registration	<p>Name: Joy</p> <p>Email address (will be kept confidential):</p> <p>It is disturbing to hear about the Board's arbitrary decision to force special interest D.A.meetings to allow anyone into their meetings via a pledge at registration. The premise that this is to honor the idea of the newcomer being the most important person in D.A.comes off as disingenuous. These special focus meetings were created to reach the debtor who still suffers, yet does not feel safe in certain spaces. This is not just the "BIPOC" or LGBTQIA spaces. A woman's meeting may be the only place where some women are allowed to go because of their religion, or even because of an abusive spouse. The Board's call to force these special focus meetings to accommodate anyone who enters dishonors these newcomers. It would be one thing if all meetings had a special focus, but the majority of D.A.meetings do not have one. Any newcomer who looks at a list of our meetings with find a vast array of general meetings to choose from. As such, a special focus meeting does not exclude anyone from D.A.as a whole and</p>	<p>GSB Note Please see our response to the Issue and Concern 24-18 above</p>

		<p>does not affect D.A.as a whole. Meanwhile, this choice by the Board is breaking the tradition of each meeting being autonomous. It appears that this move to end special focus meetings is about the Board's unwillingness to reach out to all still-suffering debtors. You are willing to keep some suffering in silence with no safe place for them to go.</p> <p>December 4 , 2023</p> <p>[Submitter #26]</p>	
24-27	Assigned to GSB Ad Hoc Committee on Re-registration	<p>Name: Selena Email address (will be kept confidential):</p> <p>I believe that special/specific population groups should be allowed to convene and be listed on the D.A.website. For year's, women's and men's groups have existed without fanfare. Now that people of color and lgbtq communities have their unique concerns as they relate to debting and wish to recover together around them, there is pushback. This seems to be motivated by something other than the 12 Steps and 12 Traditions.</p> <p>December 7, 2023</p> <p>[Submitter #27]</p>	GSB Note: Please see our response to the Issue and Concern 24-18
24-28	Assigned to GSB	<p>Name: Ezra Email address (will be kept confidential): Is the D.A.General Service Board, Trustee Board, and Ad Hoc committee coaching and supporting individual groups to use a "super majority" of 75% in the group conscience voting re the proposed motions to changing the language in the literature and the Tradition such that the individual group votes ALSO need to be 75% YAY of those present- not simply those voting. Doing so would properly conform to the direction in the (what is it? By-Laws) our D.A.founding documents, that any such</p>	<p>Thank you for submitting an issue & concern. Under guidance by our Parliamentarian, who is a paid special worker, we recommended that each individual group consider using a 75% super majority for the recent Fellowship-wide vote to revise the Twelve Steps and Twelve Traditions of D.A. While this is the threshold required when counting the votes from the total number of</p>

		<p>changes to our primary literature- the 12 steps and 12 traditions, only come forward with a super majority of the Entire Fellowship.</p> <p>_____</p>	<p>registered meetings for a motion to pass, as mandated by the Conference Charter, this is only a recommendation for each individual group, not a mandate, as all meetings are autonomous per Tradition Four.</p>
24-29	<p>Assigned to</p> <p>WSC Literature Committee</p> <p>GSB Comm Tech</p>	<p>City: Croton-on-Hudson, NY Group Name: Croton Solvency First Name: Allen A.</p> <p>With so many meetings on Zoom now, the use of a literature coordinator has become relatively unnecessary since the only way for D.A.members to get literature is through our website or that big online company who shall remain nameless. In F2F meetings, a literature table was how newcomers were introduced to what was available and it gave them the opportunity to become more familiar with how the program works. However, in Zoom meetings, literature has become invisible to the newcomer. Many DAs don't know much about what's available or how to find it. It also may be affecting the Fellowship's treasury. I wonder if a conference committee or the GSB could address this by providing an info sheet that could be screen-shared by a meeting's literature coordinator at meetings and inform newcomers--- and current recovering debtors of the amazing pieces that are available to them. In addition, it might be helpful if the DAMS was revised to include in it solutions for this issue.</p> <p>February 6 , 2024</p> <p>[Submitter #29]</p>	<p>GSB-CommTech: Thank you for your suggestion, which we think is a great idea. GSB CommTech believes LitPub is working on such a list, and will be happy to post it (when it is ready) to the website for use by groups and individuals.</p> <p>WSC-LitCom:</p> <p>Dear Allen,</p> <p>On behalf of the Literature Committee, thank you for raising this concern. We discussed this at our Committee meeting and are fully in agreement with you that some virtual meetings do not a) recommend literature and b) show literature resources.</p> <p>In response to this, we came up with a couple of potential solutions/ideas:</p> <ol style="list-style-type: none"> 1. Recommend to the Fellowship that there is a service position for a Literature Coordinator at any virtual meeting to provide links to current literature on the D.A. website or if no position, that the Secretary/Chair mentions and posts links to the website. 2. We have recommended to the Board that the GSB makes the newcomer packet electronic and free so it can be shared

			<p>with newcomers on virtual meetings. We recommend that, for the time being, the free, downloadable newcomer packet be filed under the tab "Getting Started", and then eventually move it to the Literature Hub drop down menu, when this is created (part of another Recommendation).</p> <p>We hope this goes in some part to addressing your concern; please feel free to reach out if you have any further questions or concerns.</p>
24-30	<p>Assigned to</p> <p>Ad Hoc Committee for Re-Registration</p>	<p>Name: JL</p> <p>There is a barrier to entry to DA. Twice I used supposedly helpful emails that end up saying undeliverable. The new home page is a mess. Half the words are cut off. When you click search for a meeting nothing comes up. The clear button is so close to the search one you end up erasing your info. I tried to get in an 815 Thursday meeting and couldn't get in. Is there some special way to get into a zoom meeting. Everywhere I turn in D.A. there are mixed messages and it is all very confusing. In the one meeting I got into one girl was begging for a sponsor. With everything virtual how can one possibly find one. So far I have found D.A. a big mess but I desperately need it.</p> <p>February 17, 2024</p> <p>[Submitter #30]</p>	<p>Answered by the Ad Hoc Committee for Re-Registration</p> <p>Thank you for the submission of your Issue or Concern for the World Service Conference submitted today (2024-02-28). As Issues & Concerns are assigned to the appropriate WSC Committee in August, your concern has been forwarded to this desk for an immediate response due to its urgent nature.</p> <p>The D.A. Webmaster and the GSB Communications Technology Committee are aware of your concerns and the difficulties you kindly outline. These are being addressed presently and you should see improvements on the website meeting search tool soon.</p> <p>A decision to launch a "Beta" version was deemed to be more accurate than the old database due to numerous meetings that either no longer exist or have changed their venue from virtual back to in-person or the reverse. Enhancements to the new database and how it displays on the website are underway.</p>

			<p>Thank you for your patience with us and also for your service to help the debtor who still suffers.</p> <p>In recovery, D.A. Re-registration Desk 2023/4</p>
24-31	<p>Assigned to</p> <p>WSC Literature Committee</p> <p>GSB Literature Publications</p>	<p>City: London Group Name: D.A./ BD.A.Double Winners London W11 Group Number: 7722 Name: William A. Hello, D.A. World Service Conference,</p> <p>Thank you for doing such a beautiful job of producing the annual conference meetings. Thank you for caring about our overall health!</p> <p>Looking at the impressive array of literature it is fair to say we have strong support for our members. The recent Step Study Guide is a case in point, I just finished working the Twelve Steps using this new publication. It was a different and positive way of step-working.</p> <p>I have about 15 years of experience as a blessed, grateful and imperfect debtor. Being a debtor I spend a lot of time in my head. Recently I noticed that Higher Power pointed me toward my physical body. The prompt was to continue my recovery using an expanded prayer and meditation practice as a part of my toolkit.</p> <p>I have learned that 'getting into my body' is an essential part of living. While there are numerous ways to connect with the health of the body I have found breathing, yoga, somatic work and reiki to be relevant. If I go without them I find myself going up into my head.</p> <p>The thought that occurred to me was that as a newcomer if I had known the body was part of recovery I would have benefitted from this knowledge. I note that quite a few of our</p>	<p>GSB LitPub: Thank you for your suggestion for the pamphlet about Health and Money. We have a pamphlet in our Literature pipeline: "D.A. Confronts Health Issues." To date, we have received 11 stories on the theme of health and debt from D.A. members for possible inclusion in this pamphlet. We are still accepting submissions, and encourage you to submit your story.</p> <p>WSC LitCom: Dear William A.,</p> <p>Thank you for voicing your issues and concerns.</p> <p>The Literature Committee appreciates the thoughtful suggestion based on the member's personal experience of how body work has helped enhance their recovery. The Literature Committee suggests that anyone with experience, strength, and hope on the particular ways body work and self-care has contributed to their recovery write their story for Ways and Means. The Committee also wishes to add that a pamphlet is currently being written that focuses on Health Issues and Debting, "D.A.Confronts Health Issues", which they can also contribute to. (Write to LitPubLTL@debtorsononymous.org if interested.) But the committee acknowledges that this topic is different from the pamphlet suggested by William A. The journey of self care is very individual. Members will also be able to read in the retirement stories the ESH on how health and money are linked.</p>

		<p>members do 'body work' to recover from trauma or release blocked energy. It struck me that there was an opportunity to share this avenue of knowledge.</p> <p>Bringing me to the purpose of this note, I would like to propose a new D.A.pamphlet about Health and Money. Dealing with the many ways that members have found their recovery expanded by experiencing their bodies in new ways. While I know this may sound flighty I believe there is a practical benefit to a still-suffering debtor.</p> <p>Please kindly advise me how or whether I can advance this thought to the relevant working group.</p> <p>In fellowship,</p> <p>William A. (United Kingdom)</p> <p>February 27, 2024</p> <p>[Submitter #31]</p>	
24-32	<p>Assigned to</p> <p>WSC Intergroup</p> <p>Caucus</p> <p>GSB (DAMS)</p>	<p>City: London</p> <p>Name: Mark</p> <p>Hi I am an IR for D.A.group in London UK.</p> <p>There are no guidelines/suggested requirements for the role of an IR in the World Service Manual. I know the name of the IR role changed from GSR to IR in the UK. There is info on GSR and ISR.</p> <p>It seems our service manual has forgotten an important role?</p> <p>Please advise</p> <p>Kind regards</p> <p>Mark</p>	<p>Response:</p> <p>Thank you for your question. We assume when you refer to "World Service Manual", you are referring to The Debtor's Anonymous Manual of Service (DAMS). Please take a look at the 16th printing dated July 2024. You can find a PDF version here: https://debtorsanonymous.org/download/da-manual-for-service/ Chapter 3 covers Intergroup Service and references the IR (Intergroup Representative). We hope this covers your concern.</p>

		<p>February 29, 2024</p> <p>[Submitter #32]</p>	
24-33	<p>Assigned to</p> <p>WSC Intergroup</p> <p>Caucus</p>	<p>City: Fairbanks Group Name: Solvent in Seattle Name: Lori Email address (will be kept confidential):</p> <p>I would like to see a discussion of the way that intergroups have changed with the advent of Zoom meetings. Their function is different than it was, what services do they provide to local groups now?</p> <p>And does it make sense to have them grouped by geographic location when many members are zooming in from other places.?</p> <p>March 24, 2024</p> <p>[Submitter #33]</p>	<p>Thank you for raising this insightful topic. The shift to virtual meetings has indeed changed the landscape for D.A. intergroups, and your questions reflect what many members are considering. We recognize that, with approximately 78% of D.A. groups now meeting virtually (according to our recent registration drive), the traditional geographic intergroup model doesn't fully capture our evolving fellowship's needs.</p> <p>To address these changes and better support members like you, several key initiatives are underway:</p> <p>Expanding Intergroup Definitions: The WSC Global Committee recommended in 2023-24 that the D.A. General Service Board (GSB) update the definition of an intergroup in the D.A. Manual for Service (DAMS) to better reflect our current demographics and the increasingly virtual composition of our groups.</p> <p>Intergroup Survey: The Intergroup Caucus is preparing a survey aimed at gathering feedback to help WSC committees serve D.A. intergroups more effectively in today's environment.</p> <p>Meeting Demographics Analysis: A historical analysis of meeting types (virtual, in-person, hybrid, etc.) is being led by the WSC Resource Development Committee & the Intergroup Caucus. This will help illustrate demographic shifts and guide adjustments to ensure D.A. service bodies support members wherever they may be.</p> <p>Direct Collaboration with the GSB: The WSC Global Committee has formally reached out to the D.A. GSB, requesting clarification on the current intergroup definition and its application to emerging service needs.</p>

			<p>We deeply value your interest in this vital topic and invite others to contribute as well. Members can participate by submitting articles to the Ways & Means newsletter, serving as Group Service Representative (GSR) to share insights at future World Service Conferences, & serving in WSC committees. Additionally, if you or your group would like to share feedback directly, you can reach out to the Intergroup Caucus at wsc.intergroupcaucus@debtorsanonymous.org.</p> <p>Thank you again for your patience as we work through these changes, ensuring they align with our fellowship's collective needs. We truly appreciate your thoughtful engagement.</p>
24-34	Assigned to GSB Finance Committee	<p>City: Philadelphia Group Name: NJPAD.A.Intergroup (New Jersey & Eastern Pennsylvania D.A. Intergroup) Group Number: 54700 Name: Frank</p> <p>We are trying to get our intergroup listed as a Charitable Organization with PayPal so that we can pay lower fees when contributors use the PayPal Donate button on our website. It would also enable us to include a Venmo option, which has even lower fees. We are having difficulties because our intergroup does not have 501c3 status. You must have come across this with other intergroups. Can you give us any advice? Do you have a workaround? Do you have a letter of document that we can submit to PayPal showing that we are a bonafide not-for-profit volunteer organization?</p> <p>Addendum:</p> <p>Here is my latest communication from PayPal:</p> <p>Hi Frank, That issue with the EIN is stemming from your EIN not being tied to a 501c3 charity. To confirm your Charity status, you must be a 501c3 charity. If you want further assistance with this,</p>	<p>Thank you for this issue & concern. We receive a similar version of this request almost every year. This request is more complicated than it may seem, as allowing individual groups to claim the incorporated non-profit identity reserved for Debtors Anonymous at the world level would create liability and tradition concerns — all individual groups are autonomous, per Tradition Four.</p> <p>The official policy is that “Debtors Anonymous General Service Board, Inc. does not provide the corporation’s 501(c)(3) tax-exempt status to individual D.A. groups.” Please note that this information is included in the D.A. Manual for Service (DAMS) in Chapter 2: Service on the Group Level; Section D: Group Officers and their Duties; Sub-Section B: Treasurer.</p>

		<p>please contact our support team as they would be the ones that can assist you with looking into this further and assisting with the Venmo side of things. Thanks again and all the best, Dylan</p> <p>March 25, 2024</p> <p>[Submitter #34]</p>	
24-35	Assigned to GSB Literature Publications Committee	<p>Hi. When we reprint D.A.literature, it would be good to fix the typo in the Traditions in the COH and possibly other literature. Tradition 6 should read "A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose." In the COH 2nd ed., the Tradition reads "problems of money, property, or prestige..." OR vs. AND. Maybe this is the only instance of this typo . . . I'm hoping you will check, as long as we are reprinting our literature. Thanks for your service.</p> <p>March 30 , 2024</p> <p>[Submitter #35]</p>	<p>Thank you for spotting this. We have added these corrections to our errata files.</p>
24-36	Not assigned	email regarding non D.A. recovery group (outside issue)	
24-37	Assigned to WSC Fellowship Communications Committee (Ways and Means subcommittee)	<p>City: Mount Kisco Group Name: Croton Solvency First Name: Allen</p> <p>I'd like to propose a new name for the Ways and Means, changing it to "Within Our Means." While the original newsletter title has historical value, most of us don't really get what it means. Also, it sounds more like a D.A.Board newsletter, addressing the financial interests of a not-for-profit organization rather than a Fellowship-wide communication</p>	<p>We sincerely appreciate your issue and concern regarding the proposed name change of the Ways and Means online magazine. The Fellowship Communication Committee (FCC) members thoroughly reviewed your proposal and decided to present it as a motion at the Debtors Anonymous World Service Conference (WSC) 2024. Despite considerable agreement to change the name from Ways and Means to Within Our Means, the motion did not pass as it required a 2/3rd majority. The FCC continues to consider your proposal, along with any other new name suggestions.</p>

		<p>resource. The proposed new title, "Within Our Means" serves two appealing purposes and presents a clearer sense of purpose. First, it supports our primary purpose, a desire to stop incurring unsecured debt one day at a time-- in other words, living within our means. Secondly, it suggests how the gifts of the program as described in the D.A.Promises are well within our means when we work the program. In addition, it's inclusive. Whether you underearn, overspend, depend on creditors to get by, or live in pauperism, living within our means is a goal we all can understand. And it would help newcomers better understand the program as well.</p> <p>Respectfully submitted on April 10, 2024</p> <p>[Submitter #37]</p>	
24-38	Not meeting criteria	<p>City: Los Angeles County Group Name: BD.A.9:30 am (pacific) Radford Sunday Name: Richard</p> <p>Did AA actually give permission to D.A., or other 12 step meetings, to modify the 12 steps and 12 traditions as expressed in the passed motion , see postscript, at my home meeting?</p> <p>I checked with AA;s intellectual property department and I have not received a definitive reply. And, I can't find such permission on AA's website either, which I would expect.</p>	<p>The GSO/AD Hoc Group D.A.Votes responded to this Issue and Concern on April 23, 2024.</p>

As a member of D.A. for almost 40 years, I can understand how some verbiage of our literature may seem dated, and maybe offensive.

However, I would hate to see D.A. modify our literature and risk problems with AA. Please provide me with that written permission from AA.

Thank you.

Postscript:

Motion for 3/31/24 Business meeting

1. With permission from Alcoholics Anonymous, the Conference proposes to revise both the D.A. Twelve Steps and Tradition number Two by replacing the words 'he' and 'him' with the word 'God'.

The revised Tradition Two would read as follows: 'For our group purpose, there is but one ultimate authority – a loving God as God may be expressed in our group

		<p>conscience. Our leaders are but trusted servants; they do not govern.'</p> <p>Additionally, this revision would updated Steps 3, Step 7 and Step 11 to read as follows:</p> <p>Step 3. Made a decision to turn our will and our lives over to the care of God as we understood God.</p> <p>Step 7. Humbly asked God to remove our shortcomings.</p> <p>Step 11. Sought through prayer and meditation to improve our conscious contact with God as we understood God, praying only for knowledge</p> <p>[Submitter #38]</p>	

2025 World Service Conference I&C (responses will be published later)

Burlingame, CA, USA.

The Debtors Anonymous World Service Conference (WSC) addresses the issues and concerns of D.A. groups that affect D.A. as a whole. Members, groups and Intergroups have submitted the Issues & Concerns listed below during the past year via the debtorsanonymous.org website or by mailing them to the General Service Office. The receiving and processing of Issues and Concerns (I&C) from the Fellowship of Debtors Anonymous (D.A.) is an important communication vehicle aiding the health, unity, and growth of D.A. as a whole.

After the Conference, the committees of the General Service Board (GSB) and the World Service Conference committees and caucuses consider these Issues & Concerns as possible items for motions and recommendations at Convocation or as potential topics to discuss during their service throughout the year. Direct responses to each Issue & Concern are published in the WSC Conference Report on the D.A. website within a year following the Conference.

Each Issue & Concern has been assigned a number. Please include this number AND the original text of the Issue & Concern in any response submitted for publication.

World Service Conference Committees & Caucuses WSC Business Debtors Anonymous: (0) WSC Conference: (2) 25-02, 25-08, 25-10 WSC Fellowship Communications: (2) 25-06, 25-07 WSC Global Committee: (0) WSC Hospitals, Institutions and Prisons: (0) WSC Intergroup Caucus: (0) WSC Literature: (1) 25-09 WSC Public Information: (1) 25-03 WSC Resource Development: (0) WSC Spiritually Sustainable Earning Caucus: (0) WSC Technology: (2) 25-04, 25-06 WSC Underserved and Under-Represented Outreach Committee: (0)	General Service Board Committees GSB: (1) 25-12 GSB Communications & Technology: (2) 25-01, 25-04 GSB Conference Support: (2) 25-02, 25-05 GSB Finance: (0) GSB Global / Public Information: (1) 25-03 GSB Legal Affairs: (0) GSB Literature Publications: (0) GSB Literature Translations and Licensing: (0) GSB Nominations, Procedures, and Planning: (1) 25-11 GSB Office / Audit: (0) Did not meet criteria as an Issue and Concern: (0)
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ID	Assigned Committee	Issue & Concern	left blank for notes in binder
25-01	Assigned to GSB Communications & Technology	<p>Issue & Concern</p> <p>Heartfelt thanks to the Conference and the Board for your service.</p> <p>My concern is the appearance of the name Google in an eNews and the acceptance of even a free contribution from this outside enterprise. This would be against both Tradition Six and Tradition Seven.</p> <p>I'm confident that this was very thoughtfully discussed, but perhaps the decision can be revisited. I'm grateful for the communication made possible by the Issues & Concerns and the commitment they represent to the democracy championed in the Concepts.</p> <p>In love and service, Alexandra [Submitter #1]</p>	Response:
25-02	Assigned to WSC Conference GSB Conference Support	<p>Issue & Concern</p> <p>Hybrid WSC in the future [Submitter #2]</p>	Response:
25-03	Assigned to WSC Public Information	Issue & Concern	Response:

	GSB Global / Public Information	<p>Our group would like to promote Share A Day by putting flyers up in library and churches. Is this contrary to the traditions (attraction rather than promotion)</p> <p>[Submitter #3]</p>	
25-04	<p>Assigned to</p> <p>WSC Technology</p> <p>GSB</p> <p>Communications & Technology</p>	<p>Issue & Concern</p> <p>Hello,</p> <p>I'm wondering about the use of AI technology in transcribing minutes at D.A. meetings.</p> <p>Several groups are using this feature.</p> <p>Like they use Zoom, and Google for example.</p> <p>In order for AI transcription to be used in a meeting there is NO opt in usually. For example when a ZOOM is being recorded, there is an option to opt in.</p> <p>However when AI is recording our meeting for transcription purposes, it is used as "predictive technology" it owns the recording. Predictive technology is a very scary thing, not to be given "freely" In my experience there is no "opt in" and no transparency in where the recording goes.</p> <p>Does D.A.have any insight into this issue?</p> <p>I'm pretty sure you are going to opt out and say "it's an outside issue, or it's up to the individual groups"</p> <p>Cheers,</p> <p>Lisa</p> <p>[Submitter #4]</p>	Response:

25-05	Assigned to GSB Conference Support	Issue & Concern Can the board delegate the food planning for the annual WSC to the host committee to allow for closer oversight of the menu and cost of food? If so then the San Francisco host committee could negotiate directly with the venue. [Submitter #5]	Response:
25-06	Assigned to WSC Fellowship Communications WSC Technology	Issue & Concern Zoom bombers disrupting meetings - to leave it to individual meetings is not effective. It is a huge issue since the zoom bombers are organized and we're not , around the issue, yet. Zoom is a profitable corporation that we pay decent money to, we are not getting the services that we are paying for. NYC Intergroup is forming an Ad Hoc Committee for Zoom Security. We would like the World Service Conference to address the issue. Thank you. [Submitter #6]	Response:
25-07	Assigned to WSC Fellowship Communications	Issue & Concern I would like to know if the word Cryptocurrencies can be used in a meeting. I agree specific words like bitcoin should not be used. Do you have a view? I am having a problem in one particular meeting where I have been banned from using the word Cryptocurrencies. Groups are autonomous so they can decide for themselves. Does the world service have a view.. [Submitter #7]	Response:
25-08	Assigned to	Issue & Concern	Response:

	WSC Conference	<p>Your language is too masculine. And the fact that you counted groups of votes degenderizing the steps that DID NOT VOTE is tragic. Our world service office lost members. My daughter will not attend with the masculine references. Come on. Either you're reaching out to All or you're not, your language does not reflect that.</p> <p>[Submitter #8]</p>	
25-09	Assigned to WSC Literature Committee	<p>Issue & Concern</p> <p>It would seem to be more in line with our primary purpose if instead of using the terms "abundance, joy, clarity, serenity" in all our conference approved literature, that we tried to focus on words related to not debting. I'm thinking "solvency" would be a good word. When I read the Promises, I would rather receive the gift of solvency over the empty promise of "prosperity and serenity." Serenity is unattainable if I don't commit to solvency first. Sorry if I've mentioned this before.</p> <p>[Submitter #9]</p>	Response:
25-10	Assigned to WSC Conference	<p>Issue & Concern</p> <p>VOTING We should not be giving groups that don't exercise their vote a NO vote on issues any more than we would count absent members at a D.A.business meeting as a no vote on all motions presented.</p> <p>[Submitter #10]</p>	Response:
25-11	Assigned to	Issue & Concern	Response:

	GSB Nominations, Procedures, and Planning	<p>Despite there being suggested abstinence from unsecured debt, many D.A.members use credit cards for business or travel (immediately paying any balance), but do not mention it at the group level. Is your definition of solvency and sobriety self-defined as in overeaters anonymous and therefore an outside issue? I have spoken to dozens of members who have no-balance credit cards and consider themselves to be in recovery.</p> <p>[Submitter #11]</p>	
25-12	Assigned to GSB	<p>Issue & Concern</p> <p>What happened to Promise Six day? I have not heard anything about it in 2025.</p> <p>[Submitter #12]</p>	<p>Response:</p> <p>Due to the time sensitivity of the question, this was answered by the GSB Chair immediately.</p> <p>Thank you for your recent email to Issues and Concerns. I am responding directly due to the time-sensitive nature of your question. Otherwise, the World Service Conference (WSC) would address this question in August, which would be after the date you are seeking.</p> <p>At last year's WSC, two motions were made by the WSC Fellowship Communications Committee (FCC). One being that April 15th be celebrated as D.A. Founder's Day. The second motion was to move the Promise Six Day from April to June each year. Please see pages 4 and 5 of the 2024 WSC report via the link below.</p>

			<p>https://debtorsanonymous.org/download/2024-conference-report/?wpdmdl=177928&refresh=681cbf8bbfef91746714507</p> <p>In 2025, the FCC has selected June 14th as Promise Six Day. They are currently preparing a fellowship-wide announcement and creating a portal for groups to list their events. Stay tuned for an announcement via e-News shortly.</p>
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2024-2025 D.A. FINANCE REPORT

DEBTORS ANONYMOUS FINANCE REPORT

2024-2025 Fiscal Year



STATE OF DEBTORS ANONYMOUS FINANCES

- Auditors Report from last year (summary)
- Donations down from last financial year
- Literature sales up slightly from last financial year
- The Prudent Reserve is 182,687.00

AUDITORS REVIEW

02/18/2025

We had an independent review — and it came back clean.

- A neutral, outside accounting firm looked over our financial statements for the years ending June 30, 2023 and 2024. While this wasn't a full audit (which is more in-depth), the review confirmed that we're in good shape. No major changes were needed, and everything was found to be in line with generally accepted accounting principles (GAAP).

Our financial health is strong.

- We have a healthy balance in our bank accounts, and our liabilities are minimal. This means we're in a solid financial position with no red flags. The review also noted our main lease (our office space) is properly accounted for under GAAP.

Our income stayed steady; digital literature sales helped.

- Revenue was similar to last year. One standout: literature sales went up slightly, largely thanks to digital formats, which are less expensive to produce. Expenses also stayed stable, with a drop in cost of goods sold — meaning we spent less to deliver the same services.

We're now using GAAP accounting — a step forward.

- We've officially moved from a modified cash system to GAAP, which gives a fuller picture of our finances (like leases and accrued expenses). It's more aligned with nonprofit best practices.

AUDITORS REVIEW

02/18/2025

(continued)

We're cleaning up how we report finances.

- We're separating World Service Conference costs into their own category for clarity and improving how we track interest income and categorize expenses in QuickBooks. This helps everyone — especially volunteers — understand the numbers more easily.

Our scholarship and reserve funds are sound.

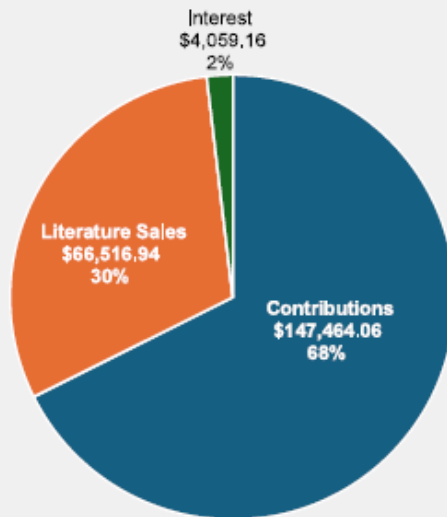
- We're handling reserve and scholarship funds responsibly, adjusting them annually based on actual donations and usage.

We're staying on top of leases and renewals.

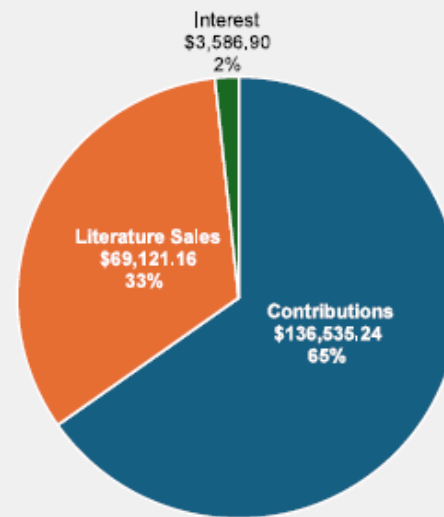
- We renewed our lease as planned, and the firm is incorporating all required details into the final financial statement. We're also documenting everything thoroughly with the accountant's support.

INCOME DOWN 4% FROM LAST FINANCIAL YEAR

(July to June)



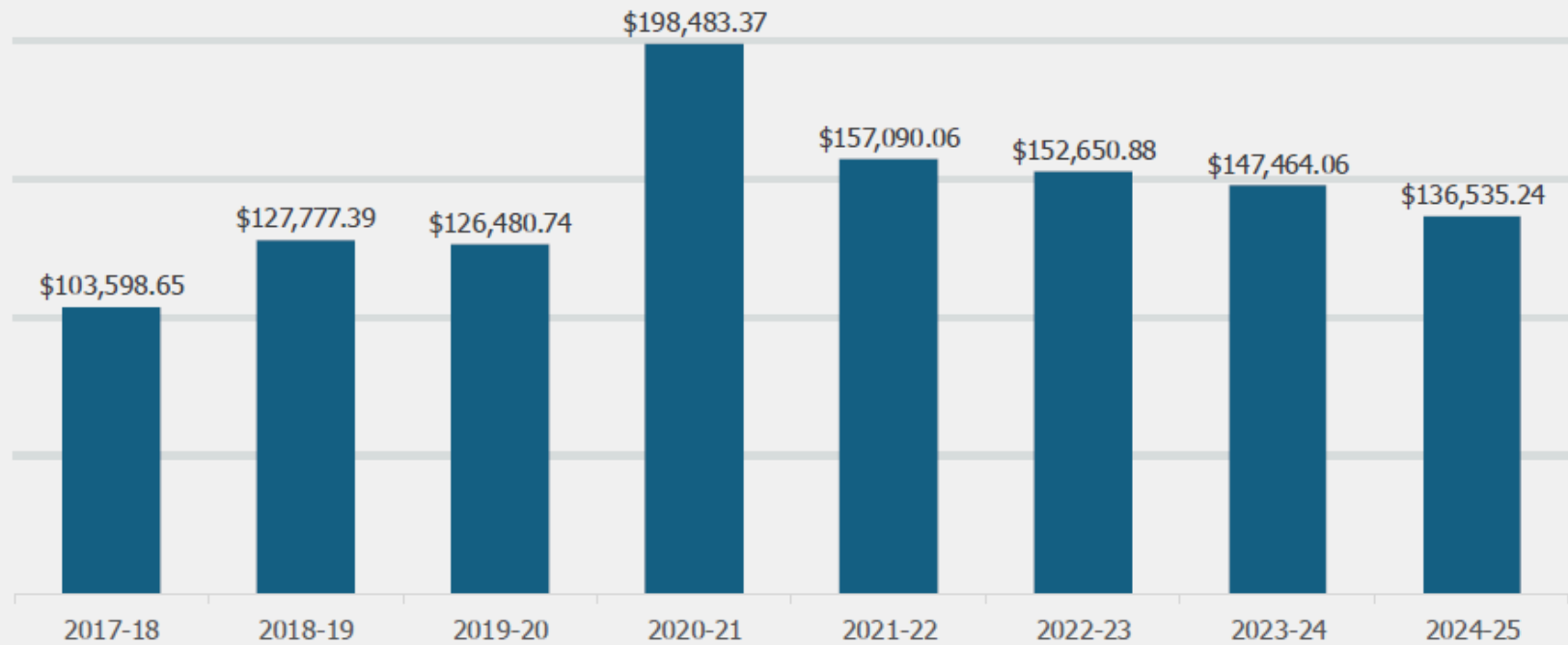
Total Income 23-24
\$218,040.16



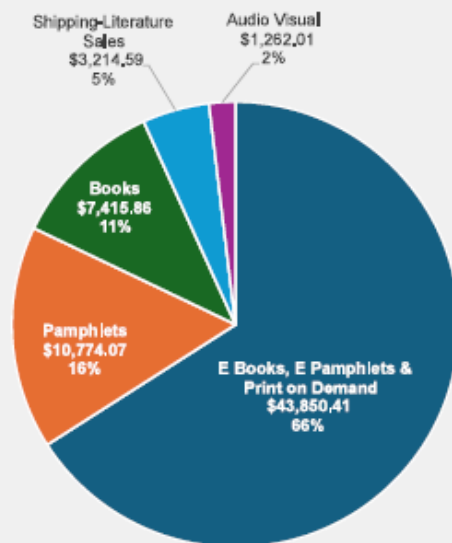
Total Income 24-25
\$209,243.30

Contributions
are down 7%!

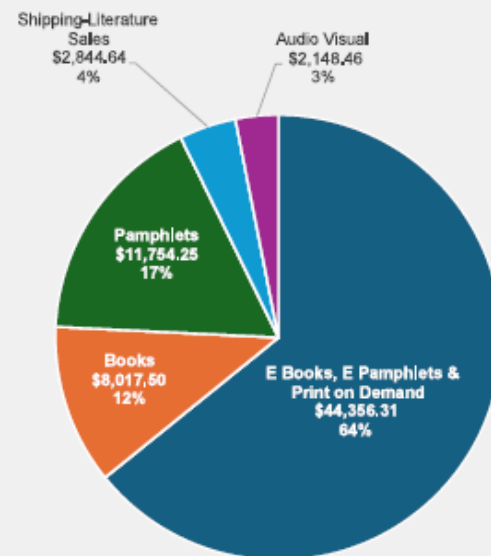
CONTRIBUTIONS SINCE 2017



LITERATURE SALES UP 4% FROM LAST FINANCIAL YEAR

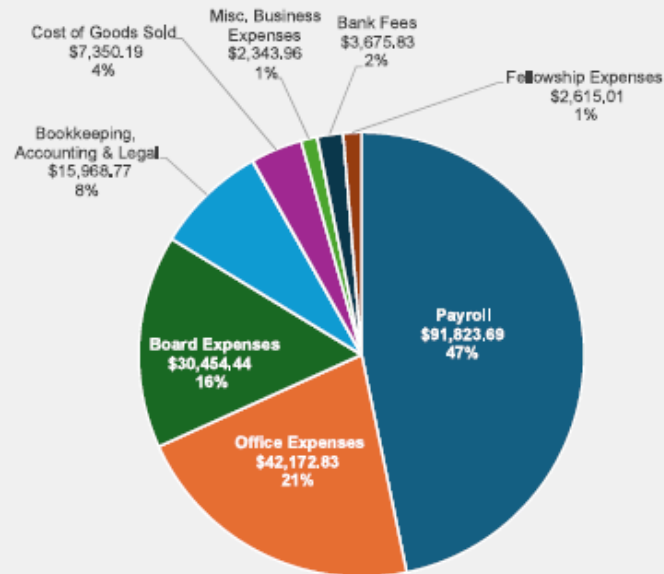


Total Literature Sales 23-24
\$66,604.06

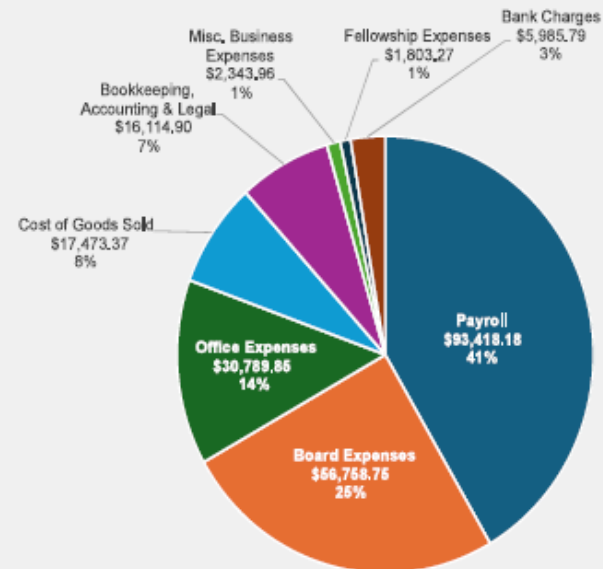


Total Literature Sales 24-25
\$69,121.16

SPENDING UP FROM LAST 12 MONTHS (JULY, 2024 – JUNE 2025)



Total Expenses 23-24
\$196,404.72



Total Expenses 24-25
\$217,188.07

PRUDENT RESERVE

- If the spending plan goes down, the prudent reserve amount goes down
 - 75% of our year's expenses
- Thus we put the extra funds back into the fellowship
- High interest rates have also contributed to the increase in our prudent reserve

2023-2024
\$196,899

2024-2025
\$182,687

CONCERNS

- Human Resources: 4 members rotate off next year
 - Impossible to get all the work done without human resources
- Income went down last year
 - Preferable if it goes up by inflation rate each year to just be able to accomplish spending plan

GOOD NEWS

- RDC came back last year and it was a robust, well populated committee
- 3 new trustees bringing our ranks to 11 people
- Publication of Our Daily Reader (A Year of Prosperity and Serenity): a source of income