

### **3. Business Debtors Anonymous (B.D.A.) Meeting Format**

This section contains suggested guidelines for the format of a B.D.A. meeting. The format may vary, depending upon the group conscience of its members, using D.A.'s Fourth Tradition as a guide. The Fourth Tradition states that "each group should be autonomous except in matters affecting other groups or D.A. as a whole," and therefore this format is suggestive only.

#### **Opening**

Many groups choose to open their meetings with a prayer such as the Serenity Prayer or with a few moments of silent meditation.

#### **The Serenity Prayer**

*"God, grant me the serenity to accept the things I cannot change, courage to change the things I can, and wisdom to know the difference."*

Usually the Chairperson, Secretary, or another trusted servant starts the meeting, welcomes everyone, and then starts the introductions by saying, *"Hello. My name is \_\_\_\_\_ (first name only) and I am a compulsive debtor and business owner. Welcome to the \_\_\_\_\_ (name of group) Meeting of Business Debtors Anonymous (B.D.A.)."*

"Some groups ask all members to go around and introduce themselves by first name. At this point the Chairperson usually reads additional information about B.D.A.

#### **Welcome Statement**

*"Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering. We come to learn that compulsive debting is a spiritual problem with a spiritual solution, and we find relief by working the D.A. recovery program based on the Twelve-Step principles."*

*"The only requirement for membership is a desire to stop incurring unsecured debt. Even if members are not in debt, they are welcome in D.A. Our Fellowship is supported solely through contributions made by members; there are no dues or fees."*

*"Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. By sharing our experience, strength, and hope, and by carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together."*

*Business Debtors Anonymous (B.D.A.) is a distinct and dynamic—but not a 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."*

*B.D.A. is a part of Debtors Anonymous, a spiritual program based on the 12 Steps as adapted from Alcoholics Anonymous®.*

Your meeting may consider reading the D.A. Inclusivity statement:

### **Inclusivity Statement**

*“Whatever your story, you are welcome in Debtors Anonymous. In D.A., we celebrate the rich, diverse experiences of people of all identities. We embrace members of any race, ethnicity, nationality, gender, sexual orientation, age, physical or mental ability, socio-economic status, religious, spiritual, or philosophical expression, or any other trait. Our various experiences benefit our recovery, so we encourage all members to value differences and actively participate in making D.A. an inclusive fellowship. Together, we create accessible and welcoming spaces for anyone with the desire to stop incurring unsecured debt, so that we may all recover one day at a time.”*

### **Readings**

Some groups pass around and read aloud the D.A. Twelve Steps and Twelve Traditions. The following additional tools for Business Debtors Anonymous are read by the person who is leading, or by members:

### **Additional Tools for Business Debtors Anonymous**

- 1. We keep separate professional and personal financial records and bank accounts.*
- 2. We write annual one-year business plans with definable and accountable goals and targets.*
- 3. We keep clean, orderly and accurate financial records, including Accounts Receivable, Accounts Payable, Cash on Hand, Inventory, Assets, and Outstanding Debts, and put all tax and bill due dates on our calendar.*
- 4. We pay ourselves a salary including benefits, medical insurance, vacations and sick days.*
- 5. We remain mindful that dollars spent should generate revenue and compare prices before making purchases.*
- 6. We maintain clarity about the overhead and profit margins of every product or service we sell.*
- 7. We pay our bills and invoice our clients promptly.*
- 8. We put all our business agreements in writing and write our own Letters of Agreement.*
- 9. We notice the competition but don't worry about it. We learn from our competitors and trust that it is an abundant universe with more than enough for everyone.*
- 10. We detach from difficult personalities and poor paying clients and put principles before personalities.*

*11. We bookend before and after making commitments and difficult business decisions or actions.*

*12. We are willing to be in charge and responsible for our business. Professionals such as accountants, lawyers, and consultants who work for us are not our Higher Power.*

After the readings, announcements of any special rules, such as no smoking or eating, will often be made.

### **Newcomers**

At this point, groups will ask newcomers to the program and the meeting to introduce themselves by first name only so that they can be especially welcomed.

The Chairperson, Secretary or another trusted servant will read "Getting Started":

### **Getting Started**

*Based on experience, B.D.A. recommends the following actions be taken toward recovery from incurring debt in business.*

*1. Stop incurring unsecured business debt one day at a time.*

*2. Attend meetings regularly.*

*3. Get phone numbers from other members. Call with questions and for support. 4.*

*Get a sponsor and start working the 12 Steps. A sponsor is someone with more experience in working the 12 steps, and who has been practicing the principles of the B.D.A. program in their personal or business life.*

*5. Begin keeping your numbers. Regularly record your expenses and income. It is suggested that your income and expenses covering at least one month be brought to your first Pressure Relief Group (PRG).*

*6. Get a Pressure Relief Group. Many of us come into the rooms of B.D.A. with serious financial pressures from which we have had little or no relief, such as unpaid bills, creditors, and unpaid taxes. A Pressure Relief Group is comprised of two people with experience in working the Steps who can offer hope, possible options for relief, and solutions based on their experience. Some meetings focus specifically on the issues of a newcomer in the B.D.A. Program. Although the format for such a meeting can vary, we find it helpful to expose newcomers to the Steps and Tools of the D.A. Program.*

### **Seventh Tradition**

The Treasurer will make the following announcement in accordance with D.A.'s Seventh Tradition: *"Every D.A. group ought to be fully self-supporting, declining outside contributions."*

### **Announcements**

Announcements from the meeting's trusted servants and participating members can be made at any time during or after the sharing, depending on the group conscience and the timing of the

meeting. The Literature Chairperson will announce the availability of meeting lists and literature (which some groups offer free to newcomers.) The Secretary encourages newcomers to speak to other members and exchange phone numbers before leaving the meeting.

Some groups ask if any members are celebrating an anniversary in B.D.A. or other special occasions (such as 90 days of not incurring unsecured debt one day at a time). In addition, some groups encourage beginners to share the number of days they have of not incurring unsecured debt, until 90 days are reached.

### **The Speaker**

At this point the speaker is introduced and asked to share their experience, strength and hope with the group. This usually involves explaining what happened before the speaker came to B.D.A., how the speaker found B.D.A., and what it has been like since coming to B.D.A. The length of the speaker's sharing depends on the meeting format. At designated speaker meetings, the speaker may have a half hour or more, while at discussion meetings he or she may have perhaps ten or fifteen minutes.

### **Sharing**

At discussion or topic meetings, when the speaker is finished, the meeting is then open for sharing from the group. Sharing is generally by show of hands, and the speaker calls on people. Other practices include round robin (going around the room) or each person calling on another when finished (tag or pitch). In B.D.A. we do not engage in crosstalk (members interrupting or directly addressing another sharer). In some speaker meetings, sharing by the speaker is followed by a question and answer period.

### **Closing Statement**

The Chairperson or Secretary of the meeting will normally thank the speaker and then read the Closing Statement:

*"In closing, we would like to remind you that in Debtors Anonymous we practice Tradition Twelve, which is the principle of anonymity. This assures us the freedom to express ourselves at meetings and in private conversations without fear that our comments will be repeated. We keep what is shared at meetings confidential. As we work the Steps and practice D.A.'s Traditions and Concepts, we are reminded that recovery is possible and that we are all here for a common purpose – to recover from compulsive debt one day at a time."*

Many meetings close with a reading of the 12 Promises of D.A. followed by group members joining hands and saying a prayer.