BDA 7.30am GMT Thursday morning check in phone meeting

FORMAT Leader - please call in on leader code: 201488#. Pressing *8 turns off the entry and exit chimes.

1. Opening

Good morning everyone. My name is______, + qualify, your chair this morning. Welcome to the Business Debtors Anonymous meeting. For all who wish to, please join me in saying 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."

I will now take a moment to mute the meeting;

(Leader presses *5 once, listening for the electronic voice. Wait until the voice stops speaking).

The meeting is now muted. Please unmute, by pressing *6 when you are ready to share.

Good morning again everyone.

Welcome to the early morning Business Debtors Anonymous meeting where we share our visions, goals and actions for the day or however our higher power guides us to share.

All members of Debtors Anonymous are welcome to attend and benefit from the experience, strength and hope found here, but the focus of this meeting is intentionally geared towards addressing the issues, needs and concerns of business owners in the fellowship.

You may wish to open the meeting format which is available on the DA U.K. website under 'more details' for this meeting. This will enable you to follow along and to join in with the readings if you want to be of service in this way.

Before we begin the meeting, please take a moment to announce yourself, so that we can welcome you. Remember to press *6 to unmute yourself. [Leader respond to each person in turn by name, saying 'Hi_____, welcome', if you wish.]

2. Preamble.

BDA is a distinct and dynamic but not separate part of Debtors Anonymous, created to focus on the recovery of members of the fellowship who are self-employed people or business owners. Together, members of BDA support one another in applying the DA principles and tools when running a business.

Statement of purpose: The principle purpose of BDA is to operate in business without incurring debt. Please address personal debting issues at regular Debtors Anonymous meetings.

A business owner is defined as: A person who is a sole trader; a partnership or company with financial responsibility for the conduct of that business, including all taxes. The only requirement for DA membership is the desire to stop incurring unsecured debt. Only business owners who currently operate an active business and derive income from their business share at this meeting. Any DA members on the line who may be considering starting up in business but who currently gain financial support from other means are welcome to share too, however please wait until towards the end of sharing time, when the meeting is opened up to second shares.

3. Welcome to Newcomers or visitors

Are there any newcomers and visitors who would like to introduce themselves (by first name only) so you can be specially welcomed? Please press star six to unmute yourself.

If there are newcomers in the room then read section 4; if not skip to section 5.

4. A Word to Newcomers

"Here you can find a new way of living that offers recovery from compulsive debting and hope for a healthier, happier, more prosperous life. We suggest that you keep an open mind and attend at lest six meetings as soon as possible. If you do not like one meeting, attend another - the important thing is to keep coming back.

Based on experience, BDA recommends the following actions be taken towards recovery from incurring business debt.

- i.) Stop incurring unsecured debt
- ii) Attend meetings regularly
- iii.) Get phone numbers from other members call with questions and for support
- iv) Get a sponsor and start working the 12 Steps a sponsor is somebody with more experience in working the 12 Steps and has been practising the principles of the BDA programme in their business and personal affairs.
- v) Begin keeping your numbers regularly record your income and expenses. It is suggested your income and expenses covering at least one month be brought to your first Pressure Relief Group also known as a PRG.
- vi) Get a PRG many of us came into this fellowship with serious financial pressures from which we had little or no relief pressures such as unpaid bills, taxes and creditors. A PRG is comprised of two people with experience of working the steps who can offer hope, possible options for relief and solutions based on their experience."

5. Recovery Reading

Our program is based on the belief that the foundation of change and recovery from compulsive debting in business is to be found by working the Twelve Steps and abiding by the Twelve Traditions, first developed by Alcoholics Anonymous, and by using the Twelve tools of Debtors Anonymous and the Twelve Additional Tools of Business Debtors Anonymous.

Who would be willing to read or recite the Twelve Steps of Debtors Anonymous? [Leader: Please make a note of who does readings and later of who shares, so that they can be thanked at the end of the meeting].

12 Steps of Debtors Anonymous

- 1. We admitted we were powerless over debt—that our lives had become unmanageable.
- 2. Came to believe that a Power greater than ourselves could restore us to sanity.
- 3. Made a decision to turn our will and our lives over to the care of God as we understood God.
- 4. Made a searching and fearless moral inventory of ourselves.
- 5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
- 6. Were entirely ready to have God remove all these defects of character.
- 7. Humbly asked God to remove our shortcomings.
- 8. Made a list of all persons we had harmed and became willing to make amends to them all.
- 9. Made direct amends to such people wherever possible, except when to do so would injure them or others.
- 10. Continued to take personal inventory and when we were wrong promptly admitted it.
- 11. Sought through prayer and meditation to improve our conscious contact with God as we understood God, praying only for knowledge of God will for us and the power to carry that out.
- 12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.

Who would be willing to read the Twelve Additional Tools of Business Debtors Anonymous?

Twelve Additional Tools of Business Debtors Anonymous

- 1. We keep separate professional and personal financial records and bank accounts.
- 2. We write annual one-year business plans with definable and accountable goals and targets.
- 3. We keep clean, orderly and accurate financial records, including Accounts Receivable, Accounts Payable, Cash on Hand, Inventory, Assets, and Outstanding Debts, and put all tax and bill due dates on

our calendar.

- 4. We pay ourselves a salary including benefits, medical insurance, vacations and sick days.
- 5. We remain mindful that pounds 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.

6. Sharing

In this meeting we have 3 minute timed shares until 8.15am. We do 7th tradition, say the serenity prayer and have 5 minutes for announcements and the exchange of phone numbers. On the last Thursday of the month, we hold a group conscience, and timed shares will end at 8.05am to make time for this. Who is willing to be our timer this morning? Thank you, _____. Please acknowledge the timer when you hear them give a 1 minute reminder and when they say 'time', please wrap up your share. When sharing, please be mindful to keep your focus on BDA issues. Please be aware of any background noise from your location and stay muted when you are not sharing. Using the *6 function, cancel your muting when you are ready to share. When you share, please tell us your name, and if you're comfortable, your location. This helps to facilitate connection and outreach. We do not engage in cross talk, which we define as interrupting or directly addressing another speaker. After everyone has shared, if time permits, second shares will be allowed.

At this meeting there is a suggested focus for sharing which is the 12 Additional Tools of BDA, read earlier on in the meeting, and the 21 Recovery Issues of BDA. We read one Tool at a time and have this as the topic of our meeting. After we have focused on every Tool, we begin on the Issues, and then rotation continues with the Tools again. Who was at the meeting last week, who took note of which Tool or Issue we are due to share today?

[Now read the Tool or Issue of the week: the 21 Recovery Issues of BDA are listed below - only read the one that applies today]:

Recovery Issues of BDA

- 1. Don't debt
- Find a BDA sponsor someone who is solvent in their business and can guide you through the steps and tools of the BDA programme.
- 3. Get a personal spending plan (This should be your own take home salary from the business).
- 4. Review your business plan with a BDA pressure relief group.
- 5. Review all potential business deals with your pressure relief group and other people in the fellowship.
- 6. Keep your focus on generating revenue.
- 7. Maintain a prosperous cash flow to meet your business needs.
- 8. Build cash reserves, no matter how humble.
- 9. Detach from your business, with continued commitment.
- 10. Surrender to the idea that you are not your business nor your debts.
- 11.Be willing to retire your debts by repaying 100% to all your creditors.
- 12. Structure a reasonable and sober overhead.

- 13. Monitor all your business expenses with clarity and sobriety.
- 14. Take full charge of all your financial affairs.
- 15. Take responsibility for all your business commitments and obligations.
- 16. Take care of yourself; remember HALT avoid becoming **H**ungry, **A**ngry, **L**onely, **T**ired.
- 17. Say the Serenity Prayer.
- 18.Go to BDA and DA meetings
- 19. Work spiritually with all other people: employees, suppliers, clients and competitors.
- 20.Be willing to build a prosperous, debt-free and financially sober business, using the principles of the programme in all your business and personal affairs.
- 21.Be mindful that it is only through working the 12 Steps of Debtors Anonymous that lasting solvency, recovery and serenity may be obtained for our businesses and ourselves.

The meeting is now open for sharing, either on today's topic, or on any other BDA-related issue. Who would like to begin?

[Followed by "Who would like to go next?" "Go ahead" "Thank you (use these or other simple phrases so the callers know we are unmuted and can be heard.) If it is a quiet meeting, please invite second shares.]

(Sharing continues until 15 past the hour, or 5 mins past the hour for Group Conscience, on the last Thursday of the month.)

(If you need to re-mute for the group during the meeting, press *5 until the electronic voice confirms the meeting is muted.)

- At 8.15am (8.05am Group Conscience day last Thurs of month).
- 7. Promises of DA, 7th Tradition and Serenity Prayer

That's all the time we have for sharing. Could someone who plans to be at the meeting next week please take note of the tool or issue we will use as our focus at next week's meeting? Thank you.....

In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. In working D.A.'s Twelve Steps, we have developed new ways of living. When we work D.A.'s Twelve Steps and use D.A.'s Tools, we begin to receive certain gifts of the program. Would someone be willing to read these gifts out loud to the group: they're called the Promises of DA?

- 1. Where once we felt despair, we will experience a newfound hope.
- 2. Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be.
- 3. We will live within our means, yet our means will not define us.
- 4. We will begin to live a prosperous life, unencumbered by fear, worry, resentment or debt.
- 5. We will realize that we are enough; we will value ourselves and our contributions.
- 6. Isolation will give way to fellowship; faith will replace fear.
- 7. We will recognize that there is enough; our resources will be generous and we will share them with others and with DA.
- 8. We will cease to compare ourselves to others; jealousy and envy will fade.
- 9. Acceptance and Gratitude will replace regret, self pity and longing.
- 10. We will no longer fear the truth; we will move from hiding in denial to living in reality.
- 11. Honesty will guide our actions towards a rich life filled with meaning and purpose.
- 12. We will recognize a Power Greater than ourselves as the source of our abundance. We will ask for help and guidance and have faith that it will come.

All this and more is possible. When we work this program with in-

tegrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.

BDA has no dues or fees. We are self-supporting through our own contributions, so we pass the basket. Please give as generously as you can. However, do not let lack of funds discourage you from attending this meeting. The only requirement for BDA membership is a desire to stop debting in your business. Keep in mind that this group's expenses include contributing to DA UK Intergroup, and the General Service Office, which meet regularly to supporting the Fellowship as a whole and carry the message to the debtor that still suffers. To donate, please take note of the following details, in order to make a bank transfer. Account number: 79066429 Sort code: 60-16-10.

For all who wish to, please join me in the serenity prayer; please press *6 to unmute your phone.

"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."

Are there any announcements related to DA or BDA phone meetings in the U.K., or any other business relating to this meeting? (Announcements and/or any other business).

8. Phone number Exchange:

Are there any requests for phone numbers? Anyone who would like to offer your phone number? Also, if you would like to be on the email list for information about this meeting, please let the leader know your email address at this time too. (Phone numbers exchanged until approximately 28 mins past the hour).

9. Share Actions:

Now we will briefly share some actions we plan to take today, or this week, to create prosperity, visibility and spiritual solvency in all our business affairs. We may wish to bookend our action at next week's meeting. Who would like to share or bookend actions?

10. Closing:

| Thanks everyone for y | our participation. | Thanks | | for doing |
|-------------------------|--------------------|----------|-----|-----------|
| the timing, and to | for giving the r | eadings, | and | for |
| sharing [if this has be | en recorded]. | | | |

Who would like to stay on the line to talk to newcomers? I can stay on the line for a few minutes.

In closing, Please press *6 to unmute yourself to join me in the Unity Prayer, otherwise known as 'I put my hand in yours':

"I put my hand in yours and together we can do what we could never do alone. No longer is there a sense of hopelessness. No longer must we each depend upon our own unsteady willpower. We are all together now, reaching out our hands, for power and strength greater than ours. And as we join hands, we find love and understanding beyond our wildest dreams. Keep coming back. It works if you work it, so work it, you're worth it.

Have a great day. This is __(Leader's name)___ thank you for letting me be of service, and I turn it to anyone who wants to stay on the line for questions and fellowship.