

Business Debtors Anonymous Newcomer's Welcome Packet

Welcome to Business Debtors Anonymous (BDA). We hope you sense you are in the right place. This Newcomer's Welcome Packet is simply designed to answer some of the questions you may have and to give you more useful information. We hope it is useful and you find the help and support we all need in order to overcome the cycle of debting.

Business Debtors Anonymous (BDA)

"What is Business Debtors Anonymous?"

Business Debtors Anonymous (BDA) is a distinct and dynamic but not separate part of DA, created to focus on the recovery of members of the fellowship who are business owners. Together, members of BDA support one another in applying the DA principles and tools when owning and running a business. The only requirement for membership to DA/BDA is a desire to stop incurring unsecured debt.

However, as part of DA, 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.

How do you know if you are a compulsively debting business owner?

Some of the experiences and behaviours that led to compulsive debting were:

- We neither knew when bills or taxes were due, nor did we remember if and what we had paid or still owed.
- We confused our personal finances with our business finances.
- We often did not know the exact costs of our overhead, operating expenses or profit margins.

- We had no business plan.
- We lived in a state of deprivation for the sake of our business.
- We under-valued and under-priced our goods and services.

In BDA, we learn to operate our business along spiritual lines and find that operating in integrity and being of service is profitable. We accumulate cash reserves, pay our bills and employees on time and build a thriving, prosperous, debt-free and financially solvent business.

Additional tools for Business Debtors Anonymous:

1. We keep separate professional and personal financial records and bank accounts.
2. We keep clean, orderly and accurate financial records.
3. We pay ourselves a salary.
4. We pay our bills and invoice our clients promptly.
5. We remain mindful that pounds spent should generate revenue, and compare prices before making purchases.

[This material is excerpted from Business Debtors Anonymous, a pamphlet which can be ordered from B.D.A / D.A meetings and http://debtorsanonymous.org.uk/literature](http://debtorsanonymous.org.uk/literature)

Business Owner's Tool Kit

- 1 Create a personal spending plan via Debtors Anonymous.
- 2 Work out a 12 month business plan – include all costs, projected revenue and payroll – include your own salary.
- 3 Review business plan with Business Pressure Relief Meeting
- 4 Separate personal finances from business finances. Maintain separate accounts. Create an action plan to ensure the business bookkeeping records are clean, orderly and accurate.
- 5 Be Willing to be both in charge and responsible for all aspects of your business. Professional help, (accountants, lawyers, and consultants) are working for you are not your business's 'higher power'.
- 6 Show up for your business, keeping your focus on business pounds and your time spent, using them to generate revenue.
- 7 Be clear about your profit – know your profit margin on each and every business transaction whether it involves a product or a service. Write it down and use your calculator, run a tape double-check the numbers.

- 8 Detach from difficult personalities – clients, partners, employees AND our own disease. Remember in all your business transactions it's 'Principles Before Personalities'.
- 9 If you have a problem record keeping, billing or collections – BOOKEND.
- 10 Be aware of the competitions but don't worry about it – there is more than enough for everybody. It is an abundant universe. Consider your competition as a valuable teacher. Don't compare your business inside with your competitor's outside.
- 11 If you feel either high or low when closing deals, BOOKEND. Try not to dramatise.
- 12 Pay bills promptly and get payments due to you promptly.
- 13 Get Business agreement in writing. To save money and confusion, write your own letters of agreement before seeking legal advice.
- 14 Take care of yourself. Remember HALT; don't get too Hungry, Angry, Lonely or Tied.
- 15 Begin building cash reserves, no matter how humble.
- 16 Compare prices before contracting, giving an order, or signing a cheque or pay a bill. When it is time to write a cheque or pay a bill, stop all other activities and THINK.

Helpful Extra Tools:

The ideal Spending Plan. Dare to dream of the 'ideal' spending plan that supports your vision. Write it down, let it rest and reflect on it. Consider that it may be possible.

Signposts on the Road to Becoming a Compulsive Debtor

1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
2. Frequently 'borrowing' items such as books, pens, or small amounts of money from friends and others, and failing to return them.
3. Poor saving habits. Not planning for taxes, retirement or other not-recurring but predictable items, and then feeling surprised when they come due; a 'live for today, don't worry about tomorrow' attitude.
4. Compulsive shopping: Being unable to pass up a 'good deal'; making impulsive purchases; leaving price tags on clothes so they can be returned; not using items you've purchased.
5. Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.
6. A different feeling when buying things on credit than when paying cash, a feeling of being 'in the club', of being accepted, of being grown up.
7. Living in chaos and drama around money: Using one credit card to pay another; bouncing checks; always having a financial crises to contend with
8. A tendency to live on the edge: Living pay-check to pay-check; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them
9. Unwarranted inhibition and embarrassment in what should be a normal discussion about money.

10. Overworking or under-earning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.

11. An unwillingness to care for and value yourself: Living in self-imposed deprivation; denying your basic needs in order to pay your creditors.

12. A feeling or hope that someone will take care of you, if necessary, so that you won't really get into serious financial trouble, that there will always be someone you can turn to.

Frequently Asked Questions:

1. What is the requirement for BDA/DA membership?

The only requirement for membership is a desire to stop incurring unsecured debt.

2. Does it cost anything to join BDA/DA?

There are no dues or fees for DA membership; we are self-supporting through our own voluntary contributions.

3. What happens at a BDA/DA meetings?

While formats vary from meeting to meeting, there are some common elements to all of them: a reading of the preamble, a member chairing the meeting, announcements, a collection for the meeting's financial support, and sharing by others. Additionally, a meeting may dedicate time to read the Twelve Steps, the Twelve Traditions, the Signs of Compulsive Debting, the Tools of DA and other literature. Usually meetings allocate time, during or after a meeting, on a monthly basis, to hold a business meeting.

4. Why is it important for newcomers to attend meetings regularly?

We gain a sense of hope. We identify with others. We meet people who can help.

5. What is compulsive debting?

Compulsive debting is a disease. We have found that it is a disease that never gets better, only worse, as time goes on. It is a disease, progressive in its nature, which can never be cured but can be arrested.

This disease affected our vision of ourselves and of the world around us. It led us to believe that we were "not enough" - at home, at work, in social situations, in love relationships. It also led us to believe that there is not enough out there in the world for us. The disease manufactured a sense of impoverishment in all that we did and saw. In reaction to this, we withdrew into a dream world, fretted over money, and avoided responsibilities.

6. What is compulsive spending?

Compulsive spending is one of the symptoms of the disease of debting, and begins to lose its hold on us only after we have stopped incurring any new unsecured debt, one day at a time.

7. What is anonymity?

We respect the anonymity of others. The principle of anonymity means we do not take outside the meetings what we hear and see in the meetings. Most of us like our identities and stories to remain confidential. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

8. What are the 12 Steps of DA?

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 Him.
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 Him 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 Him, praying only for knowledge of His 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.

9. What is Solvency?

Solvency, the primary purpose of Debtors Anonymous, is the practice of not incurring any new unsecured debt one day at a time. Unsecured debt is any form of debt that is not backed up by collateral.

10. What are Pressure Relief Groups and Pressure Relief Meetings?

After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.

Getting Started:

Stop incurring any new unsecured debt

First and foremost, we suggest that you stop incurring any new unsecured debt, one day at a time. Unsecured debt is any debt not backed up by some form of collateral. Although refraining from compulsive debting may be difficult and painful, it establishes a solid foundation for our recovery.

Attend BDA meetings regularly

Attending meetings gives us a sense of hope, an opportunity to identify with others, and a chance to meet people who can help us. Ask for other member's telephone numbers and stay in contact between meetings.

Record your expenses and your income

A good way to do this is to buy a small notebook or planner that is easy to carry. Throughout each day, we write down everything we spend and any income we receive, no matter how small the amount. Do not be discouraged if you cannot keep perfect records. If you lose track, begin again as soon as you can. We believe in progress, not perfection.

Read BDA/DA literature

Please refer to the **Literature List** (see below).

The Twelve Steps

We suggest that you begin by working the Twelve Steps and by practicing the BDA Tools. Because we did not arrive overnight at the circumstances that brought us to BDA, solving our problems has required time and effort. While using the Tools of BDA provides some relief from compulsive debting, working the Steps leads to long-term recovery.

Work the Steps

We suggest that you work the Twelve Steps in order, preferably with a sponsor or an experienced BDA member who has worked and continues to work the Steps to the best of his or her ability. For us, true, long-lasting recovery results from a spiritual experience gained by working the Steps.

Step One

We recommend beginning with Step One. The sense of despair or ‘hitting bottom’ we felt when we first came to BDA was the first step in our recovery. We saw that our own attempts to scheme and manipulate our debts did not work. We admitted that we were powerless over debt. We were ready to ask for help.

Find a Sponsor

To help you work the program, we suggest asking someone who lives the recovery you want to be your sponsor. Sponsors help us work the 12 Steps, use the BDA Tools, and carry out our Action Plans.

Ask for a Pressure Relief Group (meeting)

**Please see PRG format sheet at the end of this packet to aid you when doing PRG's*

After you have recorded your income and expenses for (preferably) 30 to 45 days, attended at least six meetings, and made a commitment to BDA, we suggest that you ask two members of BDA (usually a man and a woman) to meet with you in a Pressure Relief Group ('PRG') meeting. These two BDA members should have abstained from incurring unsecured debt for at least 90 days and had two Pressure Relief Meetings themselves and if possible they should have recovery from issues similar to yours. As the members of your Pressure Relief Group, they will help you review your situation and formulate a Spending Plan and an Action Plan.

Anonymity

We suggest that you practice the principle of anonymity. Who we see and what we hear at meetings and in private conversation is kept confidential. This principle allows all members the freedom to speak openly and honestly without fear that our words or deeds may be used to harm us. Please respect the anonymity of all BDA members.

If you decide that BDA/DA is not for you, keep us in mind for the future. You are always welcome. Business Debtors Anonymous will be here when you need it.

WHAT IS COMPULSIVE DEBTING?

Compulsive debting is a disease.

We have found that it is a disease that never gets better, only worse, as time goes on. It is a disease, progressive in its nature, which can never be cured but can be arrested.

Before coming to BDA, many compulsive debtors thought of themselves as irresponsible, morally weak, or – at time- just plain ‘no good’. The BDA concept is that the compulsive debtor is really a very sick person who can recover if he or she will follow, to the best of his or her ability, a simple program that has proved successful for other men and women with a similar problem.

As compulsive debtors, we have fallen into patterns of spending that do not satisfy our real needs. Some of us have chronically held back on paying our bills and debts, even when we had the money to pay them. Or we have faithfully kept up our payments to one or two creditors and neglected the others. Some of us have simply ignored our debts for some time, hoping against hope that somehow they would miraculously get paid.

Some of us have been compulsive spenders, showering ourselves with things we neither needed nor wanted. When we felt needy or lacking, we splurged on something we could not afford. We spent impulsively, incurred debt, felt guilty, promised never to do it again and only repeated the same cycle the next time the feeling of ‘not enough’ came up. Having overspent, we often had nothing to show for it and wondered where all that money went. Some compulsive spenders are not actually in debt, but they are still welcome in BDA. The only requirement for membership is a desire to avoid incurring unsecured debt.

Some of us have been compulsive paupers, leaving ourselves broke time and again, struggling from one financial crisis to the next. Then, there are those of us who find it almost impossible to spend money on ourselves. The TV breaks and stays broken; that pair of shoes, ready for retirement, are made to work yet another year; and even medical and dental problems go unattended.

This disease affected our vision of ourselves and of the world around us. It led us to believe that we were “not enough” - at home, at work, in social situations, in love relationships. It also led us to believe that there is not enough out there in the world for us. The disease manufactured a sense of impoverishment in all that we did and saw.

In reaction to this, we withdrew into a dream world, fretted over money, and avoided responsibilities.

Source: *A Currency of Hope*, Page 17 (Edition 1)

15 QUESTIONS

Most compulsive debtors will answer 'yes' to at least 8 of the following 15 questions:

1. Are your debts making your home life unhappy?
2. Does the pressure of your debts distract you from your daily work?
3. Are your debts affecting your reputation?
4. Do your debts cause you to think less of yourself?
5. Have you ever given false information in order to obtain credit?
6. Have you ever made unrealistic promises to your creditors?
7. Does the pressure of your debts make you careless of the welfare of your family?
8. Do you ever fear that your employer, family or friends will learn the extent of your total indebtedness?
9. When faced with a difficult financial situation, does the prospect of borrowing give you an inordinate feeling of relief?
10. Does the pressure of your debts cause you to have difficulty sleeping?
11. Has the pressure of your debts ever caused you to consider getting drunk?
12. Have you ever borrowed money without giving adequate consideration to the rate of interest you are required to pay?
13. Do you usually expect a negative response when you are subject to a credit investigation?
14. Have you ever developed a strict regimen for paying off your debts, only to break it under pressure?
15. Do you justify your debts by telling yourself that you are superior to the 'other' people, and when you get your 'break', you will be out of debt overnight?

How did you score? If you answered yes to eight or more of these questions, the chances are that you may have a problem with compulsive debt, or are well on your way to having one.

If this is the case, today can be a turning point in your life. We have all arrived at this crossroad. One road, a soft road, lures you on to further despair, illness, ruin, and in some cases, mental institutions, prison or suicide. The other road, a more challenging road, leads to self-respect, solvency, healing, and personal fulfilment. We urge you to take the first difficult step onto the more solid road now.

Source: A Currency of Hope, Page 21 - 22 (Edition 1) / XXXII –XXXIII (Edition 2)

HOW DID COMPULSIVE DEBTING AFFECT OUR LIVES?

The use of unsecured credit destroyed our self-esteem, hurt our families, and created an assortment of other problems. We were scared. We had sleepless nights. We dreaded opening the mailbox for fear of what we would find. We were hounded by endless computer statements, bill collectors, and lawyers. We may even have developed physical symptoms from worry. Family members or friends snubbed us, or more often, we avoided them because we owed them money. Others, who had sympathized with us at first, eventually got tired of hearing us complain of never having enough to make ends meet.

As we sat at our first BDA/DA meeting, we were hurting from many losses: loss of income, which had been eaten up by debt and compulsive spending; loss of faith; loss of self-respect and peace of mind; loss of friends; and sometimes loss of health, job or family. Many of us had sought help from various individuals or organisations, only to come away feeling that nobody understood our problem. Our loneliness caused us to withdraw more and more into ourselves. We lost vitality and interest in life. Many of us actually became paralyzed from fear and discouragement. We could not work or take proper care of ourselves or our loved ones. Some of us thought we were going crazy, and others contemplated suicide.

This sense of despair, or 'hitting bottom', was the first step in our recovery in Debtors Anonymous/Business Debtors Anonymous. We saw that our own attempts to scheme and manipulate our debts never worked. We admitted that we were powerless over debt. We were ready to ask for help.

Source: A Currency of Hope, Page 18 (Edition 1)

The Twelve Tools of Debtors Anonymous

Recovery from compulsive debt begins when we stop incurring new, unsecured debt, one day at a time. (Unsecured debt is any debt that is not backed up by some form of collateral, such as a house or other asset.) We attain a daily reprieve from compulsive debt by practicing the Twelve Steps and by using the following Tools.

1. **Meetings** - We attend meetings at which we share our experience, strength, and hope with one another. Unless we give to newcomers what we have received from BDA we cannot keep it ourselves.
2. **Record Maintenance** - We maintain records of our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts.
3. **Sponsorship** - We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.
4. **Pressure Relief Groups and Pressure Relief Meetings** - After we have gained some familiarity with the BDA program, we organise Pressure Relief Groups (PRGs) consisting of ourselves and two other recovering debtors who have not incurred

unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.

5. **Spending Plan** - The spending plan puts our needs first and gives us clarity and balance in our spending. It includes categories for income, spending, debt payment, and savings (to help us build cash reserves, however humble). The income plan helps us focus on increasing our income. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. Savings can include prudent reserve, retirement, and special purchases.
6. **Action Plan** - With the help of our Pressure Relief Group, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt.
7. **The Telephone and the Internet** - We maintain frequent contact with other BDA members by using the telephone, e-mail, and other forms of communication. We make a point of talking to other BDA members before and after taking difficult steps in our recovery.
8. **BDA, DA and AA Literature** - We study the literature of Debtors Anonymous and of Alcoholics Anonymous to strengthen our understanding of compulsive disease and of recovery from compulsive debting
9. **Awareness** - We maintain awareness of the danger of compulsive debt by taking note of bank, loan company, and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending.
10. **Business Meetings** - We attend business meetings that are held monthly. Many of us have long harboured feelings that 'business' was not a part of our lives, but for others more qualified. Yet participation in running our own program teaches us how our organisation operates, and also helps us to become responsible for our own recovery.
11. **Service** - We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us.
12. **Anonymity** - We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other DA members at any time will not be repeated.

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12 Traditions of Debtors Anonymous

1. Our common welfare should come first; personal recovery depends upon D.A. unity.
2. 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.
3. The only requirement for DA membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or DA as a whole
5. Each group has but one primary purpose – to carry its message to the debtor who still suffers.
6. A DA group ought never endorse, finance, or lend the DA name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every DA group ought to be fully self-supporting, declining outside contributions.
8. Debtors Anonymous should remain forever non-professional, but our service centers may employ special workers.
9. DA, as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
10. Debtors Anonymous has no opinion on outside issues; hence the DA name ought never be drawn into public controversy.
11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, and films.
12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

The Twelve Concepts for DA World Service

Just as the Twelve Steps are guides for personal recovery and the Twelve Traditions are guides for group unity, the Twelve Concepts are guides for World Service. These Concepts serve as a path for Twelfth Step work on a world service level, and show how the DA groups, the World Service Conference, and the Debtors Anonymous General Service Board work together to carry recovery in DA to the still suffering debtor.

1. The ultimate responsibility and authority for Debtors Anonymous World Services should always remain with the collective conscience of our whole Fellowship as expressed through the DA groups.
2. The D.A. groups have delegated complete administrative and operational authority to the General Service Board. The groups have made the Conference the voice and conscience for the whole Fellowship, excepting for any change in the Twelve Steps, Twelve Traditions, and in Article 10, the General Warranties, of the Conference Charter.

3. As a traditional means of creating and maintaining a clearly defined working relationship between the groups, the World Service Conference, and the Debtors Anonymous General Service Board, it is suggested that we endow these elements of world service with a traditional “Right of Decision” in order to ensure effective leadership.
4. Throughout our Conference structure, we maintain at all levels a traditional “Right of Participation,” ensuring a voting representation.
5. The traditional Rights of Appeal and Petition protect the minority opinion and ensure the consideration of personal grievances.
6. The Conference acknowledges the primary administrative responsibility of the Debtors Anonymous General Service Board.
7. The Conference recognizes that the Charter and the Bylaws of the Debtors Anonymous General Service Board serve as governing documents and that the Trustees have legal rights, while the rights of the Conference are spiritual, rooted in the Twelve Traditions. The Concepts are not legal instruments.
8. The Debtors Anonymous General Service Board of Trustees assumes primary leadership for larger matters of overall policy, finance, and custodial oversight, and delegates authority for routine management of the General Service Office.
9. Good leaders, together with appropriate methods for choosing them at all levels, are necessary. At the world service level, the Board of Trustees assumes primary leadership for DA as a whole.
10. Every DA service responsibility should be equal to its service authority as defined by tradition, resolution, or DA’s Charter.
11. While the Trustees hold final authority for DA World Service administration, they will be assisted by the best possible staff members and consultants. Therefore, serious care and consideration will always be given to the compensation, selection, induction to service, rotation, and assignments for special rights and duties for all staff with a proper basis for determining financial compensation.
12. The Conference of Debtors Anonymous will observe the spirit of the Traditions, taking care not to become powerful and wealthy; having sufficient operating funds with a prudent reserve; having no authority over any other members; making important decisions by discussing and voting on issues wherever possible by substantial unanimity; not acting in a punitive way; not inciting public controversy; never performing any acts of government; and finally, always remaining democratic in thought and action.

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The 12 Promises of Debtors Anonymous.

In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. In working DA's Twelve Steps, we develop new ways of living. When we work DA's Twelve Steps and use DA's Tools, we begin to receive these gifts of the program:

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 toward 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 they will come.

All this and more is possible. When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.

Serenity Prayer

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

Literature List:

Our primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt. To help you learn more about addictions as they pertain to money and financial aspects of your life, and to understand how Debtors Anonymous could help you, please read the samples of DA conference-approved literature contained in this packet (see above). Free literature is downloadable on www.debtorsanonymous.org and **approved DA Literature** can be **purchased** at our meeting. (Please see below.)

Approved DA Literature	AA Literature approved for use in DA
<p>‘A Currency of Hope’ (Second Edition)</p> <p>‘The 12 Steps, Traditions and Concepts of DA’</p> <p>‘The 12 Steps of Debtors Anonymous’</p> <p>Fellowship Newsletters: ‘Ways & Means’ and ‘DA Focus’. These are the free quarterly publications of DA, available on the DA Website as a free download or in any DA/BDA meeting.</p> <p>www.debtorsanonymous.org/fellowship-services/fellowship-newsletters/</p>	<p>‘Alcoholics Anonymous’, informally referred to as “The Big Book”.</p>
<p>DA pamphlets (listed below) can be purchased at meetings.</p>	<p>‘The Twelve Steps and Twelve Traditions of Alcoholics Anonymous’</p>
<p>Approved BDA/DA literature may be found at most BDA/DA meetings or ordered from the official DA Web Site:</p> <p>www.debtorsanonymous.org.uk/literature</p>	<p>The above books may be found and purchased on the AA Website:</p> <p>www.alcoholics-anonymous.org.uk/Shop/Categories</p> <p>Also available at many DA/BDA meetings as well as at AA meetings.</p>

Debtors Anonymous Pamphlets: can be **purchased** at meetings.

Notes to Newcomers	Spending Plan
Awareness	Spirituality
Business Debtors Anonymous	The Numbers: One Approach
NEW! The Tools of Business Debtors Anonymous	
Communicating with Creditors and Debt Repayment	The Twelve Steps of DA
Debtors Anonymous	Underearning
Meetings	Using the Telephone and the Internet
Pressure Relief Groups & Pressure Relief Meetings	Visions
Record Keeping	Monthly Record keeper
Recovery from Compulsive Spending	"Just For This Day" Bookmark

Meeting Etiquette:

- Most meetings discourage the use of 'cross-talk', which is interrupting, criticizing or directly addressing another sharer. Strive to speak from the 'I' (not "we" or "you") point of view. All that we share in meetings is considered confidential and we value anonymity: "what you see here, what you hear here, let it stay here".

We urge you to try six separate meetings before you decide whether BDA is for you or not.

We hope you feel welcomed.

Keep coming back!

Useful Links: www.debtorsanonymous.org.uk/useful-links

Notes:

BDA PRG MEETING FORMAT*

DA Tool: Pressure Relief Groups and Pressure Relief Meetings:

'After we have gained some familiarity with the D.A. programme, we organize Pressure Relief Groups (PRG) consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings (PRM) to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.'

Opening:

- Serenity Prayer - 'we' version
- Feelings check-in (All three members share)
- Brief reading: read BDA tools or Recovery in BDA.
- Agree to time keeper and how long the PRM will take place.

Introduction:

- Outline each time what you do: the nature of your business, how your business makes money, show products, legal structure, employees - as appropriate.
- Why and how did you start this business? History of your business.
- What are future growth plans/vision for your business?

Current situation:

- Last meeting update: progress with actions from last meeting
- Hopes to gain from this meeting:
 - what are the **pressures** you are under?
 - what **areas** would you like this particular PRG to **focus** on?
 - outline **specifics** of present situation and **concerns**
- Depending on PRG context review business figures / plans / vision.
- PRG partners offer any experience, strength and hope.

Actions:

- Based on today's meeting what do you think are possible action steps...
- PRG partners to reflect and make suggestions.
- Review any BDA tools, steps work, spiritual practice that could support these...
- Make a list of specific, doable actions. (Discuss these actions at your next PRM)

Some good news:

- Receiver to report on what is currently going well: accomplishment/s, signs of recovery, challenge met, changes, etc.

Close PRG with the Serenity Prayer 'We' version. Fix date of next meeting. x

**NB DRAFTED APRIL 2018 This has been put together, in part from UA Action Meeting format and old BDA (BODA) leaflet. It has been used/revised by 3 fellows for their BDA PRGs. Not conference approved. Maggie S.*

BDA Additional Tools

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.

As grateful as we are for these tools for business owners and the other tools of D.A., we have found that it is only through working the Twelve Steps of Debtors Anonymous that lasting solvency, recovery and serenity may be obtained for our businesses and ourselves.

BDA PRG MEETING Notes...

Date of PRM:

Actions / Suggestions:

Date for next PRM: