

**Script Updated June 19, 2022 — Sunday Night BDA Phone Meeting — 8PM Eastern 5:00 PM Pacific****Pertinent Information for CHAIR Person**

The meeting chair will be made a “co-host” as each meeting begins, so that they will have tech functionality, especially seeing the order of raised hands, lowering hands as sharers are called on, muting if necessary, etc. The newcomer greeter will likely be made a co-host, too, especially at the end of the meeting if the chair and tech people are leaving.

The tech person and Chair should be on the meeting 5 minutes early to ensure the meeting is ready, including having the meeting readings ready and links ready to share and to be ready to record the speaker on the 2nd week. The Tech person should be sharing the materials for the Chairperson per our group conscience in the business meeting 05/22.

**ONLINE SCRIPT - Highlights in yellow are guidance for the meeting****Chair person****8:00 - 8:10 PM EST – Meeting opening (10 minutes)**

**CHAIRPERSON:** Welcome to the Sunday BDA Online meeting for all DA and BDA members interested in practicing our spiritual principles in your business and work life. Practicing our 3rd Tradition — “The only requirement for DA membership is a desire to stop incurring unsecured debt.” — we trust you, as a fellow debtor, to decide if this meeting is where you belong. My name is \_\_\_\_\_. I am a recovering debtor and business owner. Will all who care to please un-mute and join us in the “we” version of the Serenity Prayer (wait for a count of 5 for unmuting): “God, grant us the serenity to accept the things we cannot change, the courage to change the things we can, and the wisdom to know the difference.” Now everyone please re-mute unless you are reading or sharing.

**READINGS BY GROUP MEMBERS:** We have three readings we read now at the beginning of our meeting. If you would like to be one of our three readers, please raise your hand in zoom, so I can call on you and invite you to read. (Note to Chair – You can read if necessary.)

1. \_\_\_\_\_, I see your hand. Please read “**What is BDA?**”, which is now on the screen.
2. \_\_\_\_\_, I see your hand. Please read the **Twelve Steps**, which is now on the screen, and then the **Tradition for this month**, which will be put on the screen next.
3. \_\_\_\_\_, I see your hand. Please read the **Additional Tools for Business Debtors Anonymous**, which is now on the screen

**CHAIR READS:** Please note that all non-DA money-, time-, earning- and income-related programs and services are outside issues and sharing about them in DA and BDA are in direct conflict with Traditions 3, 6, 7, and 10, as well as in indirect conflict with many others. Please respect our DA and BDA principles

**CHAIR READS:** The Sunday Night BDA Online meeting is following a format revised by group conscience as recently as June 2022:

Week One: Read STEP of the month from 12, 12, and 12 Book

Week Two: **SPEAKER on PROMISE of the Month** (see same color on next page for guidance)

Week Three: Read TRADITION of the month from 12, 12, and 12 Book / **30-minute BUSINESS MEETING beginning at 7:25pm EST/4:25 PST**

Week Four: **Read BDA TOOL of the month from BDA Tools pamphlet** (see same color on next page for guidance)

Week Five: Read CONCEPT of the month from 12, 12, and 12 Book

**8:10 pm – Speaker for 15 minutes or reading until finished)****Week 2 only** – Tonight the speaker will share for 15 minutes on Promise \_\_\_\_\_**– OTHER WEEKS** – Tonight we will read DA literature on Step \_\_\_\_\_, Tradition \_\_\_\_\_, Concept \_\_\_\_\_, or **BDA Tool** \_\_\_\_\_ (see previous page)**Week 2 only** – Is someone willing to be of service tonight as Spiritual Time Keeper? (no requirements for position) Is our Speaker Getter on the line? **(IF YES)** | Would you introduce our speaker tonight? **(If present, speaker getter will help arrange time requests, give a brief intro to the speaker, and then either tech coordinator if present or meeting chair will start the recording.** If not present, ask for speaker to come forward.) **(Please use the record to the cloud feature. It is set for audio only.)****IN THE CASE OF AN ABSENT SPEAKER ON WEEK TWO:****Week 2 only** – Would someone like to share their experience, strength, and hope in BDA and how they've applied this month's Step to their recovery in business? Eligibility for speakers is 90 days of not incurring any new unsecured debt, has a sponsor, has taken the Step to be shared on, at least 2 PRGs, and is willing to be recorded. **This is audio only and only the speaker gets recorded.** **Recording process is the same as above****Weeks 1, 3, and 5** – This week we ask members to read one page each from the DA 12, 12, and 12 book, which will be shown on screen. Please raise your hand in zoom if you would like to read, so I can call on you and invite you to read or if no one raises their hand I will call on people.**Week 4 only** – This week we ask one member to read Tool \_\_\_\_\_ from the BDA Tools pamphlet, which will be shown on the screen. Please raise your hand if you would like to be our reader tonight or I will call on someone.**8:25 – 8:45 pm – GROUP SHARES on topic (3min per person)****Week 2 only (after the recording has been turned off)** – Thank you to our Speaker for their experience, strength, and hope on Step \_\_\_\_\_. Would the Speaker care to share your contact info now? Please speak slowly and clearly. If you are not here later, may I share your contact info? For everyone else, I will facilitate contact info exchange near the end of the meeting. Next is group sharing. Group shares are 3 minutes. The timekeeper will give you a one-minute warning after 2 minutes have passed. Please acknowledge you've heard your warning.**– OTHER WEEKS** – Thank you to everyone who read tonight on our topic of \_\_\_\_\_. Next is group sharing. Is someone willing to be of service tonight as a Spiritual Time Keeper? (no requirements for the position) Group shares are 3 minutes. The timekeeper will give you a one-minute warning after 2 minutes have passed. Please acknowledge you've heard your warning.**For all weeks** ... We invite everyone who knows they want to share to raise their hands in zoom sooner rather than later. By group conscience, if we reach a point where no hands are raised, but we still have time to share, I have permission to call on anyone present at tonight's meeting. Please note that if I call on you, you are being invited to share. If you are called on but do not wish to share, please simply pass. Our preference is to call on raised hands throughout the meeting. Who would like to share? **And so on ...****8:45- 8:50 pm – Announcements Break****ALL WEEKS** – We will now break for about 5 minutes for **7<sup>th</sup> Tradition, BIZ Announcements, and Service Positions.**

Reminder: Our Business meeting is on the 3rd Sunday of each month. It is a 30-minute meeting before our regular meeting, starting at 7:25pm eastern and 4:25pm pacific, etc.

**1. Seventh Tradition Announcement (to be read by Treasurer or substitute):**

This meeting has no dues or fees for BDA membership; we are self-supporting through our own contributions. By participating in 7th Tradition, we enjoy the privilege of giving back what has so generously been given to us. We collect contributions, through our general fund, used for our group needs, such as outreach materials, tech expenses, and support of the DA and BDA service structure. We maintain a second, separate fund to pay for the expenses of our GSR as they attend the annual World Service Conference (WSC). Our GSR is fully funded for 2023.

7th Tradition button can be found on our website at [sundaybdaonline.org](http://sundaybdaonline.org) which is linked to Paypal. We accept payments thru Paypal (preferred and please select the friends and family option), Venmo, and Zelle. Just search for sundaybdaonline. I will also post the links to the chat. If you want your contribution to go to the GSR Fund, please include a note with your contribution. The default for contributions is our general fund. Please give generously and attend our next business meeting to hear our monthly Treasurer's report. Our most recent report is available at [sundaybdaonline.org](http://sundaybdaonline.org). I'll post the exact link for those reports in chat as well.

### **2. Free Literature Announcement (to be read by Treasurer or Meeting Chair):**

Our group generously supports the distribution of free conference-approved literature to BDA newcomers and members who need and request it via BDA Help for Debtors (registered group # 7720). They offer both of our DA books and several DA and BDA pamphlets via mail or both of our books and all DA and BDA pamphlets by eBook. Please look for the links to "Free Literature" on their home page at [helpfordebtors.org](http://helpfordebtors.org), which will take you to a request form. Upon receipt of your form submission, your literature will be gratefully sent to you. Again, visit [helpfordebtors.org](http://helpfordebtors.org) to request and receive free DA and BDA conference-approved literature. While you're there, be sure to check out the page related to BDA Online Events. (These two links will be posted to chat, too.)

### **3. Business Announcements:**

Does anyone have Business announcements for the good of the group or **DA or BDA** as a whole?

### **4. Finding BDA Meetings and Readings:**

Once more, please visit our group's website at [sundaybdaonline.org](http://sundaybdaonline.org) to find our meeting readings and other details about

our group. Most BDA readings and meetings can be found at [debtorsanonymous.org](http://debtorsanonymous.org). Please also visit [helpfordebtors.org](http://helpfordebtors.org) for a wealth of information and resources for BDA members and groups.

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## **8:50-9:05 pm – RETURN to Regular Shares**

We'll now return to group 3-minute shares. For all who share, please acknowledge the TIMEKEEPER'S 1-minute warning. **Before reopening shares on tonight's topic, we encourage newcomers to claim your seat by sharing for up to 3 minutes, perhaps sharing on what brings you here tonight or on the progress you're making in BDA so far. Are there any newcomers who want to share tonight?**

**If not or after newcomers have shared** ... We'll now return to our regular 3 Minute shares, with warnings from our timekeeper after one minute has passed. Who would like to share? **And so on ...**

## **9:05-9:09 pm – 4 minutes for Business Goals**

Our meeting encourages you to share your business goals for the week. Please keep them clear and brief so all who care to share may do so. Rather than waiting to be called on, please speak up whenever you are ready. If two members speak up at the same time, please politely resolve the overlap. We have 4 minutes to share our goals.

## **9:09-9:10 pm – 1 minute to Describe Our Group Contact List**

**ALL WEEKS** – By group conscience, this meeting has assigned facilitation of contact information to our Newcomer Greeter, who will facilitate contact info exchange immediately after the close of the meeting. In the meantime, we have a group contact list much like the paper list you would see in face-to-face meetings. Several of the people on tonight's call are on that list, which is a simple spreadsheet on a (relatively) secure cloud platform – password-protected and with no advertising. If you would like access to the list for outreach to fellow members, or to add your name and contact info to the list, please email our 2021 Group Tech Coordinator, at [sundaybdaonline@gmail.com](mailto:sundaybdaonline@gmail.com), to request access. A link to the list will be emailed to you within 24 hours. The email address will be added to the chat as well

## **9:10 pm – 5 minutes until Close**

1. “Who would like to give service and read the Promises of Debtors Anonymous?”

2. **Chair Reads:**

Thank you to everyone who gave service tonight including our speaker **(if there is one)**, readers, sharers, goal setters, and elected trusted servants.

**DA’s Statement of Purpose:** In DA, our purpose is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other compulsive debtors.

**From DA’s Notes to Newcomers:** “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 DA members

## **9:14 pm and a half – 30 seconds to Close**

**Say to meeting:** Please un-mute if you would like to join us in closing with the ‘We’ version of the Serenity Prayer.”

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

Thanks everyone for a great meeting! We’ll now hear from \_\_\_\_\_, our Newcomer Greeter, who will facilitate contact exchange, help newcomers, and answer questions. Everyone is welcome to stay **Make sure the newcomer greeter is a host of co host prior to leaving the meeting.**

## **9:15pm EST – End on Time**

## **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.

However, as part of DA, there is no separate membership for attending Business Debtors Anonymous meetings. As it states in DA's 3rd Tradition, "the only requirement for membership is a desire to stop incurring unsecured debt." This applies to both personal and professional debt. It is understood that paying bills for goods and services rendered according to agreed-upon terms does not constitute debting.

## 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 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.

# 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 D.A. membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
5. Each group has but one primary purpose--to carry its message to the debtor who still suffers.
6. 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.
7. Every D.A. 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. D.A., 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 D.A. 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.

# 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 & 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 other tools of DA, 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.



# 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.

## **12 Concepts of Debtors Anonymous** **(for reference only, not read during meetings)**

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.