

## **Monthly rotation of meeting formats and topics**

- Week One: Read STEP of the month from 12x12x12 Book
- Week Two: SPEAKER on PROMISE of the Month (always recorded)
- Week Three: Read TRADITION of the month from 12x12x12 Book / BUSINESS MEETING
- Week Four: Read BDA Tool of the month from the BDA Tools pamphlet
- Week Five: Read CONCEPT of the month from the 12x12x12 Book

## **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.