

Building a Prosperous Business - BDA Meeting #1167
Meeting Format

Version 10 (Last updated 9/19/26)

1. Opening (*Meeting Leader*)

My name is _____ (first name only) and I am a compulsive debtor. Welcome to *Building a Prosperous Business*, a meeting of Business Debtors Anonymous.

Please silence your phone if you haven't done so already. We will now sit in silent meditation for one minute, and then open with the Serenity Prayer. (meeting leader times one minute)

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

Read on the 3rd Saturday of the Month: Today we have our business meeting and our meeting ends at 10:10am, with the business meeting starting at 10:15am.

Read on all other Saturdays: We meet here until 10:30am.

2. Preamble: Welcome to Debtors Anonymous - 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 Steps.

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.

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 debt, so that we may all recover one day at a time.

Debtors Anonymous is not affiliated with any financial, legal, political or religious entities, and we avoid controversy by not discussing outside issues. Please keep your share to your own experience, strength and hope as it relates to your DA recovery. 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.

Statement of Purpose: In D.A., our purpose is threefold: to stop incurring unsecured debt, to share our experiences with the newcomer, and to reach out to other debtors.

Responsibility Pledge: “I pledge to extend my hand and offer the hope of recovery to anyone who reaches out to Debtors Anonymous.”

Business Debtors Anonymous (B.D.A.) is a distinct and dynamic – but not separate - part of D.A., created to focus on the recovery of members of the fellowship who are business owners. Together, B.D.A. members support one another in applying the D.A. principles and tools when owning and running a business. However, as part of D.A., 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.

3. Who would like to read the **Signs of Compulsive Debting in Business?**

Compulsive debting in business is very similar to compulsive debting with one's personal finances. Many of us were severely lacking in clarity. Some of the experiences and behaviors that led to compulsive debting were:

- 1) We neither knew when bills or taxes were due, nor did we remember if and what we had paid or still owed.*
- 2) We confused our personal finances with our business finances and drew from one set of funds to cover the other.*
- 3) We often did not know the exact costs of our overhead, our operating expenses, or our profit margins.*
- 4) We had no business plan.*
- 5) We used verbal agreements instead of written ones, which led to disputes later over the terms of the agreement.*
- 6) We overcommitted our time and did not spend enough time generating revenue.*
- 7) Many of us were overwhelmed by clutter.*
- 8) We lived in self-deprivation for the sake of our business.*
- 9) We did not pay ourselves a salary.*
- 10) We did not take vacations, provide ourselves benefits, or grant ourselves any personal and sick days.*
- 11) We undervalued and underpriced our goods and services.*
- 12) We allowed professionals who worked for us (e.g. consultants, accountants, lawyers, etc.) to run our business life.*
- 13) In relapse, we missed BDA and/or DA meetings, and lost contact with our sponsors, pressure relief group, and friends in the program.*
- 14) We did not or were unable to ask for help when we needed it most.*

4. Steps & Tools for Recovery (Meeting Leader)

In B.D.A. 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.”

a. Who would like to read the 12 Steps of Debtors Anonymous?

- 1) We admitted that 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's 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."*

b. Who would like to read the Tradition of the month? (see below)

- 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 God may be expressed 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, films, television and all other public media.*

12) Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

c. This month's Tool of Debtors Anonymous is _____ (see below).

- 1) Meetings*
- 2) Record Maintenance*
- 3) Sponsorship*
- 4) Pressure Relief Groups and Pressure Relief Meetings*
- 5) Spending Plan*
- 6) Action Plan*
- 7) The Telephone and Internet*
- 8) D.A. and A.A. Literature*
- 9) Awareness*
- 10) Business Meetings*
- 11) Service*
- 12) Anonymity*

d. Who would like to read this month's Additional Tool 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 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 that 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 all.*
- 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.*

(Meeting Leader) As grateful as we are for these tools for business owners and 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.

5. A Word to Newcomers (Meeting Leader)

Are there any visitors from out of town? Are there any newcomers who are attending your first, second or third DA meeting? If so, please introduce yourself so we can welcome you.

(If there are no newcomers, skip to section 6)

If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place. Debtors Anonymous can help you. We offer face-to-face, telephone and internet meetings and we suggest attending at least six meetings to have the opportunity to identify with speakers and become familiar with D.A. before deciding if this program is for you. If you identify with some, or all, aspects of compulsive debting, we hope you will join us on the path to recovery and find the joy, clarity and serenity that we have found in Debtors Anonymous.

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 BDA 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 composed of two people with experience in working the steps who can offer hope, possible options for relief and solutions based on their experience.

Is there anybody available to speak with the newcomer after the meeting? Please raise your hand and state your name.

Is there a member willing to share on their First Step experience for 3 minutes?
(Secretary times 3-minute share)

6. 7th Tradition (Meeting Leader)

It is now time for the 7th tradition.

In person meeting: D.A. has no dues or fees; we are self-supporting through our own contributions, so we pass the envelopes. One envelope collects funds to send our General Service Representative to the annual D.A. World Service Conference (GSR fund). Another envelope collects 7th Tradition funds for rent, as well as for donations to our D.A. Intergroup, the General Service Office of Debtors Anonymous, and the John H. Scholarship Fund. Please give as generously as you can. However, if you cannot, please keep coming back. If this is your first, second, or third meeting, please save your money for D.A. literature, which is available for purchase here after the meeting and on Amazon.com.

Online meeting host, paste the following in the chat:

Make your donations here <https://bdabpb.neocities.org/#donate> by choosing PayPal or the Cash app.

Use the note feature to indicate whether you want your donation to be used for “7th Tradition” (rent, literature, Zoom, and support for the fellowship) or “GSR” (the fund to send the group’s General Service Representative to the D.A. annual World Service Conference).

Online meeting: D.A. has no dues or fees; we are self-supporting through our own contributions. You can contribute via the Cash App or PayPal. The host will post a link in the Chat. We collect funds for the 7th Tradition that go towards our meeting’s expenses, including rent and Zoom, as well as donations to the Northwest D.A. Intergroup, the General Service Office of Debtors Anonymous, and the John H. Scholarship Fund. We also collect funds to send our General Service Representative to the annual D.A. World Service Conference (GSR fund). Please give as generously as you can. However, if you cannot, please keep coming back. If this is your first, second, or third meeting, please save your money for D.A. literature. The host will put a link to DA resources, including literature, in the Chat.

Online meeting host, paste the following link into the Chat at every meeting and let attendees know about it (even if there is no one new at the meeting). There are links to a free packet for newcomers, to DA literature for purchase online, and other resources:

<https://bdabpb.neocities.org/#resources>

7. Announcements (Meeting Leader)

A. (On the day of the business meeting, skip to B below)

It is now time for meeting announcements. Please keep them brief. Who would like to be the timekeeper? Timekeeper – please allow two minutes for GSR and Intergroup representative reports, one minute for other officer reports, and one minute total for all other announcements.

- Is there a Treasurer’s announcement? *(Treasurer shares any additional information with group)*
- Is there a Literature announcement? *(Literature shares on D.A. materials available to group – books, pamphlets and phone list. If there is no one new at the meeting, the Literature chair can skip this.)*
- Is there a GSR announcement?
- Is there an Intergroup Rep announcement?
- Are there any other announcements for the good of B.D.A.?

- Are there any members celebrating a D.A. anniversary or other special occasion, like 90 days of solvency?
- If anyone is available to sponsor, please raise your hand and state your name.
- Doing service in D.A. is essential to our recovery. The following service positions are open:
_____.

B. (Read only on the day of the business meeting) Our trusted servants will share their reports at today's business meeting which starts at 10:15. All are welcome and encouraged to attend.

- GSR announcement - our agenda for the business meeting includes open service positions (also list any motions or additional discussion topics)
- Are there any announcements for the good of B.D.A.?
- Are there any members celebrating a D.A. anniversary or other special occasion, like 90 days of solvency?
- If anyone is available to sponsor, please raise your hand and state your name.

8. Reading (Meeting Leader)

This is the 1st/ 2nd/ 3rd/ 4th/ 5th week of the month and our topic will be...

- **Week 1:** D.A. Concept of the Month or B.D.A. Business Tool of the Month
* D.A. Twelve Steps, Twelve Traditions, and Twelve Concepts or BD.A. Tools Pamphlet
- **Week 2:** Step of the Month
* With a reading from the D.A. Twelve Steps, Twelve Traditions, and Twelve Concepts
- **Week 3:** Tradition of the month
* With a reading from the D.A. Twelve Steps, Twelve Traditions, and Twelve Concepts
- **Week 4:** Story from Currency of Hope
- **Week 5:** Speaker
* We are pleased to have a speaker on the fifth Saturday. The speaker will share their experience, strength and hope in D.A. for 15 minutes. Please welcome today's speaker,
_____.

9. Sharing (Meeting Leader)

(The meeting leader can vary the share time as needed so everyone has a chance to share.) This week we have about ____ minutes for sharing. A timer will signal one minute before the end of the share, and again at share's end. Who would like to be the timekeeper?

Please address your share to the reading topic or tool as you wish, as well as your experience, strength and hope as it relates to the D.A. Program. During sharing, we do not cross-talk, that is, interrupt or directly address another person's share during the meeting. We also avoid topics that could lead to dissension or distraction. If someone feels that a share topic is jeopardizing our tradition of group unity, they may so signify by raising their hand. The meeting leader will call for a group conscience on how to proceed, if necessary. The meeting is now open for sharing.

10. 10:00am Pause

Ask that the envelopes get passed again. If newcomers are present, offer them a chance to share if they'd like.

11. Closing (Meeting Leader) 10:20

The meeting is now closed for sharing and it is time for Visions.

a. Visions

We have about 7 minutes for sharing our visions and action steps for the next week. Please share yours briefly.

b. Promises: Let's read the Promises. (Pass them around.)

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 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 D.A.*
- 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 integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.

c. Closing Statements

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 debting one day at a time.

Our peace of mind does not depend on circumstances. When difficulties arise, we know that we will be guided in responding to them. If we do this work wholeheartedly, we experience the benefits of freedom from compulsive debting, one day at a time, and we live truly happy and useful lives in serenity, courage and wisdom.

d. Closing (Meeting Leader)

After a moment of silence, we will close with the we version of the Serenity Prayer.

All: *God, grant us the serenity to accept the things we cannot change, courage to change the things we can, and the wisdom to know the difference.*

End of Meeting

This brochure is a meeting guide for in-person Building A Prosperous Business BDA. The material is adapted from approved DA literature. DA has specifically approved some but not all of this brochure.