

Tuesday 5 p.m. Eastern
Business Debtors Anonymous (BDA-HOW) HOW Meeting Format

Zoom:

<https://us02web.zoom.us/j/82343441624?pwd=aGM2AaFyorEmg984f7K4xSxcDnZRFm.1>

[SignUp Genius](#)

[Out of respect for copyrights, we do **not** share the texts used for the Week 1 and Week 4 readings. Members are encouraged to have copies of *A Currency of Hope*, *A Year of Prosperity and Serenity: A daily reader*, and the *Visions* pamphlet.]

Greeting

Hello, Everyone, Welcome to the Tuesday 5 p.m. Eastern meeting of **Business Debtors Anonymous HOW**. This meeting focuses on bringing the DA-HOW structure, tools, and principles to running a business or working as a freelancer. My name is _____. I am a compulsive debtor and business owner and the leader for this evening's meeting. Let us now open the meeting with a moment of silence followed by the Serenity Prayer.

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. Thy will, not mine, be done.

Opening

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 DA recovery program based on the Twelve-Step principles.

The only requirement for membership is a desire to stop incurring unsecured debt. Anyone who says they are a member is a member. We of Debtors Anonymous welcome all members with open arms. Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. 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.

The focus of this DA-HOW meeting is on running a business. DA-HOW is a movement within Debtors Anonymous whose basic principle is that abstinence is the only means to freedom from compulsive debting, spending, and underearning, and the beginning of a spiritual life.

HOW began in Minnesota in 2003 as a means of sponsorship within Debtors Anonymous. Its meeting format is derived from other 12 step groups and centers around the concept of service. The members of this group have found the HOW concept to be effective in working the DA program. For more information on DA-HOW, please visit www.dahow.org.

Business Debtors Anonymous (BDA) is a distinct and dynamic — but not a 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.

This meeting is led by members who are DA-HOW sponsors who are also business owners. A DA-HOW sponsor is someone working the DA-HOW program who has not incurred any unsecured debt for 30 days and who is following the suggested tools of DA-HOW. If you are new to this meeting, and/or **NOT** a DA-HOW sponsor, you can participate in this meeting by reading, being the timekeeper, or by sharing.

This meeting's format has been streamlined to allow as many as possible to

share. To receive a copy of this meeting's format, please email bdahowmeeting@gmail.com.

Meeting Guidelines

Please keep your video on to be present during the meeting. If you are eating or engaging in other distracting activities, please turn your video off until you are finished to minimize distractions. In accordance with our Tradition of anonymity, do not take screenshots or photos of this meeting or chat.

Would someone please volunteer to read the 12 Steps of Debtors Anonymous? They are found on the DA and DA-HOW websites, and we will share them here:

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.

Would someone please volunteer to read the 7 Tools of DA-HOW? They are found on the DA-HOW website, dahow.org, in the Sponsor Guidelines, and we will share them here.

1) Daily Sponsor Call

- We call our sponsor(s) at the agreed-upon time. Every day.
- We are prepared in advance for our call.
- Our call lasts no more than 15 minutes.
- Our call begins with a prayer. Some sponsors also end calls with a prayer.

2) Daily Spending Plan

- We all have a spending plan.
- We commit anticipated amounts by category.
- We do not spend money we have not committed.
- We do not change our committed spending without contacting a sponsor.

3) Daily Telephone Calls

- We make or receive at least one program-related call a day.

4) Daily Reading and Writing Assignment

- We set aside time to do our reading and writing each day.
- We read the required assignment and write for approximately 15 minutes on the question or topic.

5) Meetings

- We attend at least one DA meeting a week, preferably a DA-HOW meeting. Many of us attend multiple meetings each week.
- We commit to a home meeting, when possible, and attend that meeting regularly.

6) Anonymity

- We practice anonymity in every area of our program.

7) Service

- Giving service is a critical part of our program.

- We do this because we know we cannot keep what we have received unless we give it away.

Would someone please volunteer to read the 12 Tools of Business Debtors Anonymous? They are available as a PDF download from the debtorsanonymous.org website and we will share them here:

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.

Our Cherished 12th Tradition States:

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

A Word to Newcomers

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 suggest attending DA-HOW format meetings to familiarize yourself with the structure and support of working the DA-HOW approach to recovery. If you identify with some or all aspects of compulsive debting, we hope you will join us on the path of recovery and find the joy, clarity, and serenity that we have found in DA-HOW. Format meetings are listed on the dahow.org website.

Do we have any newcomers or anyone new to this meeting who would like to introduce themselves by first name only?

5-Minute Meditation (Skip on Week 5 because the meeting includes a longer meditation. On Week 5, skip down to **Introduction to Meeting Format)**

The Big Book suggests daily meditation, and it has this to say about practicing meditation daily:

"We find that our thinking will, as time passes, be more on the plane of inspiration. We come to rely upon it. We usually conclude the period of meditation with a prayer that we be shown all through the day what our next step is to be, that we be given whatever we need to take care of such problems. We

ask especially for freedom from self-will, and are careful to make no request for ourselves only.”

We will now meditate silently for 5 minutes. Is someone willing to be our timekeeper today? Anyone can volunteer for this position and it is vital to the health of our meeting.

The timekeeper _____ will time the meditation and begin the “Serenity Prayer” when the 5 minutes are up.

[Time. 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. Thy will, not mine, be done.]

****Introduction to Meeting Format****

This meeting’s format has a different theme each week. Week 1 is a literature meeting with a BDA focused reading, followed by open sharing. Week 2, we hold our business meeting, followed by open sharing. Week 3 is a speaker discussion tools meeting followed by open sharing. Week 4 is a visions meeting where we read an excerpt from the Visions pamphlet and spend 2 minutes meditating or writing on our visions, followed by open sharing. And week 5 is a 3rd and 11th Step meeting with open sharing.

Read the Introduction that corresponds to the week we are on.

Week 1

Literature Meeting: We read stories written by business owners from *A Currency of Hope* and *A Year of Prosperity & Serenity: A Daily Reader*, or the [BDA Debting Signals](#). (Leader’s choice.) Leaders must have the literature to lead a literature-based meeting. We do not screen share copyrighted materials. Leaders may also ask for other Readers who likewise must have the literature to read. After the reading, we have timed 3-minute shares.

Leader: We will now read _____ [book, page number in whatever version you have] article entitled “_____.”] If you have this book and would like to read a paragraph or more, please jump in or let us know. After the reading, we will welcome open shares of up to 3 minutes. Our timekeeper _____ will time the shares and give a one-minute warning. Please feel free to leave your name and phone number during your share and/or add it to the [phone list](#) that we’ve put in the chat. To raise your hand on the Zoom app, click on “React” at the bottom of your screen, and then click “Raise Hand.” We ask that you turn on your camera when you share.

Week 2

Business Meeting followed by check-ins/open sharing: We allow up to 20 minutes for the business meeting. We take annual group inventories to ensure our meeting is functioning within the DA principles and that we are placing principles before personalities. After the business meeting concludes, we go around the room and share one action we intend to take over the next week to grow our businesses or create our visions, followed by open 3-minute pitches.

Leader: Now it is time for our monthly business meeting. As Business Meetings are a tool of the DA program, we offer everyone the opportunity to participate in the business meeting in lieu of our speaker share. Can we please have a business leader and timekeeper for tonight’s meeting? _____, our timekeeper, will give us 20 minutes for the meeting with a 2-minute gentle reminder.

After the business meeting, the regular meeting leader reads:

The meeting is now open for shares of up to 3 minutes. Our timekeeper _____ will time the shares and give a one-minute warning. Please feel free to leave your name and phone number during your share and/or add it to the [phone list](#) that we’ve put in the chat. To raise your hand on the Zoom app, click on “React” at the bottom of your screen, and then click “Raise Hand.” We ask that you turn on your camera when you share.

Week 3

Tools Meeting: *A speaker shares for up to 15 minutes on how they use the DA-HOW and BDA tools in running their business, followed by open sharing.*

Leader: Now, I'd like to introduce our speaker, _____, who will share for 15 minutes on how they use the DA-HOW and BDA Tools in running their business.
[Allow speaker and timekeeper to work out time warnings.]

After the speaker, the leader reads:

The meeting is now open for shares of up to 3 minutes. Our timekeeper _____ will time the shares and give a one-minute warning. Please feel free to leave your name and phone number during your share and/or add it to the [phone list](#) that we've put in the chat. To raise your hand on the Zoom app, click on "React" at the bottom of your screen, and then click "Raise Hand." We ask that you turn on your camera when you share.

Week 4

Visions Meeting: *We read an excerpt from the Visions pamphlet and spend 2 minutes writing or meditating on our visions before open sharing.*

Leader: *I will now read an excerpt from the Visions pamphlet. [Leader chooses paragraph or paragraphs.]*

After the reading, Leader reads: We will now take 2 timed minutes to ask our Higher Power what is Your will for me today? What is Your will for my business and my life and make note of what arises for open sharing, if you wish.

After the 2-minute visioning, the leader reads:

The meeting is now open for shares of up to 3 minutes. Our timekeeper _____ will time the shares and give a one-minute warning. Please feel free to leave your name and phone number during your share and/or add it to the [phone list](#) that we've put in the chat. To raise your hand on the Zoom app, click on "React" at the bottom of your screen, and then click "Raise Hand." We ask that you turn on your camera when you share.

Week 5

3rd/11th Step Meeting. Read the “Lord, make me a channel of thy peace—” excerpt from Step 11, page 99, in AA’s 12 Steps & 12 Traditions instead of the short Big Book paragraph and meditate for 10 minutes (instead of 5), followed by open sharing.

Leader: This is a 3rd and 11th step meeting. I will read and excerpt from page 99 of AA’s 12 Steps and 12 Traditions after which we will meditate for 10 minutes. Lord, make me a channel of thy peace. That where there is hatred, I may bring love. That where there is wrong, I may bring the spirit of forgiveness. That where there is discord, I may bring harmony. That where there is error, I may bring truth. That where there is doubt, I may bring faith. That where there is despair, I may bring hope. That where there are shadows, I may bring light. That where there is sadness, I may bring joy. Lord, grant that I may seek rather to comfort than to be comforted, to understand than to be understood, to love than to be loved. For it is by self-forgetting that one finds. It is by forgiving that one is forgiven. It is by dying that one awakens to Eternal Life. Amen.

We will now meditate silently for 10 minutes. Is someone willing to be timekeeper today? The timekeeper _____ will time the meditation and begin the “Serenity Prayer” when the 10 minutes are up.

The meeting is now open for shares of up to 3 minutes. Our timekeeper _____ will time the shares and give a one-minute warning. Please feel free to leave your name and phone number during your share and/or it to the [phone list](#) that we’ve put in the chat. To raise your hand on the Zoom app, click on “React” at the bottom of your screen, and then click “Raise Hand.” We ask that you turn on your camera when you share.

At 5:55 p.m.:

Seventh Tradition

DA has no dues or fees. We are self-supporting through our own contributions. Contributions can be made online at dahow.org. Please give as generously as you can. However, if you cannot, please keep coming back. We need you more than your money.

Sponsor Line

If any DA-HOW sponsors are available to get someone started, take on a new sponsee, or serve on a BDA PRG, please give us only your name, phone number, and time zone only. Only sponsors who are available give their numbers during this time. All others put their numbers on the phone list.

Phone List

This meeting has a [phone list](#) that we have linked in the chat. If you'd like to be included, please add your name, phone number, and time zone. If you need help accessing or adding yourself to the phone list, please email: bdahowmeeting@gmail.com.

Announcements

We allow up to 2 timed minutes for announcements. We suggest visiting the DA-HOW and DA websites for more information on meetings and upcoming events.

This meeting needs DA-HOW sponsors who are business owners or freelancers to share how they work their BDA program with regard to the tools during the speaker meeting on the 3rd Tuesday of every month. If you are a DA-HOW sponsor using the BDA tools to run your business, please consider volunteering to share your recovery as a speaker.

Closing

In closing, we remind you of our 12th tradition of anonymity, the spiritual foundation of this program. Who you see here, what you hear here, let it stay here. Anonymity ensures that all members are equal and that everything shared at this meeting is held in confidence. We do not mention anyone by name outside this meeting.

Is there a DA-HOW sponsor who is willing to stay on the line to greet newcomers, answer questions, and facilitate the exchange of phone numbers?

Would you please join me in the 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.

Click link to access [Business Meeting Minutes](#).

Debtors Anonymous Business Meeting Format

(Leader reads items in bold italic)

- I) Let's open with the Serenity Prayer.***
- II) Would someone please read the minutes from our last meeting?***
(Pause while minutes are read)
 - A. Are there any corrections to the minutes as read?***
 - B. Could someone make a motion to accept the minutes as read?***
 - C. Are there any objections to accepting the minutes as read?***
- III) We will now set the agenda for this meeting***
 - A. First item of business is to find leaders for our meeting for next month***
 - B. Second item of business is to ask for a volunteer to record minutes at***

next month's business meeting and to have them posted on the website once we are able to access website.

C. Third item of business is to ask for a volunteer to be our speaker seeker for the next month.

D. Old Business will include _____ (list those items from the minutes that were tabled.)

1) Is there any other Old Business I am not aware of?

E. Are there any New Business items for this meeting?

IV) When the agenda is completely set, begin with the selection of leaders for the following month's meetings.

1. Who would like to volunteer to lead one or more of next month's meetings? Meeting leaders must be DA-HOW Sponsors. Sponsors may lead for the month, or for specific dates in the coming month. Fill all meeting slots for the coming month before moving on to Old Business.

2. Who would like to volunteer or nominate someone to chair the business meeting next month? Business meeting chair must be a DA-HOW sponsor.

3. Who would like to volunteer or nominate someone to record the minutes at next month's business meeting and to have them posted on the DA HOW website?

4. Who would like to volunteer to be the speaker seeker for the next month? Speaker Seeker must be a DA-HOW sponsor willing to find DA-HOW sponsors who are business owners and can share on using the tools of BDA in their businesses. Speakers share for 15 minutes, focusing on their recovery.

5. Who would like to serve as the Service Board Representative for this meeting? The Service Board Representative attends the quarterly Service Board meetings and reports back to the group developments that affect the DA-HOW fellowship as a whole. The Service Board Representative is responsible for obtaining and securing the Zoom

account log-in information and for troubleshooting Zoom issues. This is a one-year position.

6. Who would like to volunteer to be this meeting's Zoom Host? The Zoom Host position is filled for the next three months. Duties include: arriving to the meeting 10 minutes early and claiming the host key, sharing the meeting's readings onscreen, muting/unmuting attendees when appropriate, and ensuring the meeting runs smoothly.

V) Old Business.

- A. **Re-state the item** and where it was left at the last meeting.
- B. If there is a motion on the table, **re-read the motion**.
- C. If there is a motion: **We will now open the floor for discussion**.
- D. If there is no motion, ask **Would someone like to make a motion?**
 - 1) **(Name)** makes the motion to _____
 - 2) **Is there a second? (Name) seconds.**
 - 3) **We will now open the floor for discussion.**
- E. If discussion seems to be slowing down/stopping, call the motion to a vote.

We will now call the motion to a vote.

- 1) If it is a non-controversial motion that there seems to be general consensus on, say: **In the interest of time, is there anyone who opposes this motion?** If not, motion carries.
- 2) If there has been a more strident debate, take a counted vote.
 - a) **All in favor, please state your name and say "Yes."**
When the "yes" votes have been tallied,
 - b) **All opposed, please state your name and say "No."**
When the "no" votes have been tallied,
 - c) **All members abstain, please state your name and say**

“Abstain.”

When the abstentions have been tallied,

d) Inform the group whether the motion has carried.

F. Move on to the next issue

VI) Is there any new business?

VII) If time runs out in the middle of an issue,

A. ***We do not have time to conclude the discussion. I would entertain a motion to table the issue until our next meeting.*** (wait for motion)

B. ***Is there a second?*** (wait for second)

C. ***Anyone opposed?***

VII) Let's close the business meeting with the Serenity Prayer

Pass it back to the main meeting moderator for pitches or to close the whole meeting. If we run up to the end of the meeting, we can also say one Serenity Prayer for both.