

Submitted Minutes from BDA Help for Debtors (registered BDA group # 7720)

Service Meeting on July 27, 2021

5pm pacific / 8pm eastern — Open with Serenity Prayer plus BDA and DA readings

Readings and member introductions

Name, solvency date, BDA home group, and geographic location:

- ✓ Bob A from Seattle by way of San Francisco and Portland; August 8, 2014; *Sunday BDA Online* (sundaybdaonline.org) and *BDA Workshops* (bdaworkshops.org)
- ✓ Nancy from San Ramon, CA; April 1, 2020; home group is *BDA Workshops* (bdaworkshops.org)
- ✓ Di from New York City; day 40 of solvency; no home group offered
- ✓ Mary from Boston; March 2020; no home group offered — **this was our zoom bomber!**
- ✓ Heather from Syracuse; May 13, 2021; *Sunday BDA Online* (sundaybdaonline.org)
- ✓ Sara from Salt Lake City; June 21, 2021; looking for a home group, maybe starting a new meeting

Reviewed service meeting agenda

Chair reviewed our agenda for the rest of our meeting, including descriptions of and time increments by section:

Up to 12 minutes — Readings, introductions, and review of agenda by Project Lead

Up to 3 minutes — Proposal to remove business meeting recordings from website, using them only to create transcripts and minutes, then holding them as archives. Only the minutes would be posted to the website going forward.

Up to 15 minutes — May minutes and May and June treasury at a desired 5 minutes each

Up to 15 minutes — Coordinator project reports — Literature Coordinator and Newsletter Coordinator

Up to 20 minutes — Old business

1. Update on previous radio outreach media project — reporting will continue through September 2021.
2. Review of upcoming events with the Summer Visioning Conference well under way.
3. We've agreed to create a **BDA Intergroup** phone list. Only three takers, not a popular idea or service.

Up to 20 minutes — New business

1. Details on next radio outreach media project — next PSA distribution begins in early October 2021.
2. Brainstorming additional ideas for outreach and public information for both DA and BDA for 2021.
3. Anything else?

Up to 5 minutes — Close the service meeting

Urgent business

We will remove business meeting recordings from our website, using them only to create transcripts and minutes, then holding them as archives. Only the minutes will be posted to the website going forward. **Approved unanimously.**

April and May minutes and May and June treasury (there was no service meeting in June)

April and May 2021 minutes were approved by email. **Minutes approved.**

Bob summarized May 2021 treasury report and requested questions:

Regarding our May and YTD profit and loss — Our total income for April was \$2,355.44, which was <\$2,094.56> (or 47.1%) less than our May income plan of \$4,450. May income was made up of \$1,080.44 in distributions from BDA Workshops; \$1,000 in general contributions from members; and \$275 in event proceeds from the events we're hosting, including some pre-registrations.

Total YTD contributions by groups through May 30, 2021 is:

Group # 968 — **Sunday BDA Phone** — 1,235.00 (workshop proceeds plus \$300 in earmarked funds for the radio outreach project)

Group # 1395 — bdalist on groups.io — 400.00 (earmarked funds for the radio outreach project)

Group #112319 — **BDA Workshops** — 9,027.58

For total group contributions of \$10,662.58

Total YTD member contributions, both general and earmarked, are \$4,584.69.

Total BDA Intergroup event income is \$6,085.

For a combined total income of \$21,332.27 for the months of January through May.

Our expenses for May included: \$330 for 33 eBooks; \$49.82 for transaction fees plus \$48 for transcription fees; and \$500 transferred to our prudent reserve (which is recognized in comparison to our spending plan and then added back in at the bottom as other income; this is a new approach to accounting for prudent reserve and will be used going forward).

Regarding our YTD spending plan comparison for the month of May — We were <\$767.73> (or 3.5%) under our income plan and \$829.71 (or 3.2%) under our expense plan. We are currently \$61.98 ahead in income over expenses for the first five months of 2021.

We were under plan by \$14.65 in literature expenses for January through May. That is, our plan was \$5,800 and our actual was \$5,785.35. Our literature service is being well-used by the fellowship. Our ending literature fund balance at May 31st was \$1,143.65.

Regarding our balance sheet — Our total available balance in all funds at May 31, 2021 was \$2,206.72. There are still some dollars "owed" to other funds by public information. Those dollars will be transferred back to their original funds as money comes in in June. Our ending unallocated balance in our General Fund was \$38.94.

Bob next asked for objections to approval. There were none. **Treasury report approved.**

May and June treasury — continued

Bob summarized June 2021 treasury report and requested questions:

Regarding our June and YTD profit and loss — Our total income for June was \$3,192.09, which was <\$507.91> (or 13.7%) less than our June income plan of \$3,700. June income was made up of \$1,841.76 in distributions from BDA Workshops; \$210.33 in earmarked member contributions to literature; and \$1,140 in event proceeds from the events we're hosting, including a final \$75 payment for the BDA Tool workshops and \$1,065 in pre-registrations for our Summer 2021 Visioning Contributions.

Total YTD contributions by groups through June 30, 2021 is:

Group # 968 — **Sunday BDA Phone** — 1,235.00 (workshop proceeds plus \$300 in earmarked funds for the radio outreach project)

Group # 1395 — bdalist on groups.io — 400.00 (earmarked funds for the radio outreach project)

Group #112319 — **BDA Workshops** — 10,869.34

For total group contributions of \$12,504.34

Total YTD member contributions, both general and earmarked, are \$4,795.02.

Total BDA Intergroup event income is \$7,225.

For a combined total income of \$24,624.36 for the months of January through June.

Our expenses for June included: an \$880 refund from Amazon for unclaimed eBooks from as long ago as last October, which we immediately re-spent on a literature order from GSO; our total for two literature orders in June was \$1,702.53, bringing our literature counts on all items to 100 or more; \$77 for new eBook requests, while recycling 15 unclaimed eBook claim codes that were not refunded by Amazon; two \$300 pre-imburements to our literature coordinator, thank you for your service!; \$29.11 for paypal fees on event registrations; and \$100 transferred to our savings as prudent reserve.

Regarding our YTD spending plan comparison for the month of June — We were <\$1,275.65> (or 4.9%) under our income plan and \$1,201.07 (or 5.9%) under our expense plan. We are currently <\$74.57> (or 4.1%) behind in income over expenses for the first six months of 2021.

We were over by only \$84.88 in literature expenses for January through June, despite generous gifting of literature to our fellow debtors and a healthy inventory for future months. Our ending literature fund balance at June 30th was \$1,272.39. As of June, we were almost \$700 under plan in our overhead expenses, including tech and web, and \$600 under plan in public information.

Regarding our balance sheet — Our total available balance in all funds at June 30, 2021 was \$3,879.17. Our ending unallocated balance in our General Fund was \$145.25.

Bob next asked for objections to approval. There were none. **Treasury report approved.**

Coordinator reports (there was no service meeting in June)

Literature Coordinator — Nancy presented a literature report through June 26th, including inventory:

<i>A Currency of Hope – Second Edition</i> / paperback	133 @ 10.00 = 1,330.00
<i>The Twelve Steps, Traditions, and Concepts of D.A.</i> / paperback	121 @ 10.00 = 1,210.00
<i>Visions</i> pamphlet	119 @ 1.00 = 119.00
<i>Business Debtors Anonymous</i> pamphlet	109 @ 1.00 = 109.00
<i>Underearning</i> pamphlet	121 @ 2.00 = 242.00
<i>The Tools of Business Debtors Anonymous</i> pamphlet	120 @ 2.50 = 300.00
<i>The Twelve Promises of Debtors Anonymous</i> pamphlet	120 @ 2.50 = 300.00

Total literature inventory at June 26, 2021 = \$3,610.00

Literature fund balance at June 26, 2021 = \$983.21

Nancy reported that **213** literature requests had been fulfilled so far in 2021.

We have provided physical and digital literature to the following locations so far in 2021:

- AK, AL, AZ, CA, CO, CT, DC, FL, GA, HI, IL, MA, MD, MI, MN, MO, MS, MT,
- NC, NH, NJ, NV, NY, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI
- Australia; Canada (AB, BC, NB, ON, QC); Greece; New Zealand; South Africa; United Kingdom

The following pieces of DA and BDA conference-approved literature have been provided so far in 2021:

Conference-Approved Literature

Titles	Digital	Paper	Total
DA 12, 12, and 12 book	77	68	145
DA's A Currency of Hope	79	77	156
DA's Pamphlet Collection (digital only)	116		116
BDA pamphlet (paper only)		50	50
BDA Tools pamphlet (paper only)		50	50
DA Promises pamphlet (paper only)		47	47
DA Underearning pamph (paper only)		56	56
DA Visions pamphlet (paper only)		58	58
	272	406	678

As a reminder: As long as there are available dollars in the Literature Fund, the Literature Coordinator does not need to ask for additional approval to place literature orders or to receive additional pre-imbursements for supplies and postage. Requests for spending beyond the balance in the Literature Fund must be brought to a monthly business meeting for review and approval.

Coordinator reports — continued

Literature Coordinator — Nancy presented a literature report through July 25th, including inventory:

<i>A Currency of Hope – Second Edition</i> / paperback	128 @ 10.00 = 1,280.00
<i>The Twelve Steps, Traditions, and Concepts of D.A.</i> / paperback	136 @ 10.00 = 1,360.00
<i>Visions</i> pamphlet	116 @ 1.00 = 116.00
<i>Business Debtors Anonymous</i> pamphlet	105 @ 1.00 = 105.00
<i>Underearning</i> pamphlet	118 @ 2.00 = 236.00
<i>The Tools of Business Debtors Anonymous</i> pamphlet	115 @ 2.50 = 287.50
<i>The Twelve Promises of Debtors Anonymous</i> pamphlet	118 @ 2.50 = 295.00

Total literature inventory at July 25, 2021 = \$3,679.50

Literature fund balance at July 25, 2021 = \$424.20

Nancy reported that **235** literature requests had been fulfilled so far in 2021.

We have provided physical and digital literature to the following locations so far in 2021:

- AK, AL, AZ, CA, CO, CT, DC, FL, GA, HI, IL, KY,
- MA, MD, MI, MN, MO, MS, MT, NC, NH, NJ, NV, NY, OH, OR, PA, RI, SC, TX, UT, VA, WA, WI
- Australia; Canada (AB, BC, NB, ON, QC); Greece; New Zealand; South Africa; United Kingdom

The following pieces of DA and BDA conference-approved literature have been provided so far in 2021:

Conference-Approved Literature

Titles	Digital	Paper	Total
DA 12, 12, and 12 book	89	75	164
DA's A Currency of Hope	92	85	177
DA's Pamphlet Collection (digital only)	128		128
BDA pamphlet (paper only)		57	57
BDA Tools pamphlet (paper only)		57	57
DA Promises pamphlet (paper only)		53	53
DA Underearning pamph (paper only)		63	63
DA Visions pamphlet (paper only)		65	65
	309	455	764

As a reminder: As long as there are available dollars in the Literature Fund, the Literature Coordinator does not need to ask for additional approval to place literature orders or to receive additional pre-imbursements for supplies and postage. Requests for spending beyond the balance in the Literature Fund must be brought to a monthly business meeting for review and approval.

Coordinator reports — continued

Newsletter Coordinator — We have not published a newsletter since the April edition. Since the kickoff of the current BDA Solvency Immersion Conference and the BDA Tool Two workshops both on the first weekend in April, followed at once by our current DA and BDA Visioning Conference, there has been no time or energy available to spend on the **BDA Intergroup** newsletter.

Rather than going backward, we will move forward with the August 2021 newsletter. Heather has agreed to write a 150- to 200-word article on her vision for her business; Nancy has agreed to write a 450- to 500-word article on Promise 8; and ~~Sara has agreed to write a 900- to 1,000-word article on “Reciprocity,” the principle we believe is underlying BDA Tool 8.~~ Everyone has agreed to have their articles submitted to Bob no later than August 10th, with a reminder from Bob on August 5th. This will be one of our 4-page “Expanded Quarterly News,” for which Bob will write a service update and include a treasury report (balance sheet and income statement) for year-to-date 2021 through July 31st.

Old business

1. Update on previous radio outreach media project — reporting will continue through September 2021.

REVIEW AND RATIFICATION OF A NEW OUTREACH-RELATED WEB PAGE:

<https://www.helpfordebtors.org/radio-outreach-project-reports> (**Approved unanimously.**)

The 60-second audio news release (ANR) was distributed throughout the month of April with 3,349 airings to a known audience of 3.6 million listeners four times. We tried this but won't repeat it. We felt this was too much — as committed airings — was too much like paid advertising. We did watch for spikes in traffic on our website during the month of April and none were noted.

The 30-second public service announcements (PSA) was distributed to the 1,000 US radio stations hand-selected by Bob, after removal of duplications and stations whose audiences would not be interested in our message. We have received detailed reporting through June. We have published only summary and general information on our website, and we welcome any members, groups, or Intergroups to reach out to us for details about the radio outreach activity in their city, state, or region. We will continue to receive reports through September. The PSAs have led to literature requests from debtors who have not yet been to any DA or BDA meetings yet.

REVIEW AND RATIFICATION OF A SECOND NEW OUTREACH-RELATED WEB PAGE:

<https://www.helpfordebtors.org/radio-media-outreach-resources> (**Approved unanimously.**)

We now have outreach resources we didn't have before: 30-second PSA, both with and without music in the background; 60-second ANR, useable for posting to resource pages on helping professional and nonprofit websites; and an electronic press kit with a professional cover letter. These resources are available for download and use by all DA and BDA members, groups, and Intergroups. There is a zip file available on this page, which includes all three of the audios listed above. The cover letter can be used as is, with bdahelpfordebtors@gmail.com as the contact, or can be revised for use by other DA and BDAers for their city, state, or region.

Old business — continued

1. Update on previous radio outreach media project — continued:

Please note there are several other pages on our website to support our fellows in public information and outreach:

Public Information (heading only, not a page)

<https://www.helpfordebtors.org/da-and-bda-public-information>

<https://www.helpfordebtors.org/outreach-brochures>

<https://www.helpfordebtors.org/public-information-recordings>

2. Review of upcoming recovery events.

BDA Solvency Immersion Conference (www.bdaworkshops.org) will close its registration on August 14, 2021, as conference registrants begin their work on their 4th Steps.

Our current event, the Summer 2021 DA and BDA Visioning Conference, is going well. So well, in fact, that we've already scheduled our next Visioning Conference for every Sunday in January and February 2022.

Before then, we will be hosting our next BDA Business Planning Conference on 12 Sundays throughout September, October, and November.

We are also supporting Nancy and Heather in potentially starting a women's drop-in or meeting. More will be revealed.

New topic for next meeting: How do we get more members and newcomers engaged with and invited to our various recovery events and conferences and into our growing online BDA community?

WE HAD A ZOOM BOMBER AND AN EMAIL BULLY!

Someone — a known DA member with a resentment — attended the meeting under a fake name and made-up geographic location, filling our chat with garbage while Bob was giving a report. For meetings going forward, Nancy will be made a co-host and has authority to remove attendees if they present problems. We will also be more vigilant when sketchy participants attend, refusing to interact with us.

We also received a series of accusation-based emails the day after our July service meeting. We asked this person to return to the September service meeting, which they refused. We offered a personalized zoom meeting — Bob, Nancy, and the demanding emailer, a second known DA member with a resentment — which was also refused. For the record, we will happily share our record maintenance, invoices, receipts, and contracts on-screen during video meetings, but we WILL NOT share these details by email. We do not consider that good financial responsibility. We will also ask for senders of requests for proof of payment and other financial concerns to attend one of our monthly service meetings.

Old business — continued

3. We've agreed to create a **BDA Intergroup** phone list. Only three takers, not a popular idea or service.

Based on lack of interest, we have reconsidered our decision to create a hosted contact list and will create individual contact list for each of our hosted recovery events and conferences. **(Approved unanimously.)**

New business

1. Details on next radio outreach media project — next PSA distribution begins in early October 2021.

We anticipate the PSA and ANR audio recordings we've created this year being useful for the next three to five years on a variety of platforms, including but not exclusively in radio media outreach. Bob would like to see us distribute our PSAs twice each year — April and October — for three years, 2021 through 2023.

Our first PSA distribution, in April 2021, and through June reporting, has led to 88 radio stations airing our PSA 3,402 times to an estimated 4.7 million listeners. Having paid \$10,000 for the production and distribution of this PSA, our current cost per airing is \$2.94 each. With three more months of reporting, we are anticipating our final cost per airing being less than \$2 each.

Another way of measuring the value of this project, as suggested by the media company we've hired, is the value of those airings and listeners if we were paying for radio advertising. Our advertising cost for this project would have been almost \$138,000 so far. Our media company suggests we could view that as an almost 1400% return on our outreach spending.

We are very pleased with the results of the PSA portion of our first-ever radio outreach project and have already signed the contract on our next PSA distribution by the same media company in early October. This time we are spending \$8,000, based on using the same already produced audio PSA and cover letter and the same 1,000 radio station list submitted by Bob in March. Whatever stations have already picked up the PSA through September will be removed from the 1,000 station list and replaced with new station. We will then again receive monthly reports for six months, beginning with a report for October. Monthly reports are usually received and distributed by us between the 12th and 15th of the next month after the month being reported (for instance, the July report was received and posted on August 12th.)

Bob will be leading the charge on the radio project until we choose or add additional activities to our media outreach efforts. We have signed the \$8,000 contract with our media special workers. **(Approved unanimously by phone during June in the absence of a scheduled monthly meeting for June.)**

New business — continued

2. Developing ideas for carrying the message and reaching our fellow debtors, especially business debtors and still-suffering debtors, inside and outside of the DA and BDA fellowship. (This topic has been renamed as of July 2021.)

Deferred until future months.

6:32pm pacific / 9:32pm eastern — Closed with Serenity Prayer

[Agenda for August 31, 2021 BDA Help for Debtors service meeting](#)

This is simply an estimated agenda; our leader will provide an accurate agenda a week before our next meeting:

Up to 10 minutes — Open with Serenity Prayer plus Introductions from present participants

Up to 7 minutes — BDA and DA readings

Up to 3 minutes — Urgent business and review of agenda by leader

Up to 15 minutes — July minutes and treasury at a desired 5 minutes each, with time for specified reading and overages

Up to 10 minutes — Coordinator project reports (Literature and Newsletter)

Up to 20 minutes — Old business

1. Review of upcoming events with the Summer Visioning Conference well under way.
2. Update on next PSA distribution beginning in early October 2021.

Up to 15 minutes — New business

1. Is there anything we can do to support the start of a women's online BDA meeting?
2. How do we get more members and newcomers engaged with and invited to our various recovery events and conferences and into our growing online BDA community?
3. Brainstorming additional ideas for outreach and public information for both DA and BDA for 2021.

Up to 5 minutes — Filling open service coordinator positions (see www.helpfordebtors.org)

Before they volunteer for a coordinator position, we ask our BDA fellows to have: at least 90 days solvency; taken at least the ***first five Steps*** in DA or BDA; a DA or BDA sponsor; reviewed our website as completely as possible; and attended ***at least two*** of our service meetings.

Up to 5 minutes — Close the business meeting — Anything left to discuss today?

Confirm date, time, and location for next meeting:

Tuesday, September 28, 2021 — 5 to 6:30pm pacific, 8 to 9:30pm eastern, etc
Video conference with waiting room, <https://us02web.zoom.us/j/83232949125>
All business meetings will be recorded, audio only.

Close with the Serenity Prayer