

CREATIVITY AND ABUNDANCE BDA CHAIRPERSON'S GUIDE

Call In Number: 605-475-2090

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How the modes work: Press *7 to cycle through the modes. Presentation Mode means no one but you can be heard, Conversation Mode means everyone can be heard, Q&A mode means people can unmute themselves using *6. If there is excessive background noise due to someone being unmuted, you can cycle through the modes back to Q&A mode to remute them again.

Unmute / mute yourself: *6.

The meeting begins on Q&A mode so that anyone other than the leader will have to press *6 to be heard. As the leader, you begin unmuted so make sure to mute yourself while others are sharing.

OPTIONAL: If you like, you may keep track of who does service at the meeting - the readings, the shares, etc, and thank them by first name at the end. This is done before reading the Closing Statement.

1. Opening

"Hello My name is (first name only) and I am a compulsive debtor and business owner. Welcome to the **Creativity and Abundance Meeting of Business Debtors Anonymous**. Will those who care to please help me open the meeting with a moment of silence followed by the Serenity Prayer. You will need to press *6 to unmute yourself.

2. 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."

Say "please re-mute yourselves again by pressing *6"

3. Read the Preamble:

Business Debtors Anonymous is a fellowship of men and women who share their experience, strength, and hope with each other that they may solve their common problem and help others to recover from compulsive debting. The only requirement for membership is a desire to stop incurring unsecured debt. There are no dues or fees for B.D.A. membership; we are self-supporting through our own contributions. B.D.A. is not allied with any sect, denomination, politics, organization or institution; does not wish to engage in any controversy; neither endorses nor opposes any causes. Our primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt.

4. SAY THIS:

In this meeting we focus on creatives who want to offer their creativity as part of their business or who are doing this already. Please feel welcome if you are still at the point of creating a vision to be a business owner. Our experience is that even creatives who are doing well as prosperous business owners struggle with the feeling of inadequacy. If you have this problem, too, be aware that you are among others sharing exactly the same feelings. We work this program because it has helped many to come to an appreciation of what valuable gifts everyone has to offer and to allow others to pay what we need in order to continue and prosper in our work.

We focus on issues relating to professional creatives and working artists, but this is an open meeting and everyone is welcome.

After you are finished speaking or reading, please remember to mute yourself again by pressing *6 to minimize noise on the line.

5. Ask for a volunteer to read the DA 12 Steps. Tell people that all of the readings are available at our website creativeabundancebda.org. If no one volunteers, you read them.

- 1) We admitted we were powerless over debting – 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 other compulsive debtors, and to practice these principles in all our affairs.

6. SAY THIS:

How do you know if you are a compulsively debting business owner? Some of the experiences and behaviors that led to compulsive debting were:

We neither knew when bills or taxes were due, nor did we remember if and what we had paid or still owed.

We confused our personal finances with our business finances.

We often did not know the exact costs of our overhead, operating expenses, or profit margins.

We had no business plan.

We lived in a state of deprivation for the sake of our business.

We undervalued and underpriced our goods and services.

7. Ask for a volunteer to read the Additional BDA Tools.

Remind people that the reading is available at our website

creativeabundancebda.org. If no one volunteers, you read them.

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 and benefits, including 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 the other tools of DA, we have found that it is only through working the Twelve Steps of DA that lasting solvency, recovery and serenity may be obtained for our businesses and ourselves.

8. Introductions - READ THIS

At this point, we go around the call and ask people to introduce themselves. Newcomers are especially encouraged to say hello so that we can specially welcome you. In this group, you can also say if you are a professional creative and where you are calling from if you like. (Chairperson goes first).

9. A Word to Newcomers - READ THIS

"Welcome! If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place and we can help you. Please stick around after the meeting tonight and our newcomer greeter will be happy to answer any questions you might have about the program. It is suggested that at first you attend at least six meetings over a period of two weeks to have time to identify with the speakers and absorb the DA/BDA concepts. If you then think DA/BDA is for you, you can arrange to have your first pressure relief meeting."

10. Speaker/Reading/Topic

1st and 3rd Mondays are Speaker meetings. Speakers have 20 minutes to share. Ask for a spiritual timekeeper to time the speaker, and have them work out with the speaker what kind of warnings that the speaker wants.

The voted-on agreed qualifications for speakers at the Musicians' meeting are 60 days of solvency, and to be a professional creative of some type. (You can take a group conscience to waive that if there is no speaker for the week and you need to get one from the crowd.)

2nd Monday is a Step meeting. We read a step from the 12 Steps of Debtors Anonymous, starting in January with Step 1. The step we are on corresponds to the month we're in - for example, if it's July, we are on Step 7.

4th Monday is the Business meeting (followed by shares).

Business Meeting = 20 minutes. Ask for timekeeper

1) We version of the Serenity prayer

Because this is a small meeting, the chair can make motions and when votes are needed we generally just ask, "Is anyone opposed?"

2) Group officer reports - Recording Secretary reads the notes

from the previous business meeting, Treasurer report, Meeting Scheduler Report, Speaker Seeker report,

Intergroup Rep report, Website Manager report.

3) Elections - in March, June, September, and December

4) Old Business - anything tabled from previous meetings

5) New Business

6) Read the 3rd Step Prayer to close the Business Meeting:

God, I offer myself to Thee

To build with me and to do with me as Thou wilt.

Relieve me of the bondage of self, that I may better do Thy will.

Take away my difficulties,

That victory over them may bear witness to those I would help

Of Thy Power, Thy Love, and Thy Way of life.

May I do Thy will always!

If there are 5 Mondays, the 5th Monday is a Topic meeting.

11. Sharing - It is the chairperson's job to police cross-talk.

READ THIS:

In B.D.A. we do not engage in cross-talk (members interrupting or directly addressing another sharer). Shares are 3 minutes long.

Ask for a spiritual time keeper to keep the time and remind people when they have one minute.

ASK PEOPLE TO SHARE THEIR CONTACT INFO (PHONE NUMBERS AND/OR EMAIL) AND THEIR PRG STATUS - are they willing to give and/or receive PRGs - AFTER THEY SHARE.

Stop sharing at 10:52 to leave time for Announcements and Actions/Affirmations.

12. Announcements

Ask "Are there any B.D.A. related announcements?"

13. Seventh Tradition - READ THIS

B.D.A. has no dues or fees. We are self-supporting through our own contributions. We have a website - **creativeabundancebda.org** - where you can make donations with a debit card or Paypal. We're trying to raise enough money to send a rep to the World Service Conference eventually. If you can't give, please just keep coming back.

14. Actions & Affirmations

Go around the call and have people *briefly* state 1 action and 1 affirmation for the upcoming week. (Chairperson goes first.)

15. Newcomer Greeter

Ask: "Is there someone willing to stay and talk with the newcomers after the meeting? A newcomer greeter to hang on the line and answer any questions that newcomers might have?"

If no one volunteers, chairperson stays for 5 minutes.

16. Thank people for their service by name if you have kept track, otherwise you can just say, "Thanks everyone for being here and doing service tonight."

17. Read the Closing Statement:

"The opinions expressed here today are strictly those of the individuals who gave them. The things you have heard here are spoken in confidence and should be treated as confidential. We do not take outside the meeting what we hear and who we see at the meeting. If you'll try to absorb what you have heard, you are bound to gain a better understanding of the way to handle your problems. Talk to each other, reason things out with someone else; let there be no gossip or criticism of one another, but only Love, Understanding and Companionship. Now will those who care to please press *6 and join me in the "We" version of the Serenity Prayer."

18. Say the WE version of the Serenity Prayer.

"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."

19. Remind the newcomer greeter and anyone who has questions for them that they have to press *6 to be heard.

20. THE END. THANK YOU FOR YOUR SERVICE.