

## **BDAHOW Visions Meeting - Leader Script [www.debtorsanonymous.org](http://www.debtorsanonymous.org)**

Welcome to the HOW Visions meeting of Business Debtors Anonymous. I am \_\_\_\_\_, your leader for this meeting.

Please unmute and 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.  
Thy will, not mine be done.*

I'd like to ask everyone to mute at this time. If you need to move around, eat, or engage in other distracting behaviors during the meeting, we gently request that you please turn off your camera.

This meeting is a BDA-HOW meeting dedicated to visions. 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.

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, members of B.D.A. 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. As it states in our Third Tradition, "the only requirement for D.A. membership is a desire to stop incurring unsecured debt."

In DA, vision may be thought of as the ability to form a clear and specific picture of what we want to do in life, what we want to obtain, create, achieve, or accomplish. Our vision is our mission, our dream, and our goals as they have been revealed to us by our Higher Power.

One DA member's vision may be to paint a portrait or to write a book, while another's may be to have a family or live in a house surrounded by trees. Each person's vision is entirely unique and yet all serve the common goal. Discovering one's vision can come about in many ways. First, we must stop debting, as debting distracts us from self-knowledge and connecting to our Higher Power.

Verbalizing our vision at a meeting enables us to overcome our fear and to gain clarity on our goals. At a Visions meeting we encourage and support each others' dreams. We are given a blueprint for our goals, just as a Spending Plan gives us a blueprint for our financial recovery.

A word to newcomers: if you are having problems with visions, money, earning, and/or debt, you have come to the right place, and we can help you. Newcomer info can be found on [debtorsanonymous.org](http://debtorsanonymous.org) or SoCalDA.org. A Newcomer greeter will stay on the line after the meeting to answer any questions. Do we have a volunteer to be the newcomer greeter for today?

If you are in your first 30 days of meetings or are new to this meeting, would you please unmute and introduce yourself by first name only? We ask this not to embarrass you, but so that we may welcome you.

[Pause for newcomers.]

The only requirement for DA membership is the desire to stop incurring unsecured debt. There are no dues or fees for DA membership; we are self-supporting through our own contributions, and are not allied with any sect, denomination, political organization or institution; we do not wish to engage in any controversy; we neither endorse nor oppose 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.

**[All the readings are here: [TUESDAY BDA HOW VISIONS READINGTUESDAY BDA HOW VISIONS READINGSS](#) ]**

**Notes on tech hosting**

**[Zoom Hosting Guidelines & Tips - BDA-HOW Visions - Google Docs](#)**

**Could someone please read the *Twelve Steps of Debtors Anonymous*?**

**Could someone please read the *Tools of Debtors Anonymous*?**

**(fyi: the version we use has the first paragraph and tool names only)?**

**Could someone please read the *Tools of Business Debtors Anonymous*?**

***Could someone volunteer to be our spiritual timekeeper for this meeting? There is no solvency requirement for this role.***

This meeting alternates formats. This week:

***1st and 3rd Weeks of the Month: Would a HOW sponsor like to share for 3 minutes about how they work their DAHOW program on a daily basis?***

***2nd, 4th and 5th Weeks of the Month: Would a HOW sponsor like to share for 3 minutes about how they use the BDA Tool of the Month?***

1. *January: We keep separate professional and personal financial records and bank accounts.*
2. *February: We write annual one-year business plans with definable and accountable goals and targets.*
3. *March: 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. *April: We pay ourselves a salary including benefits, medical insurance, vacations, and sick days.*
5. *May: We remain mindful that dollars spent should generate revenue, and we compare prices before making purchases.*
6. *June: We maintain clarity about the overhead and profit margins of every product or service we sell.*
7. *July: We pay our bills and invoice our clients promptly.*
8. *August: We put all our business agreements in writing and write our own Letters of Agreement.*
9. *September: 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. *October: We separate ourselves from difficult personalities and poor-paying clients and place principles before personalities.*
11. *November: We bookend before and after making commitments and difficult business decisions or actions.*
12. *December: We are willing to be in charge of and responsible for our business. Professionals who work for us, such as accountants, lawyers, and consultants, are not our Higher Power.*

This week:

1. (1st & 3rd week) **We have a speaker.** The speaker shares for 10 minutes about their visions. This may include how DA and BDA helped the speaker define, pursue, or refine their visions. Please welcome our speaker \_\_\_\_\_.
2. (2nd & 4th week) **Everyone shares their vision.**

BDAHOW Visions is a place to risk living free of debt, a place to share our steps in creating contented lives and to encourage each other's hopes and dreams as promises are fulfilled, sometimes quickly, sometimes slowly. It's our tradition to go quickly around the room, introduce ourselves and state our vision and one thing we did this past week to support that vision. Please keep your statement to 1 minute – our timer will let you know when your time is elapsed. This is not a pitch; there is a separate time for sharing. We'll applaud everyone at the end. Please raise your hand by clicking "RAISE HAND" under "REACTIONS" in the Zoom app. If you're calling from the phone, you can raise your hand by pressing \*9.

I will start.

3. (5th week) **We'll read the DA Visions Pamphlet.** We will read popcorn-style, with each person reading a paragraph at a time.

<https://mail.google.com/mail/u/0/#search/leo+/FMfcgxwLsdKmbjIFtLqWvIVrQBzgGQCQ?projector=1&messagePartId=0.1>

Thank you! I will now pass the meeting over to our Secretary.

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**Secretary** - [Please fill in for reps if not present.]

Thank you. I'm (name), a (your program identification) and your secretary for this meeting.

1) Could we please have the 7th tradition announcement from our treasurer?

**Treasurer**

DA is free to all who need it. We are self-supporting through our own contributions. We must collect \$13.70 per month for this Zoom account. Any additional funds will go towards our prudent reserve and in support of Fellowship-Wide services. I will put a link in the chat for those who wish to contribute. Instead of contributing, newcomers are encouraged to buy literature. As of today, this meeting has \_\_\_ towards our Zoom costs, and \_\_\_ in the prudent reserve.

*[We use Venmo for 7th Tradition. Each treasurer provides their Venmo account.]*

[https://docs.google.com/spreadsheets/d/1H9WFunTyyIV8nzAuLdWAzrYK3\\_7Xeigo0KPrwLTE4vw/edit#gid=0](https://docs.google.com/spreadsheets/d/1H9WFunTyyIV8nzAuLdWAzrYK3_7Xeigo0KPrwLTE4vw/edit#gid=0)

**Sponsors**

Will all DA HOW sponsors who are also business owners or self-employed please raise your hand. I will call upon you one at a time in order of hands raised. Please state:

-Your first name

-Your phone number

-If you are available for sponsoring, and if so what time and time zone

-If you are available to conduct a Business PRG

**Literature Announcement**

DA and BDA Literature, Newcomer info, and the SoCal DA newsletter are available for purchase or download online, as is information about the HOW format of sponsorship in DA. I will put links in the chat.

Literature Links:

<https://debtorsanonymous.org/>

<https://dahowintergroup.weebly.com/>

<https://socalda.org/>

Those who have questions may speak to me after the meeting. Some members may share downloaded literature that would normally be purchased from DA; if you happen to gain access to any of these pieces of literature, we ask that you make a contribution to DA at <https://debtorsanonymous.org/> in the amount of the cost of the literature.

3) Could we please hear from our **Phone List person**

Phone list: [BDAHOW Visions Meeting Contact List - Tuesdays 6 pm ET](#)

If you would like to be on our meeting's outreach phone list, please send me your name, phone number, and time zone.

4) Could we please hear from our DAHOW Group Rep?

5) Are there any DA-related announcements?

Our Business Meeting is held on the last Tuesday of the month. Motions should be submitted to the secretary before the business meeting. Elections for service positions are held every 6 months, and everyone is encouraged to attend and get involved! [BUSINESS FORMAT AT END OF DOCUMENT]

6) Could I please have a volunteer to lead next week's meeting?

Thank you for letting me be of service, I will now pass the meeting back to our leader.

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## LEADER

We will now open the room for sharing. Shares are 3 minutes with a 1-minute warning [*If there are less than 10 people present, shares are extended to 4 minutes.*]. Please raise your hand by clicking "RAISE HAND" under "REACTIONS."

I will call on the speakers in order of hands raised. If you have shared within the last week or two, please consider waiting to raise your hand so that others who have not shared recently may share. The last ten minutes are reserved for newcomers' shares.

In DA meetings, we do not crosstalk. Crosstalk can be defined in many ways such as referring to another person's share specifically or casually, drawing connections to another member's experience, strength, or hope, or giving advice or criticism. In this group, we uphold the sanctity of each person's experiences and feelings by using "I" statements in shares, rather than "you" or "we" statements. By upholding boundaries around crosstalk we prioritize the safety and support this meeting is designed to provide.

Who would like to share?

[At 3:45p PT/8:45p ET] It is now time for newcomer shares. Newcomers are defined as those within their first 30 days of the program. Newcomers, please unmute and state your name if you would like to share. I will call on you in order.

[At 3:55p PT/6:55p ET] That is all the time we have for shares. If you still need to share, please connect with someone after the meeting. Thank you to everyone who does service at this meeting, and thank you for letting me be of service.

**Can someone please read the DA Promises?**

<https://drive.google.com/drive/folders/15azHIEY-KhgkUZCbasDab54IANMRXy-T>

Through recovery, as we align our will with a Power greater than ourselves, we begin to live our deepest visions, sometimes in unexpected ways, and find freedom, happiness, and serenity beyond our wildest dreams.

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.

After a timed minute of silence, would you please join me in the Serenity Prayer?