

## **BDA Workshops**

### **(BDA members helping BDA members ... and DA members too)**

#### **Recap of September 2026 Treasury Report**

**Regarding our balance sheet** — Our total available balance in all funds at September 30, 2026 was \$2,531.99. Our ending unallocated balance in our General Fund was \$19.30, and our prudent reserve balance was \$600. (Our intended balance is \$1,500. Temporary shortfalls in our literature fund are the primary purpose of our reserves; our current reserve balance will cover approximately one month of literature purchases at our current rate of literature requests.)

**Our balance in the Spanish translation fund at the end of September 2026 was \$690. We began the project with a professional translator at the beginning of June and have made five payments totaling \$3,810 so far.**

**Regarding our September income statement** — Our total income for September was \$2,975, which was \$2,225 (or 296.7%) MORE than our September income plan of \$750. September income was made up of \$1,825 in contributions from BDA members (from five BDA members — thank you!) and \$1,150 in registration contributions for the BDA Solvency Immersion Conference.

**Total YTD member contributions, both general and earmarked, are \$6,708.80 (54.8%)**

**+ YTD registration income for BDA Solvency Immersion Conference is \$5,538 (45.2%)**

**For a combined total income of \$12,246.80 for the months of January through September**

**Our expenses for September included:** \$634.85 for books from Amazon to fulfill 15 requests from the US and one from Mexico, plus 20 copies of *Los Doce Pasos de Deudores Anónimos* sent to a conference participant in Orlando to share with individual debtors and 5 copies of *A Currency of Hope* added to our inventory for international literature requests; \$0 for pamphlet collection claim codes for conference participants; \$50 in shipping costs for a book delivery to Mexico; \$0 in payments to our Spanish-language translator, almost finished but not quite; \$120.29 for transaction and bank fees less interest earned on checking (\$0.06) and savings (\$0.11); \$252.32 in web purchases related to our new websites and Spanish-language translation plus \$289.02 for an additional one-year premium plan renewal for [bdasolvency.org](http://bdasolvency.org) and \$1,176.94 for three-year premium plan renewals for both [hopefordebtors.org](http://hopefordebtors.org) and [bdaworkshops.org](http://bdaworkshops.org), all three premium plans will next renew in September 2029; \$0 change in our prudent reserve; and \$0 from our Public Information Fund until our next 11<sup>th</sup> Tradition project in November and December 2026.

**Regarding our YTD spending plan comparison for the month of September** — We were \$5,496.80 (or 81.4%) OVER our income plan and <\$4,782.64> (or 60.7%) OVER our expense plan, when removing the change to our prudent reserve, which is offset at the bottom of all pertinent reports. We ended at \$714.16 OVER our plan for income over expenses for the first nine months of 2026.

We were UNDER by \$592.02 in literature expenses for YTD, which is consistent with our spending for the same period in 2025. Our ending literature fund balance at September 30th was \$206.23. (See last page of this pdf for details; this will cover six sets of conference-approved books for requestors from North America.) We were <\$5,516.18> OVER plan in overhead expenses, when removing the change to our prudent reserve, which is offset at the bottom of all pertinent reports. We were \$321 UNDER plan for public information spending. Our ending PI fund balance at September 30th was \$928. (This balance is equal to 15% of all second cycle 2026 registrations and 20% of early 2027 registration contributions received so far and will be spent during our upcoming 11th Tradition projects in November 2026 and May and November 2027.)

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**BDA Workshops: BDA members helping BDA members ... DAs too.**

10/22/26

**Balance Sheet**

Accrual Basis

As of September 30, 2026

|                                       | Sep 30, 26      | % of Column   |
|---------------------------------------|-----------------|---------------|
| <b>ASSETS</b>                         |                 |               |
| Current Assets                        |                 |               |
| Checking/Savings                      |                 |               |
| General Fund                          | 19.30           | 0.8%          |
| Literature Fund                       | 206.23          | 8.1%          |
| Prudent Reserve (in savings)          | 600.00          | 23.7%         |
| Public Inform Fund (in paypal)        | 928.00          | 36.7%         |
| Spanish Translation Fund              | 690.00          | 27.3%         |
| Tech and Web Fund                     | 88.46           | 3.5%          |
| Total Checking/Savings                | 2,531.99        | 100.0%        |
| Total Current Assets                  | 2,531.99        | 100.0%        |
| <b>TOTAL ASSETS</b>                   | <b>2,531.99</b> | <b>100.0%</b> |
| <b>LIABILITIES &amp; EQUITY</b>       |                 |               |
| Equity                                |                 |               |
| Retained Earnings                     | 2,942.83        | 116.2%        |
| Net Income                            | -410.84         | -16.2%        |
| Total Equity                          | 2,531.99        | 100.0%        |
| <b>TOTAL LIABILITIES &amp; EQUITY</b> | <b>2,531.99</b> | <b>100.0%</b> |

## Monthly Income Statement

September 2026

|                                | Sep 26          | % of Income   |
|--------------------------------|-----------------|---------------|
| <b>Ordinary Income/Expense</b> |                 |               |
| <b>Income</b>                  |                 |               |
| BDA Solvency Conf in English   | 1,150.00        | 38.7%         |
| Contributions from BDA Members | 1,825.00        | 61.3%         |
| <b>Total Income</b>            | <b>2,975.00</b> | <b>100.0%</b> |
| <b>Expense</b>                 |                 |               |
| <b>Literature</b>              |                 |               |
| Books from Amazon (with Prime) | 634.85          | 21.3%         |
| Shipping and Supplies          | 50.00           | 1.7%          |
| <b>Total Literature</b>        | <b>684.85</b>   | <b>23.0%</b>  |
| <b>Overhead Expenses</b>       |                 |               |
| Transaction and Bank Fees      | 120.12          | 4.0%          |
| Website and Related Services   | 1,718.28        | 57.8%         |
| YTD Change in Prudent Reserve  | 0.00            | 0.0%          |
| <b>Total Overhead Expenses</b> | <b>1,838.40</b> | <b>61.8%</b>  |
| <b>Total Expense</b>           | <b>2,523.25</b> | <b>84.8%</b>  |
| <b>Net Ordinary Income</b>     | <b>451.75</b>   | <b>15.2%</b>  |
| <b>Other Income/Expense</b>    |                 |               |
| <b>Other Income</b>            |                 |               |
| Offset prudent reserve trans   | 0.00            | 0.0%          |
| <b>Total Other Income</b>      | <b>0.00</b>     | <b>0.0%</b>   |
| <b>Net Other Income</b>        | <b>0.00</b>     | <b>0.0%</b>   |
| <b>Net Income</b>              | <b>451.75</b>   | <b>15.2%</b>  |

## Year-to-Date Income Statement

January through September 2026

|                                 | Jan - Sep 26     | % of Income   |
|---------------------------------|------------------|---------------|
| <b>Ordinary Income/Expense</b>  |                  |               |
| <b>Income</b>                   |                  |               |
| BDA Solvency Conf in English    | 5,538.00         | 45.2%         |
| Contributions from BDA Members  | 6,708.80         | 54.8%         |
| <b>Total Income</b>             | <b>12,246.80</b> | <b>100.0%</b> |
| <b>Expense</b>                  |                  |               |
| <b>Literature</b>               |                  |               |
| Books from Amazon (with Prime)  | 5,334.38         | 43.6%         |
| eBooks and Pamphlet Collections | 123.60           | 1.0%          |
| Shipping and Supplies           | 250.00           | 2.0%          |
| <b>Total Literature</b>         | <b>5,707.98</b>  | <b>46.6%</b>  |
| <b>Overhead Expenses</b>        |                  |               |
| Spanish Translation Costs       | 3,810.00         | 31.1%         |
| Transaction and Bank Fees       | 553.86           | 4.5%          |
| Website and Related Services    | 2,156.80         | 17.6%         |
| YTD Change in Prudent Reserve   | -900.00          | -7.3%         |
| <b>Total Overhead Expenses</b>  | <b>5,620.66</b>  | <b>45.9%</b>  |
| <b>Public Information</b>       |                  |               |
| Pamphlet Mailings for Outreach  | 429.00           | 3.5%          |
| <b>Total Public Information</b> | <b>429.00</b>    | <b>3.5%</b>   |
| <b>Total Expense</b>            | <b>11,757.64</b> | <b>96.0%</b>  |
| <b>Net Ordinary Income</b>      | <b>489.16</b>    | <b>4.0%</b>   |
| <b>Other Income/Expense</b>     |                  |               |
| <b>Other Income</b>             |                  |               |
| Offset prudent reserve trans    | -900.00          | -7.3%         |
| <b>Total Other Income</b>       | <b>-900.00</b>   | <b>-7.3%</b>  |
| <b>Net Other Income</b>         | <b>-900.00</b>   | <b>-7.3%</b>  |
| <b>Net Income</b>               | <b>-410.84</b>   | <b>-3.4%</b>  |

**BDA Workshops: BDA members helping BDA members ... DAs too.****Year-to-Date Plan vs. Actual  
January through September 2026**

|                                 | <u>Jan - Sep 26</u>   | <u>Budget</u>           | <u>\$ Over Bu...</u> | <u>% of Budget</u>  |
|---------------------------------|-----------------------|-------------------------|----------------------|---------------------|
| <b>Ordinary Income/Expense</b>  |                       |                         |                      |                     |
| <b>Income</b>                   |                       |                         |                      |                     |
| BDA Solvency Conf in English    | 5,538.00              | 4,500.00                | 1,038.00             | 123.1%              |
| Contributions from BDA Members  | 6,708.80              | 2,250.00                | 4,458.80             | 298.2%              |
| <b>Total Income</b>             | <u>12,246.80</u>      | <u>6,750.00</u>         | <u>5,496.80</u>      | <u>181.4%</u>       |
| <b>Expense</b>                  |                       |                         |                      |                     |
| <b>Literature</b>               |                       |                         |                      |                     |
| Books from Amazon (with Prime)  | 5,334.38              | 5,625.00                | -290.62              | 94.8%               |
| eBooks and Pamphlet Collections | 123.60                | 450.00                  | -326.40              | 27.5%               |
| Shipping and Supplies           | 250.00                | 225.00                  | 25.00                | 111.1%              |
| <b>Total Literature</b>         | <u>5,707.98</u>       | <u>6,300.00</u>         | <u>-592.02</u>       | <u>90.6%</u>        |
| <b>Overhead Expenses</b>        |                       |                         |                      |                     |
| Spanish Translation Costs       | 3,810.00              | 0.00                    | 3,810.00             | 100.0%              |
| Tech Expenses                   | 0.00                  | 225.00                  | -225.00              | 0.0%                |
| Transaction and Bank Fees       | 553.86                | 450.00                  | 103.86               | 123.1%              |
| Website and Related Services    | 2,156.80              | 225.00                  | 1,931.80             | 958.6%              |
| YTD Change in Prudent Reserve   | -900.00               | 0.00                    | -900.00              | 100.0%              |
| <b>Total Overhead Expenses</b>  | <u>5,620.66</u>       | <u>900.00</u>           | <u>4,720.66</u>      | <u>624.5%</u>       |
| <b>Public Information</b>       |                       |                         |                      |                     |
| Pamphlet Mailings for Outreach  | 429.00                | 675.00                  | -246.00              | 63.6%               |
| <b>Total Public Information</b> | <u>429.00</u>         | <u>675.00</u>           | <u>-246.00</u>       | <u>63.6%</u>        |
| <b>Total Expense</b>            | <u>11,757.64</u>      | <u>7,875.00</u>         | <u>3,882.64</u>      | <u>149.3%</u>       |
| <b>Net Ordinary Income</b>      | <u>489.16</u>         | <u>-1,125.00</u>        | <u>1,614.16</u>      | <u>-43.5%</u>       |
| <b>Other Income/Expense</b>     |                       |                         |                      |                     |
| <b>Other Income</b>             |                       |                         |                      |                     |
| Offset prudent reserve trans    | -900.00               | 0.00                    | -900.00              | 100.0%              |
| <b>Total Other Income</b>       | <u>-900.00</u>        | <u>0.00</u>             | <u>-900.00</u>       | <u>100.0%</u>       |
| <b>Net Other Income</b>         | <u>-900.00</u>        | <u>0.00</u>             | <u>-900.00</u>       | <u>100.0%</u>       |
| <b>Net Income</b>               | <u><b>-410.84</b></u> | <u><b>-1,125.00</b></u> | <u><b>714.16</b></u> | <u><b>36.5%</b></u> |

## Income Statement Prev Year Comparison

January through September 2026

|                                 | Jan - Sep 26     | Jan - Sep 25     | \$ Change       | % Change      |
|---------------------------------|------------------|------------------|-----------------|---------------|
| <b>Ordinary Income/Expense</b>  |                  |                  |                 |               |
| <b>Income</b>                   |                  |                  |                 |               |
| BDA Solvency Conf in English    | 5,538.00         | 2,662.48         | 2,875.52        | 108.0%        |
| Contributions from BDA Groups   | 0.00             | 22.85            | -22.85          | -100.0%       |
| Contributions from BDA Members  | 6,708.80         | 3,714.65         | 2,994.15        | 80.6%         |
| <b>Total Income</b>             | <b>12,246.80</b> | <b>6,399.98</b>  | <b>5,846.82</b> | <b>91.4%</b>  |
| <b>Expense</b>                  |                  |                  |                 |               |
| <b>Literature</b>               |                  |                  |                 |               |
| Books from Amazon (with Prime)  | 5,334.38         | 4,160.64         | 1,173.74        | 28.2%         |
| eBooks and Pamphlet Collections | 123.60           | 1,972.59         | -1,848.99       | -93.7%        |
| Shipping and Supplies           | 250.00           | 71.91            | 178.09          | 247.7%        |
| <b>Total Literature</b>         | <b>5,707.98</b>  | <b>6,205.14</b>  | <b>-497.16</b>  | <b>-8.0%</b>  |
| <b>Overhead Expenses</b>        |                  |                  |                 |               |
| Spanish Translation Costs       | 3,810.00         | 0.00             | 3,810.00        | 100.0%        |
| Transaction and Bank Fees       | 553.86           | 276.27           | 277.59          | 100.5%        |
| Website and Related Services    | 2,156.80         | 52.81            | 2,103.99        | 3,984.1%      |
| YTD Change in Prudent Reserve   | -900.00          | -1,223.11        | 323.11          | 26.4%         |
| <b>Total Overhead Expenses</b>  | <b>5,620.66</b>  | <b>-894.03</b>   | <b>6,514.69</b> | <b>728.7%</b> |
| <b>Public Information</b>       |                  |                  |                 |               |
| Misc Book Mailings for Outreach | 0.00             | 611.79           | -611.79         | -100.0%       |
| Pamphlet Mailings for Outreach  | 429.00           | 0.00             | 429.00          | 100.0%        |
| <b>Total Public Information</b> | <b>429.00</b>    | <b>611.79</b>    | <b>-182.79</b>  | <b>-29.9%</b> |
| <b>Total Expense</b>            | <b>11,757.64</b> | <b>5,922.90</b>  | <b>5,834.74</b> | <b>98.5%</b>  |
| <b>Net Ordinary Income</b>      | <b>489.16</b>    | <b>477.08</b>    | <b>12.08</b>    | <b>2.5%</b>   |
| <b>Other Income/Expense</b>     |                  |                  |                 |               |
| <b>Other Income</b>             |                  |                  |                 |               |
| Offset prudent reserve trans    | -900.00          | -1,223.11        | 323.11          | 26.4%         |
| <b>Total Other Income</b>       | <b>-900.00</b>   | <b>-1,223.11</b> | <b>323.11</b>   | <b>26.4%</b>  |
| <b>Net Other Income</b>         | <b>-900.00</b>   | <b>-1,223.11</b> | <b>323.11</b>   | <b>26.4%</b>  |
| <b>Net Income</b>               | <b>-410.84</b>   | <b>-746.03</b>   | <b>335.19</b>   | <b>44.9%</b>  |

## Deposit Accounts

| Account                | YTD<br>Interest | Current<br>Balance | Available<br>Balance |
|------------------------|-----------------|--------------------|----------------------|
| BDA Workshops Checking | \$0.32          | \$1,003.99         | \$1,003.99           |
| BDA Workshops Savings  | \$1.77          | \$600.00           | \$600.00             |
| <b>Totals</b>          | <b>\$2.09</b>   | <b>\$1,603.99</b>  | <b>\$1,603.99</b>    |

**PLUS \$928 Public Information funds held in paypal = \$2,531.99**

## Literature Inventory Details as of:

**September 30, 2026**

**Available Dollars in the Literature Fund at end of the day:**

**\$206.23**

| Book and Pamphlet Numbers | Book and Pamphlet Titles                           | Current Physical Inventory | Cost to Replace including tax and shipping | Physical Inventory Value |
|---------------------------|----------------------------------------------------|----------------------------|--------------------------------------------|--------------------------|
| B-106, 107, 108           | A Currency of Hope – Second Edition                | 6                          | 15.40                                      | 92.40                    |
| B-200, 201, 202           | The Twelve Steps, Traditions, and Concepts of D.A. | 11                         | 15.40                                      | 169.40                   |
| N/A                       | Los Doce Pasos de Deudores Anónimos                | 0                          | 7.73                                       | 0.00                     |
| P-113                     | Visions                                            | 19                         | 1.20                                       | 22.80                    |
| P-122                     | Business Debtors Anonymous                         | 24                         | 1.20                                       | 28.80                    |
| P-124                     | Underearning                                       | 19                         | 2.40                                       | 45.60                    |
| P-132                     | The Tools of Business Debtors Anonymous            | 14                         | 3.30                                       | 46.20                    |
| P-133                     | The Twelve Promises of Debtors Anonymous           | 15                         | 3.00                                       | 48.00                    |
|                           |                                                    |                            |                                            | <b>\$453.20</b>          |

| How did you hear of our free literature offer? | This Month | Year-to-date 2026 | Year-to-date % |
|------------------------------------------------|------------|-------------------|----------------|
| BDA Solvency Immersion                         | 1          | 13                | 7.18%          |
| DA or BDA meeting                              | 9          | 93                | 51.38%         |
| DA or BDA member                               | 7          | 62                | 34.25%         |
| Government agency                              | 0          | 0                 | 0.00%          |
| Helping professional                           | 0          | 1                 | 0.55%          |
| Online search                                  | 0          | 8                 | 4.42%          |
| Other 12-Step program                          | 0          | 3                 | 1.66%          |
| Other non-profit organization                  | 0          | 1                 | 0.55%          |
|                                                | <b>17</b>  | <b>181</b>        | <b>100.00%</b> |

**NOTES:** 181 requests for DA and BDA literature filled in 2026 – 2,052 requests filled since January 1, 2021.

The following pieces of DA and BDA conference-approved literature have been provided by us in 2026:

| Conference-Approved Lit Titles               | Digital   | Paper      | Total      |
|----------------------------------------------|-----------|------------|------------|
| DA 12, 12, and 12 book                       |           | 160        | 160        |
| DA's A Currency of Hope                      |           | 161        | 161        |
| Los Doce Pasos de DA -- requests and bundles |           | 42         | 42         |
| DA's Pamphlet Collection (conf peeps only)   | 12        |            | 12         |
| DA's Spanish Pamphlets (conf peeps only)     | 0         |            | 0          |
| BDA pamphlet (non-US only)                   |           | 2          | 2          |
| BDA Tools pamphlet (non-US only)             |           | 2          | 2          |
| DA Promises pamphlet (non-US only)           |           | 2          | 2          |
| DA Underearning pamphlet (non-US only)       |           | 2          | 2          |
| DA Visions pamphlet (non-US only)            |           | 2          | 2          |
|                                              | <b>12</b> | <b>373</b> | <b>385</b> |

**Although our group treasury will no longer support non-North American literature requests, we provided free DA literature to the following (non-US) countries between 2021 and 2024:**

Aruba; Australia; Austria; Belarus; Belgium; Bolivia; Canada (AB, BC, MB, NB, NS, ON, PEI, QC, SK); Colombia; Denmark; Ecuador; Egypt; England; Estonia; France; Germany; Greece; Hungary; India; Indonesia; Israel; Italy; Japan; Kazakhstan; Kenya; Mexico; Morocco; the Netherlands; New Zealand; Peru; Russia; Rwanda; Scotland; Senegal; Singapore; Slovakia; South Africa; Spain; Sweden; Taiwan; Ukraine; United Arab Emirates