

BDA Solvency Immersion Conference

Please register to receive a personal, unique video link.

This is the conference leaders' guide for a 26-session intensive cycle of recovery workshops for Debtors Anonymous and Business Debtors Anonymous members who need or want to earn an income in the modern world (developed by active BDA members in 2020, updated for 2021)

*Registration for the **BDA Solvency Immersion Conference** includes the 26 workshops themselves, plus workshop materials and recordings, and a weekly fellowship drop-in group.*

For those who can afford to contribute our full registration request, please send \$180 to <https://www.paypal.com/paypalme/bdaworkshops> to begin the registration process. **We are no longer accepting payment plans.** Please put the **BDA Solvency Immersion Conference** in your spending plan and join us when you can.

If you want to pay MORE THAN \$180, out of generosity and gratitude, please do. We will happily pass those extra funds along to **BDA Help for Debtors, registered group # 7720**, (<https://www.paypal.com/paypalme/BDAHelfforDebtors>).

For newcomers to DA and BDA — we consider those in their first year of DA and BDA membership to be newcomers — who find the registration request above beyond your resources, please send a one-time contribution of \$60 to <https://www.paypal.com/paypalme/bdaworkshops> to begin the registration process.

The same one-time \$60 registration request is made to any members who have completed a full cycle of this conference in the past, including submitting a survey and attending the conference closing wrap-up gathering, and find the registration request above beyond your resources.

If even \$60 is beyond your resources, we do have [scholarships available](#). Scholarships are not available for anyone who has attended any previous event hosted by BDA Workshops (group # 122319). Scholarship donations are welcome via <https://www.paypal.com/paypalme/BDAHelfforDebtors>.

We want to support, encourage, and welcome everyone as you begin or continue the process of claiming and maintaining your solvency and of immersing yourself in the experience of your recovery from debting.

Unfortunately, we've found that debtors who are awarded free registrations never complete the conference cycle and many have been "difficult personalities." Please see our [Fundraising](#) page for more details on our experiences with registration contributions and "where the money goes."

*If this document or any of its parts has been received from any other source than the referenced **BDA Solvency Immersion Conference** and its leaders, please contact bdaworkshops@gmail.com for permission to use these materials and to make a promise of contributions to helpfordebtors.org.*

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Session 1 — Orientation

The first workshop in each conference cycle is a two-hour orientation, in this case on January 1, 2022 — 8am-10am pacific, 11am-1pm eastern, etc. — and then we will jump immediately into the core topics of this 26-workshop, six-month series in the second session, on January 8, 2022.

Summary schedule for this opening, two-hour workshop session:

- 5 minutes — Opening and **BDA Solvency Immersion Conference** orientation session overview

- 10 minutes (5-minute share, 5-minute Q&A) — Welcome from conference host, with Q&A — includes brief review of Site Map (<https://www.bdaworkshops.org/site-map>) and importance of reading the available information

- 30 minutes (5-minute share, 5-minute Q&A times three) — Brief qualifications from host group members, with Q&A — Nancy, Marc, and Nita

- 30 minutes (5-minute share, 5-minute Q&A times three) — Brief review of conference elements by host group members, with Q&A
 - Nancy — Workshop Overview (<https://www.bdaworkshops.org/workshop-overview>)

 - Marc — *After Party* (<https://www.bdaworkshops.org/about-after-party>) and *Fellowship Drop-In* (<https://www.bdaworkshops.org/about-fellowship-drop-in>)

 - Nita — Let's Leave Outside Issues Out (<https://www.bdaworkshops.org/lets-leave-outside-issues-out>) plus where to find Workshop Materials (<https://www.bdaworkshops.org/workshop-materials>) and Workshop Recordings (<https://www.bdaworkshops.org/workshop-recordings>)

- 30 minutes — Introductions from participants (first names, solvency dates, current Step in DA or BDA, and home city) — the recording will be turned off for this section of the orientation

- 10 minutes (5-minute share, 5-minute Q&A) — Conference host, with Q&A, covering Taking the Steps (<https://www.bdaworkshops.org/taking-the-steps>) and Tool Tips for DA and BDA (<https://www.bdaworkshops.org/tool-tips-for-da-and-bda>)

- 5 minutes — Closing

Orientation — Preparation for conference participants before the first meeting:

Our website at [bdaworkshops.org](https://www.bdaworkshops.org) is packed with information for conference participants. Reading all of the content on the conference website will take only 60-75 minutes, another 30-45 minutes if reading the survey reports. We are encouraged to be as informed as possible. There will be a lot of reading and writing during the conference, so this will be good practice. Please review the web pages below and let us know ahead of time if there are questions or concerns about anything seen there:

<https://www.bdaworkshops.org/about-us>

<https://www.bdaworkshops.org/all-da-members-are-welcome-here>

<https://www.bdaworkshops.org/remembering-bill-j>

<https://www.bdaworkshops.org/workshop-overview>

<https://www.bdaworkshops.org/about-after-party>

<https://www.bdaworkshops.org/about-fellowship-drop-in>

<https://www.bdaworkshops.org/lets-leave-outside-issues-out>

<https://www.bdaworkshops.org/fundraising>

<https://www.bdaworkshops.org/scholarships-available>

<https://www.bdaworkshops.org/taking-the-steps>

<https://www.bdaworkshops.org/tool-tips-for-da-and-bda>

<https://www.bdaworkshops.org/feedback>

<https://www.bdaworkshops.org/contact>

If we have made our fundraising contribution and have taken all of the requested registration actions, we are now website members and have access to the following conference registrant pages as well:

<https://www.bdaworkshops.org/registrant-contact-list>

<https://www.bdaworkshops.org/proposed-bda-promises>

<https://www.bdaworkshops.org/workshop-materials>

<https://www.bdaworkshops.org/workshop-recordings>

If you do not yet have the following pieces of conference-approved DA and BDA literature — DA's *Currency of Hope*; DA's 12, 12, and 12 book; and a handful of DA and BDA pamphlets (ALL of the pamphlets if you're willing to receive an eBook) — BDA Help for Debtors (registered group # 7720) welcomes requests for any one, any combination, or even all of these books and pamphlets if they will support you in getting and staying solvent (free of incurring new unsecured debt, no matter what, one day at a time) in DA and BDA. Please visit <https://www.helpfordebtors.org/free-da-and-bda-literature> to submit a free literature request form.

Orientation — Opening and orientation session overview:

Welcome to the first 2022 cycle of the **BDA Solvency Immersion Conference**. This conference was created from a desire and inspiration to affect change within our fellowship from the inside, at the grassroots level, rather than via the service structure with its emphasis on global uniformity. We wanted to expand our fellow members' — both DA and BDA — experience to include all 36 principles, 24 tools, and 12 promises available for our immediate use in this program.

We also wanted to build a bridge between DA and BDA that could be crossed by any debtor and DA member who needs or wants to earn a living in the modern world, perhaps especially those who have visions of owning and successfully operating their own businesses, but not only those members. We wanted the spiritual approach we had found in BDA and applied to our work lives and businesses to be available to anyone and everyone who wants it, as long as they meet the only requirement for DA membership — a desire to stop incurring new unsecured debt.

Lastly, without seeing what was immediately ahead of us in terms of economic difficulties for many in 2020 and 2021, we wanted to financially support the service efforts of our General Service Board (GSB) and, later, our BDA Help for Debtors service group, through active fundraising. Based on our first four conference surveys and consolidated survey reports, we have been successful on all counts.

During this two-hour orientation session, we will cover the following:

- ✓ 5 minutes — Opening and **BDA Solvency Immersion Conference** orientation session overview
- ✓ 10 minutes (5-minute share, 5-minute Q&A) — Welcome from conference host, with Q&A
- ✓ 30 minutes (5-minute share, 5-minute Q&A times three) — Brief qualifications from host group members, with Q&A — Nancy, Marc, and Nita
- ✓ 30 minutes (5-minute share, 5-minute Q&A times three) — Brief review of conference elements by host group members, with Q&A — Nancy, Marc, and Nita
- ✓ 30 minutes — Introductions from participants (first names, solvency dates, current Step in DA or BDA, and home city) — the recording will be turned off for this section of the orientation
- ✓ 10 minutes (5-minute share, 5-minute Q&A) — Conference host, with Q&A, covering Taking the Steps (<https://www.bdaworkshops.org/taking-the-steps>) and Tool Tips for DA and BDA (<https://www.bdaworkshops.org/tool-tips-for-da-and-bda>)
- ✓ 5 minutes — Closing

Orientation — Review of intended audience:

In modern times, BDA membership includes not only business owners, but also independent contractors and the self-employed. When attending this conference or other BDA activities, we will also hear members who are in management and sales positions, using the DA principles and BDA Tools to bring their recovery and spirituality into their work lives. Plus so many artists and writers and musicians. Oh, my!

Some BDA members are retired, or on fixed incomes for other reasons, and are working to develop multiple streams of income, some active income streams and some passive. Last but not least, BDA is home to countless members who have an idea or an inspiration for a business or simply a desire to be a business owner and are growing spiritually as they prepare to take new actions in pursuit of their visions.

All the DA members described here, and many more, are welcome to attend BDA meetings. In our experience, every BDA meeting is a DA meeting, but not every DA meeting is a BDA meeting.

Our intended audience for the **BDA Solvency Immersion Conference** includes all DA and BDA members who want to lead their businesses, to provide their freelance services, or to serve in their paid positions, using the spiritual principles described in *The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery*. Using DA, BDA, and AA literature and many years of solvent experience, strength, and hope, we will share how we have applied each of the 36 principles above, plus the DA and BDA Tools, and the DA Promises. To this end, we have prepared workshop materials sharing the experience, strength, and hope of many successfully recovering DA and BDA members. In the Tools sections, we will sometimes offer practical forms and examples that can be immediately used by **BDA Solvency Immersion Conference** participants for ourselves and our businesses.

Having experienced unwanted overlap in our 2020 conference cycles, we must continue to make clear that this conference is not a place to discuss membership in other money-, earning-, income-, or time-related programs. Yes, we can discuss underearning as a symptom of our debting and how we are recovering through the DA and BDA program. From DA's *Underearning* pamphlet: "In Debtors Anonymous, underearning is a symptom of the disease of compulsive debting, where we do not generate enough income to take care of important present and future needs without debting."

However, this is not the place to discuss outside membership, recovery, or principles. While some DA and BDA members belong to more than one money-, earning-, income-, or time-related 12-Step program, most of us do not. Membership in more than one program is neither a requirement of nor a necessity for recovery from compulsive debting, either personally or in business. DA has no "sister programs" nor other affiliations along those lines (please see Traditions Three, Six, Seven, Ten, and others). DA and BDA are not affiliated programs; they are one and the same program.

On the other hand, we will hear and discuss the literature and concepts of AA throughout this conference. Our DA program was founded on the concept of debting as an addiction with more similarities to alcoholism than differences. AA literature is conference-approved literature in DA and BDA and may be sold, read from, and referred to in our meetings and events. Please visit aa.org for access to this vital recovery literature.

Our intended audience will recognize and respect the nuances of what we've described here and will participate accordingly, following our DA and BDA Steps, Traditions, and Concepts to the best of our ability.

Orientation — Vision for conference success:

Our intended outcomes are threefold:

- ✓ To connect the various elements of the DA program with the practical aspects of our BDA approach to doing business, developing a more complete recovery experience using the spiritual 36 principles, 24 tools, and 12 promises available for our immediate use.
- ✓ To strengthen our BDA membership through coaching, mentoring, and connection of national and international members through a focused, committed, anonymous recovery and sharing environment.
- ✓ To support the GSB and BDA Help for Debtors (helpfordebtors.org) in the growth and development of DA and BDA outreach and support services. NOTE: Funds distributed to BDA Help for Debtors will primarily be used for provision of free conference-approved literature to anyone who requests it, especially to DA and BDA newcomers and members, and for outreach to still-suffering debtors.

First and foremost, we have a vision of everyone who joins us in this **BDA Solvency Immersion Conference** getting and / or staying solvent. For this **BDA Solvency Immersion Conference**, we define solvency simply as freedom from incurring new unsecured debt, no matter what, one day at a time. (The underlined words are not included in DA's 3rd Tradition as written, although they are included in member stories in *A Currency of Hope*.) Each debtor gets to define our own solvency, ideally with the guidance and shared experience of a sponsor or other DA or BDA support person or persons. One approach to defining our solvency is to make a list of the relevant and resonant actions, behaviors, and patterns described in the "Twelve Signs of Compulsive Debting," which can be found at <https://www.helpfordebtors.org/free-da-and-bda-literature>. We may commit to NOT doing these problem money and time behaviors, one day at a time. During this **BDA Solvency Immersion Conference**, we will hear members' experiences of solvency, including self-defined differences between slips and relapses. (See Step Three in our 12, 12, and 12 for verification that not every slip is a relapse.)

We have a vision of everyone with a desire to recover from debting having the opportunity to take the Steps in DA and BDA, with an emphasis on work and business, during this six-month **BDA Solvency Immersion Conference**. All the information we need to take the Steps is available to us in a combination of DA, BDA, and AA literature, along with practical sharing of Steps-focused experience, strength, and hope in our workshop materials and by our conference registrants. *Although we may not have many available sponsors with us, there are many BDA members who took the Steps in previous cycles who will be happy to help the next BDAer take the Steps too.*

We have a vision of maximum participation throughout this **BDA Solvency Immersion Conference**. We encourage everyone to share our experiences in this **BDA Solvency Immersion Conference** no matter where we are, solvency-wise: newcomer, drop-in, workshop participant, or "old-timer." Our recovery depends upon both sharing and listening. It is critical to our recovery to hear a diversity of shares and voices. Higher Power works through our shares and voices. Please share yours. If we're doing the preparatory writing between workshops, we might simply read what we've written on the topics being covered. Participant shares are two minutes each, when there are 20 or more participants present, and three minutes when there are fewer than 20.

We have a vision of deepening all participants' understanding and experience of the principles, tools, and promises we'll be studying and practicing together. We have a vision of meeting or exceeding our fundraising goal of \$15,000 in 2022.

Orientation — Overview of the BDA Solvency Immersion Conference:

During this BDA Conference, we will cover most of the 12s in DA and BDA — Steps, DA Tools, Traditions, BDA Tools, Concepts, and DA Promises (see <https://www.bdaworkshops.org/contact> for downloadable pdfs of each list). For these 36 program principles, 24 tools, and 12 promises, we will offer specific applications for DA and BDA members who need or want to earn an income in the modern world. Each numbered set of recovery topics (i.e. Step One, DA Tool #1, Tradition One, etc.) has been allotted two workshop sessions.

The first session of each pair will cover Steps, DA Tools, and Traditions. The second session of each pair will cover BDA Tools, Concepts, and Promises. Our focus is recovery, and everyone is eligible. We recommend preparation for each workshop by reading the distributed workshop materials in full. Then please do the relevant readings from DA publications, jotting down notes and questions as you go.

Next, please answer some of the questions posed in the workshop materials for the relevant session that is coming up. Focus only on the questions that resonate for you. We don't expect anyone to answer every question we've posed; most will answer fewer than half. That's okay. The questions are primarily meant to help focus our thinking on the topics at hand. Meditating on the questions may provide just as much value as writing out answers. We'll also find occasional exercises and activities to prepare for the upcoming workshops, especially related to the DA and BDA Tools.

While “yes” and “no” answers are rarely enough, more than a paragraph or two per question is rarely necessary or desired. Because time for sharing will be limited, perhaps especially with a fellow BDA member who has agreed to lead us through the Steps, *we suggest finding a “study buddy” in the group and reading written responses to the workshop materials to one another.*

Each pair of workshops — i.e. the Ones, Twos, etc. — will be led by our workshop host and a guest speaker, each guest covering all six topics within each numbered set. During the first hour of each workshop, our guest speaker and host will each share for 15 minutes and answer questions for 10-12 minutes. This portion of the workshop will be recorded. Almost all of the second hour will be spent on participant sharing, in 2-minute or 3-minute timed increments, depending on how many participants there are on a given day. Although there will be sharing on each of our three topics each week, we ask that members who share, wait until participants are invited by the share shepherd to share a second time before doing so, giving as many members as possible a chance to participate. (We often remove the “second share” limitation after the first month or two.) Everyone is welcome to participate in both Q&A and sharing as separate activities, without waiting.

Our 26th session will be a wrap-up, review, and discussion of “What's Next?” Once registrants have completed a conference cycle, including taking the Steps using the workshop materials, submitting a conference survey, and attending the wrap-up session, they are invited to join the host group for the **BDA Solvency Immersion Conference**. That is, if they register for the next conference cycle and participate as someone prepared to help newcomers and other members who request support. We have two BDA members, plus our host, who have attended every conference cycle so far, and several others have attended three cycles. Please join us in service once you've found a stable solvency and have completed a round of DA and BDA Steps with us, using our conference format and workshop materials.

Orientation — Fundraising details for the conference:

As we completed our first full year of service to the DA and BDA fellowship through the **BDA Solvency Immersion Conferences**, although by different event names historically, we did some financial analysis and found some undesirable trends across both 2020 cycles:

5% of participants contributed more than we asked for (\$250 per workshop cycle, paid \$20 bi-weekly, over six months)

15% contributed exactly what we asked for (that is, \$250 per cycle)

15% contributed between \$100 and \$200; the next 15% between \$50 and \$99; the next 15% between \$5 and \$49

35% of conference registrants *contributed nothing over six months of workshops*

Additionally, we noticed that many who landed in the range between \$50 and \$150 started out making the contributions we requested but stopped as soon as they appeared to realize that there were neither direct personal benefits to contributing nor consequences for not contributing. In other words, everyone received the same exact service and opportunity to participate whether they contributed or not. On the face of it, this seemed okay. But digging deeper, it felt wrong, like pre-DA behavior to only pay what we MUST pay. The disparity in contributions also feels unfair to our generous contributors — those who contributed \$100 or more over six months — and it feels out of alignment with the 7th Tradition's guidance toward self-support. We interpret that to mean that each individual is encouraged to be self-supporting, while still leaving room for scholarships and free conference-approved literature when needed. **So we made some changes for 2021 and beyond.**

We will now be collecting specifically requested registration amounts: \$180 (or more) is our contribution request and \$60 is acceptable from DA and BDA members in their first year *for whom the full contribution amount is beyond their means*. The \$60 registration amount also applies to members who have completed a previous conference cycle, including submitting a survey and attending the wrap-up session, *who cannot afford \$180*. Registration includes access to weekly workshops via video conferences (each registrant will have their own unique link), workshop materials (revised and improved in 2021), audio recordings, and midweek *Fellowship Drop-In*, also via video conference (with additional unique links separate from the workshops). *We are no longer accepting payment plans.*

In this way, we will more equally receive contributions from conference participants and will successfully raise funds. Proceeds from these conferences, less \$100 to the GSB each month, and after tech and website expenses, including online transaction fees, will be distributed directly to BDA Help for Debtors (helpfordebtors.org). Per BDA Help for Debtor's group conscience 50% of funds raised go to Public Information, 25% to free conference-approved literature for anyone who requests it, and 25% goes to the general fund to help cover monthly accruals, including the accruals to prudent reserve. Our fundraising vision for the **BDA Solvency Immersion Conference** in 2022 is \$15,000.

We might want to expense our **BDA Solvency Immersion Conference** registrations to our businesses as education and training costs. *We're not suggesting this, simply providing information:* We know many BDA fellows who do expense the cost of BDA workshops to their businesses, especially workshops with a direct impact on their business successes. Either way, please join us.