BDA Workshops

(BDA members helping BDA members … and DA members too)

Recap of October 2026 Treasury Report

Regarding our balance sheet — Our total available balance in all funds at October 31, 2026 was $2,104.49. Our ending unallocated balance in our General Fund was $34.60, and our prudent reserve balance was $375. (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 half of one month of literature purchases at our current rate of literature requests.)

Our balance in the Spanish translation fund at the end of October 2026 was $0. We have completed and paid for the project with a professional translator at $4,500 plus a $225 (5% of total project) bonus. Yay, God!

Regarding our October income statement — Our total income for October was $1,060, which was $310 (or 41.3%) MORE than our October income plan of $750. October income was made up of $150 in contributions from BDA members (from two BDA members — thank you!) and $910 in registration contributions for the BDA Solvency Immersion Conference.

Total YTD member contributions, both general and earmarked, are $6,858.80 (51.5%)

+ YTD registration income for BDA Solvency Immersion Conference is $6,448 (48.5%)

For a combined total income of $13,306.80 for the months of January through October

Our expenses for October included: $634.85 for books from Amazon to fulfill 15 requests from the US and one from Mexico, plus 5 copies of *Los Doce Pasos de Deudores Anónimos* added to our inventory for international literature requests; $5.51 for a Spanish-language pamphlet collection claim code for one of our conference participants; $50 in shipping costs for a book delivery to Mexico; $915 in payments to our Spanish-language translator, final payment for a finished project plus a $225 bonus (5% of total project price of $4,500); $74.35 for transaction and bank fees less interest earned on checking ($0.05) and savings ($0.11); <$56.25> in web purchase refunds for three videos not received; <$225> decrease in our prudent reserve to cover the Spanish translator's bonus; and $0 from our Public Information Fund until our next 11th Tradition project in November and December 2026.

Regarding our YTD spending plan comparison for the month of October — We were $5,806.80 (or 77.4%) OVER our income plan and <$5,395.14> (or 61.7%) 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 $411.66 OVER our plan for income over expenses for the first ten months of 2026.

We were UNDER by $737.46 in literature expenses for YTD, which reflects decreased spending from the same period in 2025. Our ending literature fund balance at October 31st was $303.68. (See last page of this pdf for details; this will cover ten sets of conference-approved books for requestors from North America.) We were <$6,453.60> OVER plan in overhead expenses, when removing the change to our prudent reserve, which is offset at the bottom of all pertinent reports, due to our Spanish-translation project and our three-year renewal of our three active website premium plans. We were $321 UNDER plan for public information spending. Our ending PI fund balance at October 31st was $1,110. (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.)

BDA Workshops: BDA members helping BDA members ... DAs too.
Balance Sheet
As of October 31, 2026

	Oct 31, 26	% of Column
ASSETS		
Current Assets		
Checking/Savings		
General Fund	34.60	1.6%
Literature Fund	303.68	14.4%
Prudent Reserve (in savings)	375.00	17.8%
Public Inform Fund (in paypal)	1,110.00	52.7%
Tech and Web Fund	281.21	13.4%
Total Checking/Savings	2,104.49	100.0%
Total Current Assets	2,104.49	100.0%
TOTAL ASSETS	**2,104.49**	**100.0%**
LIABILITIES & EQUITY		
Equity		
Retained Earnings	2,942.83	139.8%
Net Income	-838.34	-39.8%
Total Equity	2,104.49	100.0%
TOTAL LIABILITIES & EQUITY	**2,104.49**	**100.0%**

BDA Workshops: BDA members helping BDA members ... DAs too.
Monthly Income Statement
October 2026

	Oct 26	% of Income
Ordinary Income/Expense		
Income		
BDA Solvency Conf in English	910.00	85.8%
Contributions from BDA Members	150.00	14.2%
Total Income	1,060.00	100.0%
Expense		
Literature		
Books from Amazon (with Prime)	499.05	47.1%
eBooks and Pamphlet Collections	5.51	0.5%
Shipping and Supplies	50.00	4.7%
Total Literature	554.56	52.3%
Overhead Expenses		
Spanish Translation Costs	915.00	86.3%
Transaction and Bank Fees	74.19	7.0%
Website and Related Services	-56.25	-5.3%
YTD Change in Prudent Reserve	-225.00	-21.2%
Total Overhead Expenses	707.94	66.8%
Total Expense	1,262.50	119.1%
Net Ordinary Income	-202.50	-19.1%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	-225.00	-21.2%
Total Other Income	-225.00	-21.2%
Net Other Income	-225.00	-21.2%
Net Income	**-427.50**	**-40.3%**

BDA Workshops: BDA members helping BDA members ... DAs too.
Year-to-Date Income Statement
January through October 2026

	Jan - Oct 26	% of Income
Ordinary Income/Expense		
Income		
BDA Solvency Conf in English	6,448.00	48.5%
Contributions from BDA Members	6,858.80	51.5%
Total Income	13,306.80	100.0%
Expense		
Literature		
Books from Amazon (with Prime)	5,833.43	43.8%
eBooks and Pamphlet Collections	129.11	1.0%
Shipping and Supplies	300.00	2.3%
Total Literature	6,262.54	47.1%
Overhead Expenses		
Spanish Translation Costs	4,725.00	35.5%
Transaction and Bank Fees	628.05	4.7%
Website and Related Services	2,100.55	15.8%
YTD Change in Prudent Reserve	-1,125.00	-8.5%
Total Overhead Expenses	6,328.60	47.6%
Public Information		
Pamphlet Mailings for Outreach	429.00	3.2%
Total Public Information	429.00	3.2%
Total Expense	13,020.14	97.8%
Net Ordinary Income	286.66	2.2%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	-1,125.00	-8.5%
Total Other Income	-1,125.00	-8.5%
Net Other Income	-1,125.00	-8.5%
Net Income	**-838.34**	**-6.3%**

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

	Jan - Oct 26	Budget	$ Over Bu...	% of Budget
Ordinary Income/Expense				
Income				
BDA Solvency Conf in English	6,448.00	5,000.00	1,448.00	129.0%
Contributions from BDA Members	6,858.80	2,500.00	4,358.80	274.4%
Total Income	13,306.80	7,500.00	5,806.80	177.4%
Expense				
Literature				
Books from Amazon (with Prime)	5,833.43	6,250.00	-416.57	93.3%
eBooks and Pamphlet Collections	129.11	500.00	-370.89	25.8%
Shipping and Supplies	300.00	250.00	50.00	120.0%
Total Literature	6,262.54	7,000.00	-737.46	89.5%
Overhead Expenses				
Spanish Translation Costs	4,725.00	0.00	4,725.00	100.0%
Tech Expenses	0.00	250.00	-250.00	0.0%
Transaction and Bank Fees	628.05	500.00	128.05	125.6%
Website and Related Services	2,100.55	250.00	1,850.55	840.2%
YTD Change in Prudent Reserve	-1,125.00	0.00	-1,125.00	100.0%
Total Overhead Expenses	6,328.60	1,000.00	5,328.60	632.9%
Public Information				
Pamphlet Mailings for Outreach	429.00	750.00	-321.00	57.2%
Total Public Information	429.00	750.00	-321.00	57.2%
Total Expense	13,020.14	8,750.00	4,270.14	148.8%
Net Ordinary Income	286.66	-1,250.00	1,536.66	-22.9%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	-1,125.00	0.00	-1,125.00	100.0%
Total Other Income	-1,125.00	0.00	-1,125.00	100.0%
Net Other Income	-1,125.00	0.00	-1,125.00	100.0%
Net Income	**-838.34**	**-1,250.00**	**411.66**	**67.1%**

BDA Workshops: BDA members helping BDA members ... DAs too.
Income Statement Prev Year Comparison
January through October 2026

	Jan - Oct 26	Jan - Oct 25	$ Change	% Change
Ordinary Income/Expense				
Income				
BDA Solvency Conf in English	6,448.00	2,662.48	3,785.52	142.2%
Contributions from BDA Groups	0.00	22.85	-22.85	-100.0%
Contributions from BDA Members	6,858.80	4,014.65	2,844.15	70.8%
Total Income	13,306.80	6,699.98	6,606.82	98.6%
Expense				
Literature				
Books from Amazon (with Prime)	5,833.43	4,967.31	866.12	17.4%
eBooks and Pamphlet Collections	129.11	1,972.59	-1,843.48	-93.5%
Shipping and Supplies	300.00	71.91	228.09	317.2%
Total Literature	6,262.54	7,011.81	-749.27	-10.7%
Overhead Expenses				
Spanish Translation Costs	4,725.00	0.00	4,725.00	100.0%
Transaction and Bank Fees	628.05	289.36	338.69	117.1%
Website and Related Services	2,100.55	52.81	2,047.74	3,877.6%
YTD Change in Prudent Reserve	-1,125.00	-1,722.88	597.88	34.7%
Total Overhead Expenses	6,328.60	-1,380.71	7,709.31	558.4%
Public Information				
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%
Total Public Information	429.00	611.79	-182.79	-29.9%
Total Expense	13,020.14	6,242.89	6,777.25	108.6%
Net Ordinary Income	286.66	457.09	-170.43	-37.3%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	-1,125.00	-1,722.88	597.88	34.7%
Total Other Income	-1,125.00	-1,722.88	597.88	34.7%
Net Other Income	-1,125.00	-1,722.88	597.88	34.7%
Net Income	**-838.34**	**-1,265.79**	**427.45**	**33.8%**

Deposit Accounts

Account	YTD Interest	Current Balance	Available Balance
BDA Workshops Checking	$0.37	$619.49	$619.49
BDA Workshops Savings	$1.88	$375.00	$375.00
Totals	$2.25	$994.49	$994.49

PLUS $1,110 Public Information funds held in paypal = $2,104.49

Literature Inventory Details as of:

October 31, 2026

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

$303.68

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	5	15.40	77.00
B-200, 201, 202	The Twelve Steps, Traditions, and Concepts of D.A.	10	15.40	154.00
N/A	Los Doce Pasos de Deudores Anónimos	4	7.73	30.92
P-113	Visions	18	1.20	21.60
P-122	Business Debtors Anonymous	23	1.20	27.60
P-124	Underearning	18	2.40	43.20
P-132	The Tools of Business Debtors Anonymous	13	3.30	42.90
P-133	The Twelve Promises of Debtors Anonymous	14	3.00	48.00
				$445.22

How did you hear of our free literature offer?	This Month	Year-to-date 2026	Year-to-date %
BDA Solvency Immersion	0	13	6.60%
DA or BDA meeting	11	104	52.79%
DA or BDA member	4	66	33.50%
Government agency	0	0	0.00%
Helping professional	0	1	0.51%
Online search	1	9	4.57%
Other 12-Step program	0	3	1.52%
Other non-profit organization	0	1	0.51%
	16	**197**	100.00%

NOTES: **197** requests for DA and BDA literature filled in 2026 – **2,068** 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		174	174
DA's A Currency of Hope		177	177
Los Doce Pasos de DA -- requests and bundles		43	43
DA's Pamphlet Collection (conf peeps only)	12		12
DA's Spanish Pamphlets (conf peeps only)	0		0
BDA pamphlet (non-US only)		3	3
BDA Tools pamphlet (non-US only)		3	3
DA Promises pamphlet (non-US only)		3	3
DA Underearning pamphlet (non-US only)		3	3
DA Visions pamphlet (non-US only)		3	3
	12	**409**	**421**

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