

BDA Workshops

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

Recap of February 2026 Treasury Report

Regarding our balance sheet — Our total available balance in all funds at February 28, 2026 was \$2,346.21. Our ending unallocated balance in our General Fund was \$34.71, and our prudent reserve balance was \$1,200. (Our intended balance is \$1,500. Occasional temporary shortfalls in our literature fund are the purpose of our reserves; this amount will cover approximately two months of literature purchases at our usual rate of literature requests.)

Regarding our February income statement — Our total income for February was \$503, which was <\$247> (or 32.9%) LESS than our February income plan of \$750. February income was made up of \$218 in contributions from BDA members (from four BDA members — thank you!) and \$285 in registration contributions for the BDA Solvency Immersion Conference.

Our combined YTD income from group and member contributions unrelated to events was \$544 (or 41.7%) and YTD income from registrations for the BDA Solvency Immersion Conference was \$760 (or 58.3%).

Total YTD member contributions, both general and earmarked, are \$544 + \$0 from groups (so far).

+ YTD registration income for BDA Solvency Immersion Conference is \$760.

For a combined total income of \$1,304 for the months of January and February.

Our expenses for February included: \$395.79 for books from Amazon to fulfill 14 requests from the US; \$25.53 for transaction and bank fees less interest earned on checking (\$0.03) and savings (\$0.32); and \$0 from our Public Information Fund.

Regarding our YTD spending plan comparison for the month of February — We were <\$196> (or 13.1%) UNDER our income plan and <\$253.38> (or 69.1%) 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 <\$346.62> UNDER our plan for income over expenses for the first two months of 2026.

We were OVER by <\$446.12> in literature expenses for YTD, which is consistent with our spending for the same period in 2025. Our ending literature fund balance at February 28th was \$317.59. (See last page of this pdf for details; this will cover approximately half of one month of literature purchases at our usual rate of literature requests in North America.) We were \$145.50 UNDER plan in overhead expenses, when removing the change to our prudent reserve, which is offset at the bottom of all pertinent reports. We were \$150 UNDER plan for public information spending. Our ending PI fund balance at February 28th was \$644. (This balance is equal to 15% of all 2026 and 2027 registration contributions received so far and will be spent during our upcoming 11th Tradition projects in May and November 2026 and May 2027.)

We have included a YTD previous-year comparison for the month of February in this treasury report and will provide this report each month.

Balance Sheet**As of February 28, 2026**

	<u>Feb 28, 26</u>	<u>% of Column</u>
ASSETS		
Current Assets		
Checking/Savings		
General Fund	34.71	1.5%
Literature Fund	317.59	13.5%
Prudent Reserve (in savings)	1,200.00	51.1%
Public Inform Fund (in paypal)	644.00	27.4%
Tech and Web Fund	149.91	6.4%
Total Checking/Savings	<u>2,346.21</u>	<u>100.0%</u>
Total Current Assets	<u>2,346.21</u>	<u>100.0%</u>
TOTAL ASSETS	<u>2,346.21</u>	<u>100.0%</u>
LIABILITIES & EQUITY		
Equity		
Retained Earnings	2,942.83	125.4%
Net Income	-596.62	-25.4%
Total Equity	<u>2,346.21</u>	<u>100.0%</u>
TOTAL LIABILITIES & EQUITY	<u>2,346.21</u>	<u>100.0%</u>

Monthly Income Statement

February 2026

	Feb 26	% of Income
Ordinary Income/Expense		
Income		
Contributions from BDA Members	218.00	43.3%
Event -- BDA Solvency Immersion	285.00	56.7%
Total Income	503.00	100.0%
Expense		
Literature		
Books from Amazon (with Prime)	395.79	78.7%
Total Literature	395.79	78.7%
Overhead Expenses		
Transaction and Bank Fees	25.18	5.0%
YTD Change in Prudent Reserve	0.00	0.0%
Total Overhead Expenses	25.18	5.0%
Total Expense	420.97	83.7%
Net Ordinary Income	82.03	16.3%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	0.00	0.0%
Total Other Income	0.00	0.0%
Net Other Income	0.00	0.0%
Net Income	82.03	16.3%

Year-to-Date Income Statement

January through February 2026

	Jan - Feb 26	% of Income
Ordinary Income/Expense		
Income		
Contributions from BDA Members	544.00	41.7%
Event -- BDA Solvency Immersion	760.00	58.3%
Total Income	1,304.00	100.0%
Expense		
Literature		
Books from Amazon (with Prime)	1,744.60	133.8%
eBooks and Pamphlet Collections	101.52	7.8%
Total Literature	1,846.12	141.6%
Overhead Expenses		
Transaction and Bank Fees	54.50	4.2%
YTD Change in Prudent Reserve	-300.00	-23.0%
Total Overhead Expenses	-245.50	-18.8%
Total Expense	1,600.62	122.7%
Net Ordinary Income	-296.62	-22.7%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	-300.00	-23.0%
Total Other Income	-300.00	-23.0%
Net Other Income	-300.00	-23.0%
Net Income	-596.62	-45.8%

Year-to-Date Plan vs. Actual

January through February 2026

	<u>Jan - Feb 26</u>	<u>Budget</u>	<u>\$ Over Bu...</u>	<u>% of Budget</u>
Ordinary Income/Expense				
Income				
Contributions from BDA Members	544.00	500.00	44.00	108.8%
Event -- BDA Solvency Immersion	760.00	1,000.00	-240.00	76.0%
Total Income	<u>1,304.00</u>	<u>1,500.00</u>	<u>-196.00</u>	<u>86.9%</u>
Expense				
Literature				
Books from Amazon (with Prime)	1,744.60	1,250.00	494.60	139.6%
eBooks and Pamphlet Collections	101.52	100.00	1.52	101.5%
Shipping and Supplies	0.00	50.00	-50.00	0.0%
Total Literature	<u>1,846.12</u>	<u>1,400.00</u>	<u>446.12</u>	<u>131.9%</u>
Overhead Expenses				
Tech Expenses	0.00	50.00	-50.00	0.0%
Transaction and Bank Fees	54.50	100.00	-45.50	54.5%
Website and Related Services	0.00	50.00	-50.00	0.0%
YTD Change in Prudent Reserve	-300.00	0.00	-300.00	100.0%
Total Overhead Expenses	<u>-245.50</u>	<u>200.00</u>	<u>-445.50</u>	<u>-122.8%</u>
Public Information				
Misc Book Mailings for Outreach	0.00	150.00	-150.00	0.0%
Total Public Information	<u>0.00</u>	<u>150.00</u>	<u>-150.00</u>	<u>0.0%</u>
Total Expense	<u>1,600.62</u>	<u>1,750.00</u>	<u>-149.38</u>	<u>91.5%</u>
Net Ordinary Income	<u>-296.62</u>	<u>-250.00</u>	<u>-46.62</u>	<u>118.6%</u>
Other Income/Expense				
Other Income				
Offset prudent reserve trans	-300.00	0.00	-300.00	100.0%
Total Other Income	<u>-300.00</u>	<u>0.00</u>	<u>-300.00</u>	<u>100.0%</u>
Net Other Income	<u>-300.00</u>	<u>0.00</u>	<u>-300.00</u>	<u>100.0%</u>
Net Income	<u><u>-596.62</u></u>	<u><u>-250.00</u></u>	<u><u>-346.62</u></u>	<u><u>238.6%</u></u>

Income Statement Prev Year Comparison

January through February 2026

	Jan - Feb 26	Jan - Feb 25	\$ Change	% Change
Ordinary Income/Expense				
Income				
Contributions from BDA Groups	0.00	13.15	-13.15	-100.0%
Contributions from BDA Members	544.00	1,260.00	-716.00	-56.8%
Event -- BDA Solvency Immersion	760.00	550.00	210.00	38.2%
Total Income	1,304.00	1,823.15	-519.15	-28.5%
Expense				
Literature				
Books from Amazon (with Prime)	1,744.60	1,139.16	605.44	53.2%
eBooks and Pamphlet Collections	101.52	734.02	-632.50	-86.2%
Total Literature	1,846.12	1,873.18	-27.06	-1.4%
Overhead Expenses				
Transaction and Bank Fees	54.50	74.10	-19.60	-26.5%
Website and Related Services	0.00	52.81	-52.81	-100.0%
YTD Change in Prudent Reserve	-300.00	-498.72	198.72	39.9%
Total Overhead Expenses	-245.50	-371.81	126.31	34.0%
Total Expense	1,600.62	1,501.37	99.25	6.6%
Net Ordinary Income	-296.62	321.78	-618.40	-192.2%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	-300.00	-498.72	198.72	39.9%
Total Other Income	-300.00	-498.72	198.72	39.9%
Net Other Income	-300.00	-498.72	198.72	39.9%
Net Income	-596.62	-176.94	-419.68	-237.2%

Deposit Accounts

Account	YTD Interest	Current Balance	Available Balance
BDA Workshops Checking	\$0.06	\$502.21	\$502.21
BDA Workshops Savings	\$0.58	\$1,200.00	\$1,200.00
Totals	\$0.64	\$1,702.21	\$1,702.21

PLUS \$644 Public Information funds held in paypal = \$2,346.21



Literature Inventory Details as of:

February 28, 2026

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

\$317.59

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	3	15.40	46.20
B-200, 201, 202	The Twelve Steps, Traditions, and Concepts of D.	13	15.40	200.20
P-113	Visions	21	1.20	25.20
P-122	Business Debtors Anonymous	26	1.20	31.20
P-124	Underearning	21	2.40	50.40
P-132	The Tools of Business Debtors Anonymous	16	3.30	52.80
P-133	The Twelve Promises of Debtors Anonymous	17	3.00	51.00
				\$457.00

How did you hear of our free literature offer?	This Month	Year-to-date 2026	Year-to-date %
BDA Solvency Immersion	0	5	8.62%
DA or BDA meeting	9	32	55.17%
DA or BDA member	3	14	24.14%
Government agency	0	0	0.00%
Helping professional	0	1	1.72%
Online search	2	4	6.90%
Other 12-Step program	0	2	3.45%
Other non-profit organization	0	0	0.00%
	14	58	100.00%

NOTES: 58 requests for free DA and BDA literature filled so far in 2026 – 1,929 requests filled since January 2021.

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

Conference-Approved Lit Titles	Digital	Paper	Total
DA 12, 12, and 12 book		54	54
DA's A Currency of Hope		52	52
DA's Pamphlet Collection (conf peeps only)	9		9
BDA pamphlet (Mexico only)		0	0
BDA Tools pamphlet (Mexico only)		0	0
DA Promises pamphlet (Mexico only)		0	0
DA Underearning pamphlet (Mexico only)		0	0
DA Visions pamphlet (Mexico only)		0	0
	9	106	115

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