

BDA Workshops

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

Recap of August 2026 Treasury Report

Regarding our balance sheet — Our total available balance in all funds at August 31, 2026 was \$2,080.24. Our ending unallocated balance in our General Fund was \$16.69, and our prudent reserve balance was \$600. (Our intended balance is \$1,500. Occasional temporary shortfalls in our literature fund are the 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 August 2026 was \$690. We began the project with a professional translator at the beginning of August and have made five payments totaling \$3,810 so far.

Regarding our August income statement — Our total income for August was \$2,342, which was \$1,592 (or 112.3%) MORE than our August income plan of \$750. August income was made up of \$1,977 in contributions from BDA members (from six BDA members — thank you!) and \$365 in registration contributions for the BDA Solvency Immersion Conference.

Total YTD member contributions, both general and earmarked, are \$4,883.80 (52.7%)

+ YTD registration income for BDA Solvency Immersion Conference is \$4,388 (47.3%)

For a combined total income of \$9,271.80 for the months of January through August

Our expenses for August included: \$607.36 for books from Amazon to fulfill 11 requests from the US and one from Canada, plus annual renewal of our Amazon Prime for free shipping and 20 copies of *Los Doce Pasos de Deudores Anónimos* sent to a conference participant in Atlanta to share with individual debtors; \$22.06 for two pamphlet collection claim codes for conference participants; \$1,665 in two payments to our Spanish-language translator; \$138.87 for transaction and bank fees less interest earned on checking (\$0.06) and savings (\$0.17); \$105.92 in web purchases related to our new websites and Spanish-language translation plus \$314.97 for a two-year premium plan renewal for bdasolvency.org; \$300 transferred from prudent reserve to our literature fund; 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 August — We were \$3,271.80 (or 54.5%) OVER our income plan and <\$3,134.39> (or 44.8%) 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 \$137.41 OVER our plan for income over expenses for the first eight months of 2026.

We were UNDER by \$576.87 in literature expenses for YTD, which is consistent with our spending for the same period in 2025. Our ending literature fund balance at August 31st was \$69.07. (See last page of this pdf for details; this will cover two sets of conference-approved books for requestors from North America.) We were <\$3,882.26> 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 \$171 UNDER plan for public information spending. Our ending PI fund balance at August 31st was \$693. (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.)

Balance Sheet

As of August 31, 2026

	Aug 31, 26	% of Column
ASSETS		
Current Assets		
Checking/Savings		
General Fund	16.69	0.8%
Literature Fund	69.07	3.3%
Prudent Reserve (in savings)	600.00	28.8%
Public Inform Fund (in paypal)	693.00	33.3%
Spanish Translation Fund	690.00	33.2%
Tech and Web Fund	11.48	0.6%
Total Checking/Savings	2,080.24	100.0%
Total Current Assets	2,080.24	100.0%
TOTAL ASSETS	2,080.24	100.0%
LIABILITIES & EQUITY		
Equity		
Retained Earnings	2,942.83	141.5%
Net Income	-862.59	-41.5%
Total Equity	2,080.24	100.0%
TOTAL LIABILITIES & EQUITY	2,080.24	100.0%

Monthly Income Statement

August 2026

	Aug 26	% of Income
Ordinary Income/Expense		
Income		
BDA Solvency Conf in English	365.00	15.6%
Contributions from BDA Members	1,977.00	84.4%
Total Income	2,342.00	100.0%
Expense		
Literature		
Books from Amazon (with Prime)	607.36	25.9%
eBooks and Pamphlet Collections	22.06	0.9%
Shipping and Supplies	200.00	8.5%
Total Literature	829.42	35.4%
Overhead Expenses		
Spanish Translation Costs	1,665.00	71.1%
Transaction and Bank Fees	138.87	5.9%
Website and Related Services	420.89	18.0%
YTD Change in Prudent Reserve	-300.00	-12.8%
Total Overhead Expenses	1,924.76	82.2%
Total Expense	2,754.18	117.6%
Net Ordinary Income	-412.18	-17.6%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	-300.00	-12.8%
Total Other Income	-300.00	-12.8%
Net Other Income	-300.00	-12.8%
Net Income	-712.18	-30.4%

Year-to-Date Income Statement

January through August 2026

	Jan - Aug 26	% of Income
Ordinary Income/Expense		
Income		
BDA Solvency Conf in English	4,388.00	47.3%
Contributions from BDA Members	4,883.80	52.7%
Total Income	9,271.80	100.0%
Expense		
Literature		
Books from Amazon (with Prime)	4,699.53	50.7%
eBooks and Pamphlet Collections	123.60	1.3%
Shipping and Supplies	200.00	2.2%
Total Literature	5,023.13	54.2%
Overhead Expenses		
Spanish Translation Costs	3,810.00	41.1%
Transaction and Bank Fees	433.74	4.7%
Website and Related Services	438.52	4.7%
YTD Change in Prudent Reserve	-900.00	-9.7%
Total Overhead Expenses	3,782.26	40.8%
Public Information		
Pamphlet Mailings for Outreach	429.00	4.6%
Total Public Information	429.00	4.6%
Total Expense	9,234.39	99.6%
Net Ordinary Income	37.41	0.4%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	-900.00	-9.7%
Total Other Income	-900.00	-9.7%
Net Other Income	-900.00	-9.7%
Net Income	-862.59	-9.3%

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

	<u>Jan - Aug 26</u>	<u>Budget</u>	<u>\$ Over Bu...</u>	<u>% of Budget</u>
Ordinary Income/Expense				
Income				
BDA Solvency Conf in English	4,388.00	4,000.00	388.00	109.7%
Contributions from BDA Members	4,883.80	2,000.00	2,883.80	244.2%
Total Income	<u>9,271.80</u>	<u>6,000.00</u>	<u>3,271.80</u>	<u>154.5%</u>
Expense				
Literature				
Books from Amazon (with Prime)	4,699.53	5,000.00	-300.47	94.0%
eBooks and Pamphlet Collections	123.60	400.00	-276.40	30.9%
Shipping and Supplies	200.00	200.00	0.00	100.0%
Total Literature	<u>5,023.13</u>	<u>5,600.00</u>	<u>-576.87</u>	<u>89.7%</u>
Overhead Expenses				
Spanish Translation Costs	3,810.00	0.00	3,810.00	100.0%
Tech Expenses	0.00	200.00	-200.00	0.0%
Transaction and Bank Fees	433.74	400.00	33.74	108.4%
Website and Related Services	438.52	200.00	238.52	219.3%
YTD Change in Prudent Reserve	-900.00	0.00	-900.00	100.0%
Total Overhead Expenses	<u>3,782.26</u>	<u>800.00</u>	<u>2,982.26</u>	<u>472.8%</u>
Public Information				
Pamphlet Mailings for Outreach	429.00	600.00	-171.00	71.5%
Total Public Information	<u>429.00</u>	<u>600.00</u>	<u>-171.00</u>	<u>71.5%</u>
Total Expense	<u>9,234.39</u>	<u>7,000.00</u>	<u>2,234.39</u>	<u>131.9%</u>
Net Ordinary Income	<u>37.41</u>	<u>-1,000.00</u>	<u>1,037.41</u>	<u>-3.7%</u>
Other Income/Expense				
Other Income				
Offset prudent reserve trans	-900.00	0.00	-900.00	100.0%
Total Other Income	<u>-900.00</u>	<u>0.00</u>	<u>-900.00</u>	<u>100.0%</u>
Net Other Income	<u>-900.00</u>	<u>0.00</u>	<u>-900.00</u>	<u>100.0%</u>
Net Income	<u><u>-862.59</u></u>	<u><u>-1,000.00</u></u>	<u><u>137.41</u></u>	<u><u>86.3%</u></u>

Income Statement Prev Year Comparison

January through August 2026

	Jan - Aug 26	Jan - Aug 25	\$ Change	% Change
Ordinary Income/Expense				
Income				
BDA Solvency Conf in English	4,388.00	2,602.48	1,785.52	68.6%
Contributions from BDA Groups	0.00	22.85	-22.85	-100.0%
Contributions from BDA Members	4,883.80	3,333.65	1,550.15	46.5%
Total Income	9,271.80	5,958.98	3,312.82	55.6%
Expense				
Literature				
Books from Amazon (with Prime)	4,699.53	3,348.34	1,351.19	40.4%
eBooks and Pamphlet Collections	123.60	1,972.59	-1,848.99	-93.7%
Shipping and Supplies	200.00	71.91	128.09	178.1%
Total Literature	5,023.13	5,392.84	-369.71	-6.9%
Overhead Expenses				
Spanish Translation Costs	3,810.00	0.00	3,810.00	100.0%
Transaction and Bank Fees	433.74	257.28	176.46	68.6%
Website and Related Services	438.52	52.81	385.71	730.4%
YTD Change in Prudent Reserve	-900.00	-723.50	-176.50	-24.4%
Total Overhead Expenses	3,782.26	-413.41	4,195.67	1,014.9%
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	9,234.39	5,591.22	3,643.17	65.2%
Net Ordinary Income	37.41	367.76	-330.35	-89.8%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	-900.00	-723.50	-176.50	-24.4%
Total Other Income	-900.00	-723.50	-176.50	-24.4%
Net Other Income	-900.00	-723.50	-176.50	-24.4%
Net Income	-862.59	-355.74	-506.85	-142.5%

Deposit Accounts

Account	YTD Interest	Current Balance	Available Balance
BDA Workshops Checking	\$0.26	\$787.24	\$787.24
BDA Workshops Savings	\$1.66	\$600.00	\$600.00
Totals	\$1.92	\$1,387.24	\$1,387.24

PLUS \$693 Public Information funds held in paypal = \$2,080.24



Literature Inventory Details as of:

August 31, 2026

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

\$69.07

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	2	15.40	30.80
B-200, 201, 202	The Twelve Steps, Traditions, and Concepts of D.A.	12	15.40	184.80
P-113	Visions	20	1.20	24.00
P-122	Business Debtors Anonymous	25	1.20	30.00
P-124	Underearning	20	2.40	48.00
P-132	The Tools of Business Debtors Anonymous	15	3.30	49.50
P-133	The Twelve Promises of Debtors Anonymous	16	3.00	48.00
				\$415.10

How did you hear of our free literature offer?	This Month	Year-to-date 2026	Year-to-date %
BDA Solvency Immersion	1	12	7.32%
DA or BDA meeting	7	84	51.22%
DA or BDA member	6	55	33.54%
Government agency	0	0	0.00%
Helping professional	0	1	0.61%
Online search	0	8	4.88%
Other 12-Step program	0	3	1.83%
Other non-profit organization	0	1	0.61%
	14	164	100.00%

NOTES: **164** requests for DA and BDA literature filled in 2026 – **2,035** 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		145	145
DA's A Currency of Hope		146	146
Los Doce Pasos de DA -- requests and bundles		20	20
DA's Pamphlet Collection (conf peeps only)	12		12
BDA pamphlet (non-US only)		1	1
BDA Tools pamphlet (non-US only)		1	1
DA Promises pamphlet (non-US only)		1	1
DA Underearning pamphlet (non-US only)		1	1
DA Visions pamphlet (non-US only)		1	1
	12	316	328

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