

BDA Workshops

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

Recap of July 2026 Treasury Report

Regarding our balance sheet — Our total available balance in all funds at July 31, 2026 was \$2,792.42. Our ending unallocated balance in our General Fund was \$12.51, and our prudent reserve balance was \$900. (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 1.5 months of literature purchases at our current rate of literature requests.)

Please note that we have begun a new service initiative: translating our 200 pages of conference materials into Spanish for our fellow recovering debtors for whom English is a second or later language. Our spending plan for this project is \$4,500 and we have distributed 30% of all remaining 2026 and early 2027 registration contributions to this fund, plus we gratefully receive Spanish translation contributions from our fellows. Our balance in the Spanish translation fund at the end of July 2026 was \$680. We began the project with a professional translator at the beginning of July and have made three payments totaling \$2,145 so far.

Regarding our July income statement — Our total income for July was \$1,050, which was \$300 (or 40%) MORE than our July income plan of \$750. July income was made up of \$330 in contributions from BDA members (from three BDA members — thank you!) and \$720 in registration contributions for the BDA Solvency Immersion Conference.

Our combined YTD income from group and member contributions unrelated to events was \$2,906.80 (or 41.9%) and YTD income from registrations for the BDA Solvency Immersion Conference was \$4,023 (or 58.1%).

Total YTD member contributions, both general and earmarked, are \$2,906.80 + \$0 from groups (so far).

+ YTD registration income for BDA Solvency Immersion Conference is \$4,023.

For a combined total income of \$6,929.80 for the months of January through July.

Our expenses for July included: \$317.12 for books from Amazon to fulfill 16 requests from the US; \$11.03 for one pamphlet collection claim code for a conference participant; \$1,010 in one payment to our Spanish-language translator; \$42.54 for transaction and bank fees less interest earned on checking (\$0.05) and savings (\$0.14); \$0 change in prudent reserve; 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 July — We were \$1,679.80 (or 32%) OVER our income plan and <\$955.21> (or 15.6%) 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 \$724.59 OVER our plan for income over expenses for the first seven months of 2026.

We were UNDER by \$706.29 in literature expenses for YTD, which is consistent with our spending for the same period in 2025. Our ending literature fund balance at July 31st was \$179.54. (See last page of this pdf for details; this will cover almost six sets of conference-approved books for requestors from North America.) We were <\$1,757.50> 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 \$96 UNDER plan for public information spending. Our ending PI fund balance at July 31st was \$588. (This balance is equal to 15% of all second cycle 2026 and 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.)

11:12 AM

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

08/11/26

Balance Sheet

Cash Basis

As of July 31, 2026

	<u>Jul 31, 26</u>	<u>% of Column</u>
ASSETS		
Current Assets		
Checking/Savings		
General Fund	12.51	0.4%
Literature Fund	179.54	6.4%
Prudent Reserve (in savings)	900.00	32.2%
Public Inform Fund (in paypal)	588.00	21.1%
Spanish Translation Fund	680.00	24.4%
Tech and Web Fund	432.37	15.5%
Total Checking/Savings	<u>2,792.42</u>	<u>100.0%</u>
Total Current Assets	<u>2,792.42</u>	<u>100.0%</u>
TOTAL ASSETS	<u>2,792.42</u>	<u>100.0%</u>
LIABILITIES & EQUITY		
Equity		
Retained Earnings	2,942.83	105.4%
Net Income	-150.41	-5.4%
Total Equity	<u>2,792.42</u>	<u>100.0%</u>
TOTAL LIABILITIES & EQUITY	<u>2,792.42</u>	<u>100.0%</u>

Monthly Income Statement

July 2026

	Jul 26	% of Income
Ordinary Income/Expense		
Income		
Contributions from BDA Members	330.00	31.4%
Event -- BDA Solvency Immersion	720.00	68.6%
Total Income	1,050.00	100.0%
Expense		
Literature		
Books from Amazon (with Prime)	317.12	30.2%
eBooks and Pamphlet Collections	11.03	1.1%
Total Literature	328.15	31.3%
Overhead Expenses		
Spanish Translation Costs	1,010.00	96.2%
Transaction and Bank Fees	42.54	4.1%
YTD Change in Prudent Reserve	0.00	0.0%
Total Overhead Expenses	1,052.54	100.2%
Total Expense	1,380.69	131.5%
Net Ordinary Income	-330.69	-31.5%
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	-330.69	-31.5%

Year-to-Date Income Statement

January through July 2026

	Jan - Jul 26	% of Income
Ordinary Income/Expense		
Income		
Contributions from BDA Members	2,906.80	41.9%
Event -- BDA Solvency Immersion	4,023.00	58.1%
Total Income	6,929.80	100.0%
Expense		
Literature		
Books from Amazon (with Prime)	4,092.17	59.1%
eBooks and Pamphlet Collections	101.54	1.5%
Total Literature	4,193.71	60.5%
Overhead Expenses		
Spanish Translation Costs	2,145.00	31.0%
Transaction and Bank Fees	294.87	4.3%
Website and Related Services	17.63	0.3%
YTD Change in Prudent Reserve	-600.00	-8.7%
Total Overhead Expenses	1,857.50	26.8%
Public Information		
Pamphlet Mailings for Outreach	429.00	6.2%
Total Public Information	429.00	6.2%
Total Expense	6,480.21	93.5%
Net Ordinary Income	449.59	6.5%
Other Income/Expense		
Other Income		
Offset prudent reserve trans	-600.00	-8.7%
Total Other Income	-600.00	-8.7%
Net Other Income	-600.00	-8.7%
Net Income	-150.41	-2.2%

Year-to-Date Plan vs. Actual

January through July 2026

	Jan - Jul 26	Budget	\$ Over Bu...	% of Budget
Ordinary Income/Expense				
Income				
Contributions from BDA Members	2,906.80	1,750.00	1,156.80	166.1%
Event -- BDA Solvency Immersion	4,023.00	3,500.00	523.00	114.9%
Total Income	6,929.80	5,250.00	1,679.80	132.0%
Expense				
Literature				
Books from Amazon (with Prime)	4,092.17	4,375.00	-282.83	93.5%
eBooks and Pamphlet Collections	101.54	350.00	-248.46	29.0%
Shipping and Supplies	0.00	175.00	-175.00	0.0%
Total Literature	4,193.71	4,900.00	-706.29	85.6%
Overhead Expenses				
Spanish Translation Costs	2,145.00	0.00	2,145.00	100.0%
Tech Expenses	0.00	175.00	-175.00	0.0%
Transaction and Bank Fees	294.87	350.00	-55.13	84.2%
Website and Related Services	17.63	175.00	-157.37	10.1%
YTD Change in Prudent Reserve	-600.00	0.00	-600.00	100.0%
Total Overhead Expenses	1,857.50	700.00	1,157.50	265.4%
Public Information				
Pamphlet Mailings for Outreach	429.00	525.00	-96.00	81.7%
Total Public Information	429.00	525.00	-96.00	81.7%
Total Expense	6,480.21	6,125.00	355.21	105.8%
Net Ordinary Income	449.59	-875.00	1,324.59	-51.4%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	-600.00	0.00	-600.00	100.0%
Total Other Income	-600.00	0.00	-600.00	100.0%
Net Other Income	-600.00	0.00	-600.00	100.0%
Net Income	-150.41	-875.00	724.59	17.2%

Income Statement Prev Year Comparison

January through July 2026

	Jan - Jul 26	Jan - Jul 25	\$ Change	% Change
Ordinary Income/Expense				
Income				
Contributions from BDA Groups	0.00	22.85	-22.85	-100.0%
Contributions from BDA Members	2,906.80	3,273.65	-366.85	-11.2%
Event -- BDA Solvency Immersion	4,023.00	2,352.48	1,670.52	71.0%
Total Income	6,929.80	5,648.98	1,280.82	22.7%
Expense				
Literature				
Books from Amazon (with Prime)	4,092.17	2,380.78	1,711.39	71.9%
eBooks and Pamphlet Collections	101.54	1,972.59	-1,871.05	-94.9%
Shipping and Supplies	0.00	71.91	-71.91	-100.0%
Total Literature	4,193.71	4,425.28	-231.57	-5.2%
Overhead Expenses				
Spanish Translation Costs	2,145.00	0.00	2,145.00	100.0%
Transaction and Bank Fees	294.87	248.04	46.83	18.9%
Website and Related Services	17.63	52.81	-35.18	-66.6%
YTD Change in Prudent Reserve	-600.00	3.53	-603.53	-17,097.2%
Total Overhead Expenses	1,857.50	304.38	1,553.12	510.3%
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	6,480.21	5,341.45	1,138.76	21.3%
Net Ordinary Income	449.59	307.53	142.06	46.2%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	-600.00	3.53	-603.53	-17,097.2%
Total Other Income	-600.00	3.53	-603.53	-17,097.2%
Net Other Income	-600.00	3.53	-603.53	-17,097.2%
Net Income	-150.41	311.06	-461.47	-148.4%

Deposit Accounts

Account	YTD Interest	Current Balance	Available Balance
BDA Workshops Checking	\$0.20	\$1,304.42	\$1,304.42
BDA Workshops Savings	\$1.49	\$900.00	\$900.00
Totals	\$1.69	\$2,204.42	\$2,204.42

PLUS \$588 Public Information funds held in paypal = \$2,792.42



Literature Inventory Details as of:

July 31, 2026

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

\$179.54

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.	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	11	7.33%
DA or BDA meeting	8	77	51.33%
DA or BDA member	5	49	32.67%
Government agency	0	0	0.00%
Helping professional	0	1	0.67%
Online search	0	8	5.33%
Other 12-Step program	1	3	2.00%
Other non-profit organization	1	1	0.67%
	16	150	100.00%

NOTES: 150 requests for free DA and BDA literature filled so far in 2026 – 2,021 requests filled since January 1, 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		135	135
DA's A Currency of Hope		134	134
DA's Pamphlet Collection (conf peeps only)	10		10
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
	10	274	284

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