

# **D.A. Treasurer's Manual**

**The Seventh Tradition  
in Action**



# D.A. Treasurer's Manual

## The Seventh Tradition in Action

**Every D.A. group ought to be fully self-supporting, declining outside contributions.**

--Seventh Tradition of D.A.

**We will recognize that there is enough; our resources will be generous and we will share them with others and with D.A.**

--Seventh Promise of D.A.

### **Introduction**

Most D.A. groups elect a trusted servant to handle the money for the group. This person is usually called the Treasurer. The Treasurer typically is responsible for the Seventh Tradition collection at each meeting, paying the group's expenses, and making contributions on behalf of the group (per the group's conscience) to other D.A. service bodies including the local Intergroup, the General Service Office (GSO), and the General Service Representative (GSR) Area Group, if there is one.

**Each group should be autonomous except in matters affecting other groups or D.A. as a whole.**

- Fourth Tradition of D.A.

According to our Fourth Tradition, each D.A. group is autonomous so the group conscience ultimately determines what the duties of the Treasurer are and how the treasury is handled. This pamphlet contains suggestions based on the experience, strength and hope of Treasurers around the world that will provide guidance both for groups and for current and future Treasurers.

The following topics are included:

- **Electing a Treasurer**
- **Collecting Group Contributions (7<sup>th</sup> Tradition)**
- **Recordkeeping**
- **A Group Spending Plan**
- **Treasurer Pressure Relief Group and Pressure Relief Meetings**
- **Expense Categories and Reserves**
- **Suggested Contributions**
- **Safeguarding Funds**
- **Opening a Group Checking Account**
- **Disbursing Funds**
- **Electronic or Online Bill Pay**
- **Presenting the Treasurer's Report**
- **Feelings That May Come Up**
- **Challenges and Resolutions**
- **Literature Resources for D.A. Treasurers**
- **Frequently Asked Questions**
- **DA Definitions**

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### **Electing a Treasurer**

Most groups elect a Treasurer for a set term such as six or twelve months. Many groups have recovery requirements for their treasurer such as six months or a year of not incurring new unsecured debt and two Pressure Relief Meetings.

Some groups have co-Treasurer positions with staggered terms. This allows the duties to be shared and for the more experienced person to mentor the newer co-Treasurer.

It is important to remember that the Treasurer is a trusted servant and a guardian of the group's solvency.

### **Collecting Group Contributions**

#### **(7<sup>th</sup> Tradition)**

At some point during a D.A. meeting the Treasurer or meeting leader makes the Seventh Tradition announcement. Many groups use language similar to that found in the suggested D.A. Meeting Format:

"D.A. has no dues or fees. We are self-supporting through our own contributions, so we pass the basket. Please give as generously as you can. However, if you cannot, please keep coming back."

"Keep in mind that our group's monthly expenses are \$\_\_\_\_\_ (i.e., rent, literature, prudent reserve, etc.). In addition, D.A. has a service structure which depends on contributions from our group. After our group's needs are met, we contribute the balance, 45% to the General Service Office, 45% to Intergroup and 10% to the Area GSR Group. The General Service Office expenses include staff, rent for the office, administration, website upgrades and maintenance, new literature, and literature translations. Please help us meet our responsibility for supporting the Fellowship as a whole."

The D.A. General Service Board Treasurer's Report can be viewed anytime in the *DA Focus* at [www.debtorsanonymous.org](http://www.debtorsanonymous.org).

### **Recordkeeping**

The Treasurer is expected to keep accurate and up-to-date records of the income and expenses for the group. In larger groups, there may be other trusted servants who assist with these tasks.

Some Treasurers have found that using a standard form to record how much is collected each week helps keep the treasury simple to manage and easy to understand. In some meetings, the Treasurer and the Secretary each keep a copy of the income and expense record which is updated weekly. In many large groups, the Treasurer serves with a Co-Treasurer or enlists another member to re-count the money collected and initial the amount listed in the group's record keeping book.

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### Example of an Income and Expense Form

<u>Date</u>	<u>Memo*</u>	<u>Amount</u>	<u>Balance</u>
			200.00
12/17/07	7th Tradition	\$24.05	224.05
12/17/07	GSR Fund	\$42.00	266.05
12/17/07	Rent 01-03, 2008	-\$150.00	116.05
12/17/07	Intergroup donation	-\$20.00	96.05
12/17/07	GSO donation	-\$30.00	66.05

Brief descriptions are used by the Treasurer in the Memo column in this example. The first two entries are donations received (income). The last three entries are monies paid out (expenses): rent for January through March of 2008, a donation made to the local Intergroup and a donation made to the D.A. General Service Office.

### **Expense Categories and Reserves**

While each group's needs are unique and its spending plan is generated using expense and income records possessed by the group, most groups with a group spending plan allocate funds to the following categories:

- **Rent**
- **Prudent Reserve**
- **GSR Travel to the World Service**
- **Conference**
- **Literature Purchase**
- **Photocopies/Printing/ Postage**
- **Treasurer's supplies (envelopes, pencils, etc.)**
- **Refreshments**
- **Contribution to local Intergroup**
- **Contribution to GSR Area Group**
- **Contribution to General Service Office**
- **Special Contributions to World Service, such as John H. Scholarship or World Service Month**
- **Special Events**

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Generally, meetings keep a prudent reserve equal to three months of rent. Money can be set aside each month until the total amount is collected.

In order to avoid incurring unsecured debt one day at a time, groups find that they often need to put aside money each week or each month for future rent payments.

Literature might be purchased from the 7<sup>th</sup> Tradition collections or may be purchased with money collected from selling the current literature. The Treasurer usually transfers such funds to the Literature person as needed. If the group is small and has no Literature service position, the treasurer may be expected to order and purchase the literature.

The largest annual expense for many groups is sending a General Service Representative to the annual World Service Conference. Some groups pass around a second basket to fund the GSR's travel. They announce each week what the goal is for that category and how much is still needed to fully fund the expenses. Other groups estimate how much money the group needs to collect each week and pass the basket around two or three times in a single meeting if the target amount for that week is not collected.

There may also be recurring expenses that are part of a service position, such as travel expenses for the meeting's Intergroup Representative to attend the monthly Intergroup meeting.

### **Treasurer Pressure Relief Group and Pressure Relief Meetings**

A Treasurer PRG and PRM can be effective for reviewing the group's finances on a regular basis, such as every six months. In addition to auditing the records, the meeting may uncover action items for the group such as the need to enhance the message at the group level of the Seventh Tradition and the Seventh Promise of D.A.

Some groups have used PRGs and PRMs to develop a spending plan for the group. Using past records, the Pressure Relief Group can usually determine the group's average income and estimated expenses, and create categories which form the basis of the group's spending plan. However, a group spending plan should only be adopted and used once it has been approved in a business meeting.

### **Suggested Contributions**

**Our common welfare should come first; personal recovery depends on D.A. unity.**

--First Tradition of D.A.

D.A. is self-supporting through our own contributions. This is true at the group level, Intergroup level, and World Service level. Group contributions help the fellowship carry the message to the debtor who still suffers. After a group's needs are met, it is suggested in the D.A. Meeting Format and the D.A. GSR Pamphlet that groups donate the balance as follows:

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- **45% to their local Intergroup**
- **45% to the D.A. General Service Office**
- **10% to the GSR Area Group**

If there is no local Intergroup and no GSR Area Group, it is suggested that 100% of the balance be donated to the D.A. General Service Office.

In order to be received and properly recorded, checks and money orders for the General Service Office should:

1. be made out to "DA-GSB"
2. include the D.A. group's registration number\*
3. be mailed to:

**General Service Office**  
**P.O. Box 920888**  
**Needham, MA 02492-0009**

\*Groups can register online at [www.debtorsanonymous.org](http://www.debtorsanonymous.org).  
Groups need to register annually.

The space below has been left blank for Treasurers to note to whom and where checks for your group's local Intergroup and GSR Area Group are to be sent.

Intergroup:

Area GSR Group:

In addition, contributions to the John H. Scholarship Fund allow GSRs, whose groups cannot afford to send them to the World Service Conference without help, attend the conference.

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### **Safeguarding Funds**

Some D.A. groups find it helpful to have a group checking and savings account. Other groups securely keep the treasury in cash and get money orders when needed. The Treasurer usually keeps the group's funds and passes them on to the next Treasurer at the end of his or her term.

Note: Use of personal checks in group transactions is not recommended. Instead, if cash cannot be used, group funds should be used to purchase a money order.

### **Opening a Group Checking Account**

If a group decides to open a checking account, the members will want to consider who shall be able to sign on the account. It is recommended that the signatories meet requirements similar to those of the Treasurer position in terms of length of time free from incurring new unsecured debt and having had at least two Pressure Relief Meetings. It is important for those offering to serve a term as bank signatories to understand that they may be asked by the bank to use their full names and show identification which means that they will break their anonymity. Groups have found that it is best to choose at least one member, in addition to the Treasurer, who is able to sign checks. Some groups even make it a requirement that two authorized members sign every check.

The procedures for opening a bank account differ from country to country. In the United States, for instance, a group must first request and receive an Employer Identification Number (EIN) from the Internal Revenue Service. This is done with IRS form SS-4 which can be filled out online at [www.irs.gov](http://www.irs.gov) in about two minutes. The form may also be completed in hard copy. Select "other nonprofit organization" for the type of entity.

Whenever a group opens a bank account it is suggested that the registered group number be included as part of the name on the account. Groups may choose not to use "Debtors Anonymous" in front of the group number, in order to protect the anonymity of the persons signing on the account.

It is also a good practice to keep the bank information up to date. When a new Treasurer is elected he or she will need to be added as a signatory on the account and a prior signatory can be rotated off.

### **Disbursing Funds**

The group will determine the autonomy the Treasurer is to have with regard to disbursing funds. Some groups leave the disbursement of all funds to the Treasurer's discretion within the guidelines established by the group's spending plan. Other groups request that all disbursements, no matter how small, be approved at the monthly business meeting. Some groups identify specific line items from the spending plan or maximum amounts for reimbursement that the Treasurer may pay without group approval, but require a group conscience on everything else. In either case, a record of all expenditures should be maintained.

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The Treasurer will want to make sure he or she knows exactly when expenses such as rent are due and make sure that payments are all made in a regular and timely fashion to avoid incurring late charges or unsecured debt at the group level.

It is also important to remember the spiritual principle expressed in the Twelfth Concept for D.A. World Service that D.A. groups have sufficient operating funds with a prudent reserve, but not become wealthy. After the group's expenses are met including the prudent reserve, the excess should be distributed as described in the "Suggested Contributions" section.

### Presenting the Treasurer's Report

Most groups have monthly business meetings at which the Treasurer is allocated time to present the monthly Treasurer's report. The report usually covers the previous month. For example, during the January business meeting the Treasurer will report on income and expenses for December. This typically consists of how much money was collected during the month, and how much was disbursed. The Treasurer might also discuss what upcoming expenses may need to be considered. The Treasurer typically also shares how much money is in the prudent reserve and any other savings categories. The Secretary usually records the report into the business meeting minutes.

If there is money available after the group's expenses and goals for its prudent reserves are met, the Treasurer usually makes a motion regarding the balance that is available for contributions. See the "Suggested Contributions" section.

Sometimes the Treasurer supplies a one page copy of the monthly Treasurer's report (see example below) for future reference. Other copies can be provided for participating members at the business meeting.

In addition to a monthly report, some Treasurers whose groups have a bank account bring copies of the bank statement to share with the group during the Treasurer's report.

<u>Treasurer's Report</u>		<u>Month: November 2008</u>	
<b>Account Balances on 10/31/08:</b>		<b>Expenses:</b>	
General Fund	\$359.00	Rent	\$75.00
GSR WSC Fund	\$301.00	GSO 7th Trad. (45%)	\$222.30
Prudent Reserve	\$250.00	Intergroup 7th Trad. (45%)	\$222.30
<b>Total</b>	<b>\$910.00</b>	GSR Area Group (10%)	\$49.40
		John H. Contribution	\$83.00
<b>Income:</b>		<b>Total Expenses</b>	<b>\$583.00</b>
7th Tradition	\$210.00	<b>Account Balances on 11/30/08:</b>	
GSR WSC Fund	\$96.00	General Fund	\$0.00
John H. Collection	\$83.00	GSR WSC Fund	\$397.64
<b>Total Income</b>	<b>\$390.31</b>	Prudent Reserve	\$250.00
		<b>Total</b>	<b>\$647.64</b>

## Feelings That May Come Up

Many Treasurers share that they feel nervous when presenting the Treasurer's Report at the monthly business meeting. Others have felt confused with the process of managing the treasury. Still others have determined that they need help to serve their group effectively or realize they cannot handle the money.

When these and any other issues come up while serving as Treasurer, speaking with Sponsors, Pressure Relief Groups, and previous group Treasurers has been enormously helpful for many of us. Many find that being Treasurer offers an opportunity to practice humility, rigorous honesty, and asking for help, all of which contribute to our recovery.

## Challenges and Resolutions

Following is a partial list of challenges that groups or Treasurers have experienced:

**Challenge: No members who meet the group's requirements are willing to be the Treasurer.**

**Resolution:** Have responsible members safeguard the funds while the group seeks a qualified member to be Treasurer.

**Challenge: The only members who volunteer are newcomers or members who do not meet the group's requirements.**

**Resolution:** Gently thank these volunteers for their willingness to serve and encourage them to try again after they have counted their days and have had two PRMs.

**Challenge: The Treasurer is not fulfilling his or her duties (e.g. incomplete or vague records; records missing or destroyed; funds missing or stolen; funds inappropriately spent)**

**Resolution:** Follow the Twelfth Concept for D.A. World Service by not acting in a punitive way. See *Warranty Five* of Concept XII on page 69 of the [A.A. Service Manual](#).

**Challenge: The Treasurer is overwhelmed and complains about doing the job.**

**Resolution:** Form a PRG and have a PRM regarding the group's Treasurer position.

**Challenge: The Treasurer does not want to have his or her name on the checking account.**

**Resolution:** Close the checking account and go on a cash basis. A new checking account can be opened in the future if the group decides to do that.

**Challenge: The Treasurer disappears and is unreachable.**

**Resolution:** If the person(s) eligible to sign on the account are not available, the bank has forms that the group secretary can complete with the help of the group, to obtain the funds. This often involves giving the bank typed minutes from the group's business meeting authorizing the action.

**Challenge: The Treasurer does not want to give up the service.**

**Resolution:** The Second Tradition is a good place to start for a solution: "For our group purpose there is but one ultimate authority--a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern." In a group's business meeting, a group conscience could determine that the Treasurer's term of service has ended, elect a new Treasurer and determine how to manage the transition. Understandably, this may be

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an emotional event for some members, but by following spiritual principles, the group conscience can determine the correct action.

**Challenge: The group incurs unsecured debt.**

**Resolution:** Form a PRG and have a PRM regarding the group's Treasurer position.

REMEMBER: There are always spiritual solutions.

### Literature Resources for D.A. Treasurers

#### *D.A. Pamphlets*

Recordkeeping

Spending Plan

Meeting Format

Service

Spirituality

Business Meeting

#### *D.A. Service Literature*

How to Keep Your Meeting Alive  
(Item GSB-1)

Group Inventory: All Shapes and Sizes  
(Item GSB-3)

G.S.O.: General Service Office of Debtors  
Anonymous (Item S-102)

#### *A.A. Pamphlets*

Self-Support: Where Money and Spirituality Mix

A.A. Group Treasurer

### Frequently Asked Questions

#### **What is the requirement to be the Treasurer of a D.A. group?**

Each group establishes its own requirements. Many have found that six months or a year of not incurring new unsecured debt and two Pressure Relief Meetings is a good guideline for the group Treasurer position.

#### **Does each D.A. group have to get a tax I.D. number to open a checking account?**

In the United States the Internal Revenue Service requires a group to get an Employer Identification Number (EIN) (also called a tax I.D. number) before it can open a checking account. This is a quick and easy process. See "Opening a Group Checking Account" for more information.

#### **Can registered D.A. groups use the EIN and tax-exempt status of Debtors Anonymous to open checking accounts so they do not each have to incorporate as a non-profit organization?**

A group does not need to incorporate as a non-profit in order to open a checking account. Debtors Anonymous General Service Board, Inc. is not able to lend its tax-exempt status as a 501(c)(3) not-for-profit organization to individual D.A. groups. See "Opening a Group Checking Account" for more information on how to obtain an EIN and open a group checking account.

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### **What are appropriate reimbursements for group expenses?**

There may be times when a group member, other than the Treasurer, spends money on behalf of the group, for example to make a few copies of a flier for the group, or to reserve a meeting hall for a special event. It is important to give the trusted servant a clear guideline on how much has been planned for the expense and the maximum expense the group will reimburse. It is also recommended that the group provide the funds in advance to the trusted servant who will procure goods or services so that the group does not become indebted to any member.

### **Can a group have too much money?**

After the group's needs are met, including GSR travel and the prudent reserve, it is suggested that groups contribute the balance remaining to the General Service Office, the local Intergroup and the GSR Area Group. See the "Suggested Contributions" section for more information.

### **What can I do if my group is debting?**

Groups which do not collect enough to pay their rent or other basic expenses may be debting or on the road to debting. Bringing the issue up at a business meeting is one place to start to address this issue at the group level. Some groups have found it helpful to study the Seventh Tradition of A.A. in the 12 Steps and 12 Traditions of Alcoholics Anonymous. Others have found that taking a group inventory and suggesting a higher contribution from members has been another way to break the cycle. Still other groups have moved the meeting to a venue that they could afford.

### **Can contributions be made to the D.A. GSO via electronic funds?**

The D.A. GSO is not equipped to arrange electronic funds transfers, but members and groups can use the online bill pay service of their bank to send donations to D.A. For members that do not have Internet access, most banks allow customers to fill out the paperwork in person at a branch office. Arrange for online bill pay as follows:

The member or group should set up the "payee" as "DA-GSB" with the following address:

**General Service Office  
P.O. Box 920888  
Needham, MA 02492-0009**

If your bank's system has a memo field, include your email address there.

Once the setup has been completed, the member or group can then send funds anytime they want directly from their account.

**REMEMBER:** The Treasurer position is one of great importance for every DA group. However, the Treasurer does not have to do this service alone. This manual, the DA Traditions, the assistant treasurer, and other group members can all offer help, insight, and support.

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### D.A. Definitions

**General Service Representative (GSR)** – a local D.A. group's elected recovering debtor who assumes responsibility to perform service for the World Service Conference of Debtors Anonymous over a three year period, up to two terms.

**GSR Area Group** – “A group of GSRs representing local D.A. groups who come together in a metropolitan area, region or statewide to perform and share about local/regional service activities.”

**World Service Month** – The annual celebration of D.A.'s birthday during the month of April. Special events are planned and special donations are made to the GSO during this time.

**John H. Scholarship Fund** – Created in honor of DA's founder, this scholarship fund helps groups send GSRs to the annual World Service Conference. It is supported with group and individual donations.

**Pressure Relief Groups and Pressure Relief Meetings** – After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.

**General Service Office (GSO)** – The **General Service Office** is the administrative “heart” of Debtors Anonymous (D.A.), carrying out D.A.'s primary purpose-to carry the message to the still suffering debtor-every day. It is the hub of day-to-day communication with the suffering newcomer, with D.A. members and groups, between the groups and the General Service Board, with the media, and with the larger world. Special workers, acting within the D.A. Traditions, serve a growing number of groups and members around the world.

**Group Inventory** – An honest and fearless discussion of the group's weaknesses and strengths.

*This is D.A. Service Material, developed from the shared experience of D.A. members throughout the worldwide Fellowship. It also reflects the guidance of the Twelve Traditions, the General Service Board and the General Service Office. In keeping with our Tradition of Autonomy except in matters affecting other groups or D.A. as a whole, most decisions are made by the group conscience of the members involved. The purpose of Service Material is to assist in reaching an informed group conscience. Since Service Material reflects the current and ever-developing conscience of our Fellowship as a whole, it does not undergo the usual conference-approval process, but may be updated periodically under the auspices of the General Service Board to reflect current Fellowship experience.*



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