

MIAMI B.D.A. MEETING

10:30 a.m. Saturday Business Debtors Anonymous

Meeting Location: Virtual via Zoom

Online link: <https://zoom.us/j/834576101> / Via phone: +1 646 558 8656; meeting ID 834 576 101

NOTES TO LEADER:

-Please arrive on the Zoom line 5-7 minutes before the meeting time.

-Please try to arrange speakers before the meeting day.

-Speakers must have 6 months without incurring any new, unsecured debt in order to share.

If no one qualifies, the group reads from BDA literature with group sharing.

- 1st Saturday - Read the Step of the Month. If there is a new-comer, read Step 1 then open the floor for discussion: [Step one.](#)
- 2nd Saturday - Ten-minute share on a Business Vision
- 3rd Saturday - **10**-minute Business Meeting **AFTER 10**-minutes of sharing on the Step of The Month (*the step is not read*) then followed by the business meeting, then continued sharing
- 4th Saturday - Ten-minute share on a tool from the Business Toolkit
- 5th Saturday - Speaker on a BDA topic

(10:25.... Please choose someone to be the Timer and share the link to each of the following in the Zoom chat:)

- 7th Tradition donations: Ask Treasurer to Post in Chat
- The 12 Steps of DA: <https://is.gd/da12steps>
- The 12 Traditions of DA: <https://is.gd/datraditions>
- Beginner's Toolkit: <https://is.gd/bdatoolkit>
- Business Owners' Debting Signals: <https://is.gd/bdasignals>

At 10:30, Start the Meeting:

(Please ask everyone to be mindful of background noise & mobile phones. Then please read:)

Good morning. I am _____ and I am your leader for this meeting. Would all who care to please join me in the Serenity Prayer?

Business Debtors Anonymous is a fellowship of people who share their experience, strength and hope with each other to recover from the harmful effects of debting, under-earning and overspending—any behavior in the areas of income and outgo that is out of control. This BDA meeting is for all who own a business, are self-employed, or who may have an interest in having their own business in the future.

The only requirement for membership is a desire to stop incurring new unsecured debt.

There are no dues or fees for BDA membership. We are self-supporting through our own contributions. BDA is not allied with any sect, denomination, politics, organization, or institution, does not wish to engage in any controversy, neither endorses nor opposes any causes. Our primary purpose is to stop incurring new unsecured debt and help other compulsive debtors to achieve solvency.

All are welcome. Armed with the tools of the program and a belief in a power greater than ourselves, we strive to bring stability and serenity to lives that have been devastated by the insidious power of compulsive debting, overspending and under-earning.

- **Will a friend please read the 12 Steps of DA?**
- **Will a friend please read the DA Tradition of the month?**
- **Will a friend please read the Beginner's Toolkit?**
- **Will a friend please read Business Owners' Debting Signals?**

Now is the time for us to introduce ourselves by first name only. And for the purpose of this meeting, I'll call on each of you.

At this time, we will pass the basket virtually for our Seventh Tradition which states that, 'We are self-supporting through our own contributions.' Can the Treasurer please post the donation links in the chat?

(Share the meeting donation link in the Zoom chat:TBA

You can make online contributions to this meeting at the links in the chat. Please be as generous as you can. If you are unable to contribute at this time you are still most welcome.

Are there any newcomers attending their first BDA meeting or who are in their first 30 days of meetings? If so, please introduce yourselves by first name only.

(Please read the following if there are newcomers:)

If you are having problems with money and think you may be a compulsive debtor, over-spender or under-earner, you are in the right place. It is suggested that you attend at least six meetings over the next few weeks to absorb the concepts of DA and BDA. Please check the BDA website at <https://MiamiBDA.org> for additional information about BDA. Please feel free to stay on after the meeting and ask our group any questions you may have.

Now is the time:

(Introduce the topic of the week.)

- **1st Saturday** Read the Step of the Month. If there is a new-comer, read Step One then open the floor for discussion: [Step one.](#)
- **2nd Saturday** Ten-minute share on a Business Vision
- **3rd Saturday** 20-minutes of sharing on the step of the month followed by 20-minute Business Meeting, then continued sharing. Remind people that there is a parking lot after the meeting
- **4th Saturday** Ten-minute share on a tool from the Business Toolkit
- **5th Saturday** Speaker on a BDA topic

(If there is a speaker, please introduce the person and the topic.)

(After the reading or speaker share, please read the following BEFORE group sharing begins:)

There is no crosstalk at this meeting. The leader will give you a gentle reminder if crosstalk occurs.

(Please ask for a volunteer for a Spiritual Timekeeper to time the shares.)

Each person has 3 minutes to share. After 2 minute the Timer will give you a signal; you will then have 1 minute to wrap up. If you arrived after the meeting started, please do not share until everyone else has finished sharing.

The floor is now open for sharing.

(11:15.... Please read:)

Now it's time for secretary announcements.

(Please Read General Announcements:)

- **(Post WhatsApp link in chat)** Here is the WhatsApp group for our meeting :
(Attend a meeting to get the link)

- **(If we need chairpeople, announce:)** We're looking for volunteers for service work as a chairperson for the month(s) of _____.
- We have an Informational Packet as well as other literature and BDA information on our website at <https://www.miamibda.org/>
- Are there any other DA/BDA related announcements?

(After their announcements please read:)

Now is the time to celebrate newcomers and those with anniversaries for not incurring any new, unsecured debt.

(If there is time, continue sharing until 11:25.)

(11:25.... Please read:)

The opinions expressed here today are strictly those of the individuals who gave them.

The things you heard here were spoken in confidence and must be treated as confidential. We do not take outside this meeting what we have heard here and who we see at BDA.

(Read for speaker meetings only) Let's thank _____ for speaking.

Let's thank _____ for being our Spiritual Timekeeper.

Let's thank _____ for leading the meeting.

Let's thank ourselves for showing up.

Let's end with the Serenity Prayer. After a moment of silence for those who still suffer in and out of these rooms will _____ please lead us in the Serenity Prayer?