



How do Financially Sound Meetings Support Our Growth and Health?

Tradition 7: Every group ought to be fully supporting, declining outside contributions.

Concept 4: Participation is the key to Harmony.

Step 12: Having had a spiritual awakening as the results of these steps, we tried to carry this message to others, and to ***practice these principles in all our affairs.***

Warranty One: Sufficient operating funds, including an ample reserve, should be its prudent financial principle.

VA Area 57 Spring Assembly (16-18 May 2025)

Terry, Beverly, Jessica, Mandy



What do finances have to do with meeting health?

- ★ We are but trusted servants
- ★ Communication
- ★ Transparency
- ★ Honesty
- ★ Responsibility and Accountability without Control
- ★ Stability
- ★ Groups are autonomous in their financial matters

Where Does an AFG's Income Come From?

- ☐ Meeting 7th Tradition (basket/box/online)
- ☐ Literature purchases by members

What Does an AFG Spend \$\$ on?

- ☐ Rent
- ☐ GR Assembly Registration Fees
- ☐ District, Service Center, Area, WSO
- ☐ Literature
- ☐ MEAC
- ☐ Workshops
- ☐ Outreach
- ☐ Other group expenses

Who has a right to know the income and expenditures of an AFG?

- ☐ All Home Group Members
- ☐ Any meeting attendee



Tradition Seven: “Every Group ought to be fully self-supporting, declining outside contributions”.

Our Seventh Tradition includes more than just financial support. We share our time and talent as well as sharing experience, strength, and hope. But this tool focuses on the financial support necessary to provide healthy meetings.

Healthy finances means group expenses are paid for and the Group is connected at the District level and Area levels, including Assemblies.

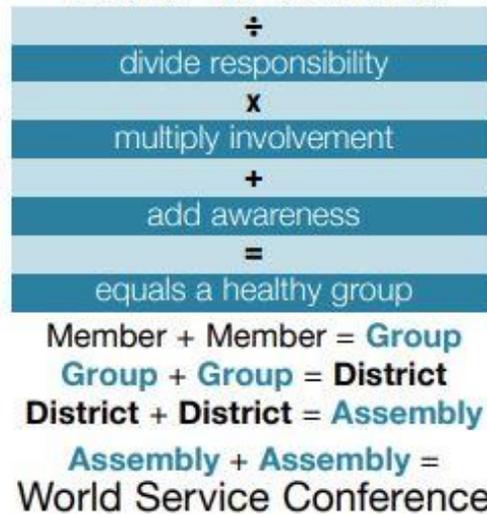
Healthy finances means contributions to the Area and WSO to support and make possible the continuous flow of information from the newcomer level all the way to the worldwide level.

In 2024, the cost to WSO per group was calculated at \$330.09.

(Where is that money going? Check out the Quarterly Appeal letter - On the back is a list of services)

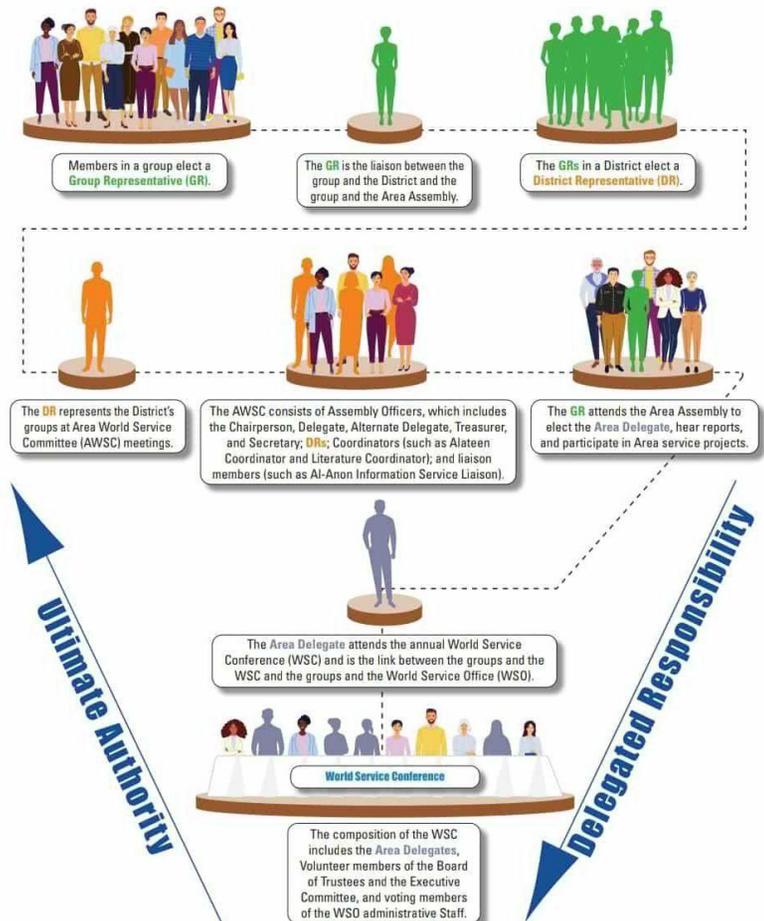
What are Links of Service?

Links of Service



- Links of Service Pamphlet <https://al-anon.org/pdf/S28.pdf>

World Service Conference Structure Graphic



What is an Ample Reserve?

“Sufficient operating funds, including an ample reserve, should be its prudent financial principle” (Warranty One, Al-Anon/Alateen Service Manual 2022-2025, pages 27-220).

Ample Reserve:

- The average reserve is one to four months of fixed expenses.
- Many groups pay their expenses quarterly.
- If the reserve exceeds the predetermined amount, money can be dispersed to support Al-Anon service activities across the links of service as determined by a vote of the group members.

What makes up the reserve:

Rent
GR and Alternate GR expenses (Assembly)
Al-Anon Conference Approved Literature
Links of Service Contributions

Resources:

- Al-Anon Service Manual
- G41 Reserve Funds - <https://al-anon.org/pdf/G41.pdf>
- [Guide for Virginia Al-Anon/Alateen Group and District Treasurers](#)

Options for Managing Meeting Funds (1 of 3)

Cash:

- Group/District Treasurer can keep a log with dates and amounts of contributions, book sales, and expenses.
- Get a second member, or Alt Treasurer, to sign off on the log monthly or quarterly.
- Store cash in a secure place, separate from other funds.



Bank Account:

- Group will need an EIN to set up an account.
- Helpful to have 2 signers on the account.



Debit Card

- This is free with most bank Checking accounts and can be easily used to pay group or district contributions to Literature offices, the District, Area or the WSO.

Options for Managing Meeting Funds (2 of 3)

Here are some of the basic details for setting up a few of the P2P account options. It is suggested that any information linked be for the group, as much as able, such as the Bank account, email address, physical address, etc. But this will vary by group and typically the member setting the account up will still need to volunteer some personal information and be comfortable with that.

Zelle:

Personal or Business - Requires an email address or U.S. mobile phone number, contact information, and a verified U.S. bank account to sign-up.

Another option is you can check with your group Bank account to see if they offer Zelle. This won't require any additional information and will directly link to the account you have established with the Bank. Not all Bank's offer this option though.

- Fees - Zelle does not have fees.
- Users - Donations can be made without the sender having a Zelle account, you send the money to their email address or phone number. The receiver must have an account.

Venmo:

Personal - Requires a U.S. **mobile** phone number that is not already associated with a Venmo account, as well as a legal name, address, birthday, and email address to sign-up.

- Fees - no fees for personal accounts when sending money, there are fees applied to every transaction on a Business account.
- Users - All users, senders/receivers, must have a Venmo account to make a donation.

Options for Managing Meeting Funds (3 of 3)

Here are some of the basic details for setting up a few of the P2P account options. It is suggested that any information linked be for the group, as much as able, such as the Bank account, email address, physical address, etc. But this will vary by group and typically the member setting the account up will still need to volunteer some personal information and be comfortable with that.

PayPal:

Personal Account - you'll need a phone number, legal name, address, and email address to sign-up.

Business Account - Requires a full legal name, email address, your tax ID or social security number (SSN), business description, and your business bank account details.

Non-profit Account - Requires having a Business account to complete, then you'll need to provide detailed information about your charity including your Employer Identification Number (EIN). If additional info is required it could be proof of charity tax status, such as an IRS determination letter. Users will also be required to verify their identity with key personal information like SSN.

- Fees - only apply to transactions labeled as Sales transactions. For personal accounts be mindful of what type you have selected when sending donations, it needs to be listed as a "Gift" to avoid fees.
- Users - Donations can be made without the sender having a PayPal account, you send the money to their email address. The receiver must have an account.

Due to the requirements, and for ease of removing/adding new members to the account as needed, the easiest option here is to set up a Personal account.

Reporting to Your Group or District

Communication is Key!

Have regularly scheduled business meetings that include a Treasurer's report.

Income and Expense Reports

Show Beginning Balance in account (ending balance from last report)

List Income items

List Expenses items

Show the Sum Total, which is the Ending balance in account

Subtract Prudent reserve

Left-over to contribute to Links of Service or for other items the group decides on.

Examples for this can be found here: [Guide for Virginia Al-Anon/Alateen Group and District Treasurers](#)

Group Contribution Budgeting

This is very helpful for larger groups.

In some groups making contributions may be budgeted in percentages. After a group's fixed expenses are met, it would be up to the group to determine the proportions. Fixed expenses may be rent, literature, GR expenses, and refreshments.

- _____ % to the District
- _____ % to District Public Information, AIS, LDC
- _____ % to the Area
- _____ % to the WSO



AL-ANON Resources

- AL-ANON Service Manual 2022-2025
 - Page 52 Group Finances/Budget
 - Page 162 Finances
- CAL: S-21 Seventh Tradition
- CAL: S-28 Links of Service - <https://al-anon.org/pdf/S28.pdf>
- CAL: G-41 Reserve Funds Guidelines - <https://al-anon.org/pdf/G41.pdf>
- Link to WSO Guidelines: [Guidelines - Al-Anon Family Groups](#)
- [Guide for Virginia Al-Anon/Alateen Group and District Treasurers](#)
- Links of Service Pamphlet - <https://al-anon.org/pdf/S28.pdf>

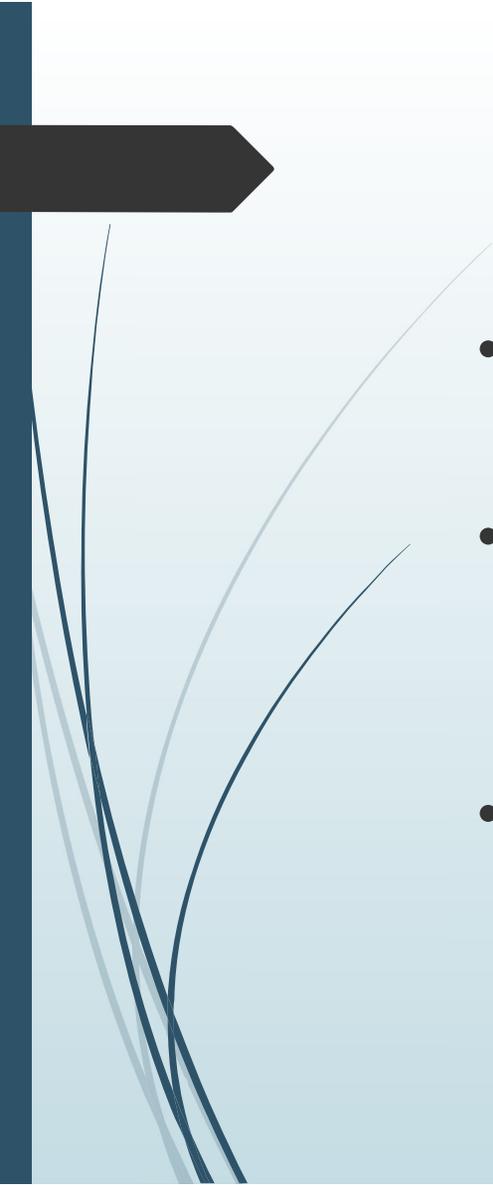
- Remember AL-ANON in Your Will - S-38
<https://al-anon.org/pdf/S38.pdf>

Contact the Virginia Area Treasurer at:

treasurer@vaalanon.org
alltreasurer@vaalanon.org

Anytime, we are here to help YOU!





Q & A Time

- Is my Group or District financially sound? If not, what can I take from this workshop back to my Group or District to help us improve?
- Look at the WSO Guideline, G-41, 'Reserve Funds,' pages 3-4. There you will find 2 separate Financial Inventories, one for the Group as a whole and one for the Group's Members. Could either of these inventories help your group improve financial health?
- The title of this Workshop is: 'How do financially sound meeting support our growth and health.' Do you feel that a financially sound meeting supports our Group's or District's growth and health? How does it impact your personal growth and recovery?