**Dear Prudence: The Money Stuff**

**Goals:** Gain an understanding of e-fund flow and how to guard against misappropriation; raise awareness of the need to fund services through direct contribution.

**Format:** Presentation and Q&A—Divided into three parts—presenting on e-fund flow with Q&A; then presenting on guarding against misappropriation with Q&A; then large group discussion on funding services. [Note: this session can be easily adapted for fewer presenters and/or fewer materials—see below—if need be.]

**Materials (Bulletins can be found here** [**na.org/bulletins**](http://na.org/bulletins)**. IPs are posted here [www.na.org/ips](http://www.na.org/ips).):**

* Electronic Funds handout
* [Theft of NA funds WB Service Bulletin](https://na.org/wp-content/uploads/2024/08/Bulletin-30_revised-theft.pdf)
* [IP #24 *Money Matters: Self-Support in NA*](https://na.org/wp-content/uploads/2024/05/EN3124-IP-24-English.pdf)
* [IP #28 *Funding NA Services*](https://na.org/wp-content/uploads/2024/05/3128_2024-IP-28-English.pdf)
* [Direct Contributions WB Service Bulletin](https://na.org/wp-content/uploads/2024/08/Bulletin-22_revised.pdf)

**Other Materials Available:** USA Liability Insurance WB Service Bulletin, USA Banking, EIN, and tax liability information WB Service Bulletin, Generation of Funds WB Service Bulletin

**Slide:** Title

**Introductions – Facilitator, presenters 10 minutes**

[Welcome everyone and introduce presenters]

The goal of this session is to cover basics regarding electronic funds, guarding against misappropriation of funds, and the need for contributions at every level to fund services.

**Slide:** At World Services…

Before we address these topics, let’s watch a video that describes the NAWS budget and where your contributions to World Services go. [play video]

The full video can be found at na.org/videos.

In this session, we will have a presenter on each of the three categories and also have some time for questions and/or discussion before we move on to the next topic.

**Slide:** Dear Prudence…

The title of the workshop gives light reference to a familiar song with the same title. The song is a plea to Prudence to come out of seclusion. The songwriter writes,

“Dear Prudence, won’t you come out to play? Dear Prudence, greet the brand-new day.”

Much like Prudence, the funds needed to fulfill services need to come out and help with our efforts. Prudence is a spiritual principle that walks a fine line between caution and fear. When we hold funds back or miss opportunities to protect our resources, they are useless. Much like a stockpile of Basic Texts, money has more value when it’s moving and being used. Sitting in storage, or shoved under the metaphorical mattress, funds lack the ability to reach the place they are most needed. It’s not helping anyone. Moving money downstream doesn’t just fund services, it also keeps the stream flowing. Forwarding funds isn’t just a way to ensure we can provide services, it’s an act of faith that we will continue to have the resources we need.

**Slide:** Money & Concept 11

From Concept 11 – “NA members around the world contribute money to help our fellowship fulfill its primary purpose. It is incumbent upon every element of our service structure to use those funds to carry the NA recovery message as far as possible. To do that, our service bodies must manage those funds responsibly, accounting fully and accurately for its use to those who have provided it.”

Money is a necessity. From the member to the group, money covers some of our most basic needs to accomplish our primary purpose. It is one of the most important resources we have and one of the hardest to talk about. For most of us, there is never enough to do what we want to do. However, if we had infinite resources, we might not have to set priorities, learn prudence, or hold each other accountable. In so many ways the fact that money is sometimes scarce teaches us to do things well and wisely.

**Electronic Funds 25 minutes**

**Slide:** Electronic Funds

We learn over time that the way we behave with or think about money reflects other issues in our lives and relationships. In many instances, how we spend our money is a reflection of what we value.

As a Fellowship, we value the many opportunities to practice the principle of self-support. Giving members different avenues to give back benefits the addict yet to come as much as the member themselves. Obviously one way we give back is in the basket, and we can increase that opportunity for members to give by opening up more lanes to receive those contributions. The pandemic brought about the rise of virtual meetings and we “greeted the new day” as a Fellowship. As that rise occurred, the virtual basket came in to view.

**Slide:** The sun is up, the sky is blue.

Regardless of personal preference, so much money movement happens electronically. In fact, many of our younger, newer members use apps such as Venmo, CashApp, and Chime to do all their banking. They have their paychecks directly deposited into these types of accounts and pay their bills and such from there. Several of these apps function like a bank account with routing numbers and account numbers, along with the ability to also have a debit card. So that brings us to the question, how do we as a Fellowship make it easier for an individual to participate in the practice of Tradition 7? Some members may be fearful of using these types of apps, and that is understandable. However, with good safeguards and simple adjustments to what we are accustomed to, electronic fund collection can be another helpful tool for groups and service bodies. It may also increase contributions by increasing convenience, since fewer people carry cash on hand than they did in the past.

On each table is a copy of a portion of a current draft of a resource World Services is working on about Electronic Funds. The resource covers this topic, and we’d love to hear your thoughts. Please note this is only a draft and will likely change. If you have input on this draft, please email wb@na.org with your suggestions.

[Ask if anyone has experience with electronic funds and review key points.]

**Slide:** Best Practices for Setting Up Accounts.

* Setting up accounts (best practices)
	+ Generally, these accounts need to be setup similar to a bank account. While not all of them function in that way, we need to make sure we are using group or service body names and Federal Tax IDs or EINs (Employee Identification Numbers) and not an individual’s. An individual using their personal information ends up with a potential tax liability.
	+ A group email account is beneficial to use as login information.
	+ Keeping passwords private but allowing multiple members access makes sense for accountability.
	+ Regular transfer of funds to bank accounts is a good practice to keep funds safe.
	+ Most of these types of accounts have monthly statements as well for record keeping and auditing.
	+ If a group or service body desires they can ask the treasurer to make money movements during the service meetings to show that the money has transferred. Or screen shots can be shared in reports of money movement. Again, many of these accounts also have statements similar to your monthly bank statement, where you can see all the activity on the account.
	+ If the group has an electronic funds account and so does the area or other service body, it can be easy enough to transfer from one account to the other. However, many of these apps only work like to like—for instance, Venmo to Venmo and not Venmo to Cashapp.

**Slide:** Q&A

**Misappropriation of Funds 25 minutes**

**Slide:** Misappropriation of Funds

As we all know, every NA service body endures the occasional storm. When misappropriation of funds occurs, it clouds our experience of recovery. But when we have taken the right precautions, like good record keeping, we can follow the chain of accountability to set things right.

**Slide:** *The clouds will be a daisy chain, so let me see you smile again…*

Maintaining trust and accountability does not mean we don’t have to verify that the duties and responsibilities of trusted servants are getting done. While we don’t want to enter into a situation where it feels like we are micromanaging our trusted servants, we also don’t want to be so relaxed that we miss the clues or signs that misappropriation has occurred.

After a misappropriation we usually find a way to get back on our feet financially. We can get money back. But we almost always lose people in these things, and that’s a heavy tragedy. Every embezzlement is a failure of accountability, and the cost of losing members often impacts us more than the missing funds. We tend to have more emotions about the loss of money, or money in general, than we do any other failure. It is easy to make it a personality issue rather than a policy problem. Prudence is as much about protecting our people as our assets.

NA World Services has a resource for this topic. On each table are copies of the WB Bulletin #30 revised – Theft of NA funds.

**Slide:** What are some ways …

[Ask if anyone has personal experience with the topic and lead large group discussion.]

Large group discussion:

***What are some ways to guard against misappropriation of funds?***

[Discuss the question with the group and make sure the points below are covered. Given the tight time, this is less of a discussion and more of an attempt to get the crowd to interact while covering these key points.]

Key talking points to help guard against misappropriation:

* Record Keeping
	+ Approval of transactions
	+ Check register and reports
	+ Bank statements
* Money handling – two people count the money at the end of a meeting, or fundraisers and events.
* Transferring funds – two people. Again, two people could be together when moving money, or they can jump on a virtual space together and share the screen as the money is being transferred from one account to another.
* Bank regulations –
	+ Multiple signers on an account to help ensure that a group or service body always has access to the account. Generally, most groups or service bodies have a few of the trusted servants added to the account and also are diligent in removing previous trusted servants.
	+ Two signatures – It is a myth that having two signatures on an account is reviewed at the bank and those with a single signature won’t be processed.
* Regular audits
	+ Some local service body guidelines have annual audits or audits when accounts change trusted servants. Some service bodies also have someone in a role that monitors all the accounts for the various committees and sub-committees to watch for abnormal transactions.

**Slide:** *What to do when a misuse …*

Large group discussion:

***What to do when a misuse of funds occurs? How do we hold people accountable?***

[Discuss the question with the group and make sure the below points are covered in the discussion.]

Key talking points to deal with misappropriation:

* Investigating through an audit process can help gain an understanding of what happened.
* In some instances, a promise to repay is an acceptable avenue for resolving the issue.
	+ Examples:
		- Accidentally used the “wrong card” at the store.
		- Linked card issue on a website that a member uses for personal shopping causing an issue where something else is purchased for personal use.
* In other instances, the amount of money misappropriated may require some sort of legal response. Embezzlement is a serious crime and, in some instances, going the route of law enforcement is necessary, even if the person accused is our friend or sponsee/sponsor. We must follow the laws in place in the locations where we also do business.

**Slide:** Q&A

**Funding Services 25 minutes**

**Slide:** Funding Services

So far, we have talked about new ways to fill the basket, doing what we can to keep what we have; now let’s shift our focus to sharing our resources. Our personal recovery teaches us “you can only keep what you have by giving it away.” One member shared, “that everything they put into the basket, they get back tenfold.” Whether it is our financial contributions to the basket or the contribution of our time to service, we all have seen the rewards of our efforts not only in our own lives but those of the addicts touched by our participation.

**Slide:** *Dear Prudence, see the sunny skies…*

Imagine what we could do to carry the message if money was no object. We can sure dream of ways we would be able to do all the things. The reality is we must live within our means. That means we budget, we plan, and we ask for help. Funding services is a responsibility of all of us. Many of us would agree that “the basket is broken.” We see small amounts come into our meetings, and many homegroups eke by on those dollars to maintain meeting space and purchase supplies. Some groups have the ability to pass on money to another level of service, and for that we are grateful. Many service bodies rely upon regular fundraising events to cover the costs of Public Relations efforts or pay for insurance, etc.

There are a few handouts on your tables regarding this topic. You should have copies of IP 24 *Money Matters* and IP 28 *Funding NA Services* along with WB Bulletin #22 Direct Contributions.

**Slide:** IP 28 video

We have a very short video based on IP #28 *Funding NA Services* [play video]

[Presenters share their personal stories/reasons for direct recurring contributions and review key talking points.]

* Key talking points
	+ Prudent reserve – what is it, how much is realistic, and how do we practice faith instead of fear with these reserves.
	+ Bottlenecks
	+ Direct contributions
		- Group to area to region to zone or World Services method has its challenges.
		- Area/Region/World
		- Invest in our Vision – When we share. World Services has been encouraging members to consider making direct contributions via na.org/give.
			* Individuals can contribute to any service body and/or to NA World Services
			* Direct recurring contributions are the most sustainable option for funding World Services.

[If possible, ask for one or two members to share their stories/reasons for direct contributions.]

**Slide:** *How do we maintain…*

**Large group discussion (time permitting):**

We all want NA to be here for the newcomer and the addict who still suffers. Thinking about why we choose to contribute motivates us to give. Goodwill and empathy fuel each other. Again, practicing giving is easy for us to do. However, remaining humble and silent about our giving does a disservice to the Fellowship. Many of us want to be humble and private about our practices with Tradition 7, but then it’s a secret, and many of our members are led by example.

***How do we maintain our desire to give privately but also encourage others to find their reason to give?***

**Closing 5 minutes**

***Slide:*** *It’s beautiful and so are you.*

Thank everyone for attending.