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## SUGGESTED ACA BANKING/ACCOUNTING PROCEDURE

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### TREASURER

It is suggested that every group select a Trusted Servant to serve as a Treasurer who will handle the finances of the group. The duties of this person are to:

1. Maintain a written record of the group's Seventh Tradition contributions and expenses.
2. Give regular Treasurer Reports to the group.

### ACCOUNTABILITY

Accountability and responsibility go hand-in-hand. It is by group conscience that the meeting establishes its own guidelines to financially protect itself. Seventh Tradition funds are every member's responsibility. It is suggested that groups establish guidelines for handling meeting contributions when the Treasurer is absent.

#### Selecting a Treasurer:

When selecting a Treasurer, it is a sound procedure to choose someone who is a regular attendee. The Treasurer's full name, address and telephone number(s) should be in the possession of at least two other regular group members. It is advisable that the Treasurer notify the meeting when they will be absent for more than one meeting. If the Treasurer is absent for two consecutive meetings without informing the group in advance, it is advisable that a designated group member make an effort to contact them to make sure they are all right and to ensure the group's funds are safe.

#### Bookkeeping:

The Treasurer should maintain a written record of all monetary transactions. For further transparency, because Seventh Tradition contributions are primarily made in cash, many groups have the Treasurer and another individual count the contributions together. The second person then initials the recorded amount.

#### Frequency of Reporting:

Because some groups have encountered problems with their finances, it is recommended that, at a minimum, financial reports be issued monthly, perhaps at each business meeting. Many groups ask their Treasurer for a report at each meeting.

#### Recourse for Missing Funds:

Unfortunately, sometimes a group's funds may go missing. The group will then decide what to do if the Treasurer has "disappeared." There are generally two options:

1. Contact the Treasurer to ask that the group's funds be returned. If that doesn't work, then -
2. Decide whether or not to pursue legal action by a group conscience decision of the meeting. This could take time and cost money. Most groups do not pursue such action, but instead use the situation as a learning experience to examine how funds are handled.

### BANKING

One of the most effective and efficient ways to protect the finances of a group is to have a checking account. However, if this is not feasible, many groups still operate on a cash basis, reimbursing the Treasurer or other members who write personal checks or use credit cards for disbursements that can't prudently be handled with cash. As long as proper controls are in place and the group follows the 60/40 guidelines mentioned later in this document, this can and does work successfully.

#### Groups in the U.S.

IRS regulations prohibit the use of the ACA World Service Organization's (WSO) Federal Tax ID Number on accounts that are not under WSO's direct supervision. Therefore, the WSO 501(c)3 status cannot be extended to cover any individual groups or Intergroups. However, there may be two options available to groups that wish to have checking accounts:

1. **Open a checking account not tied to a specific individual:** Local banks should be able to advise whether this is possible. Regulations about how to set up such accounts vary from state to state. To open this type of account, most U.S. banks require a Tax Identification (ID) Number. Although there may be local exceptions, a group may have to incorporate in order to get a Tax ID Number. Incorporation requires payment of fees, drafting of Articles of Incorporation, Bylaws, naming a Board of Directors, holding annual shareholder meetings, annual filings with regulatory agencies, etc. Groups that follow the ACA Service Structure Support model listed in the

next section may not accumulate enough funds to warrant the expense and trouble of incorporating.

2. **Open a separate personal checking account tied to the Treasurer:** Many banks will allow an individual to open a separate joint checking account that allows another ACA member to be a co-signer. However, meetings should keep in mind that their funds are then tied to the Treasurer's identity and can be at risk if identity theft occurs.

#### Groups Outside of the U.S.

Because banking laws vary substantially from country to country, WSO advises these groups to check with their local banks for guidelines, and to then share this information with us so we can pass that it on to other groups:

### THE ACA SERVICE STRUCTURE SUPPORT

The Ninth Tradition states, "ACA, as such, ought never be organized, but we may create service boards or committees directly responsible to those they serve."

The fellowship created the ACA WSO to carry the message and serve the fellowship. In many areas, groups have also created Intergroups. This Service Structure is supported by 7th Tradition contributions passed on by the groups.

Each group decides on its own "prudent reserve" (usually two months of expenses, including a fund for literature purchases) and the remainder (excess) is passed on to the Service Structure so they may carry the message.

Historically, most Twelve Step Programs have adopted a 60/30/10 formula to support the Service Structure. Since the early beginnings of ACA, this has been the suggested plan. However, as of this writing, ACA does not yet have service Regions. Until such time as Regions may be created, the ACA suggested method for distribution of excess 7th Tradition funds is 60/40:

- 60% is designated to support the local Intergroup, if there is one. Intergroups help provide such services as local meeting directories, websites, newsletters, personal responses and/or meeting phone lines, fellowship events, conferences, workshops, and marathons for the local

groups. Although groups do not have to affiliate with any local Intergroup(s), WSO strongly suggests affiliation.

- 40% is designated to support WSO. Adult Children of Alcoholics World Service Organization, Inc., is the legal, corporate name of our Service Structure. WSO is administered by a volunteer Board of Trustees to conduct the “business” of ACA. Special workers are employed at the WSO Office, and various committees are established to accomplish tasks that help support the fellowship.

A group may elect to send all of its excess funds to WSO (especially where there is an absence of an Intergroup). Individual ACAs may make annual contributions of not more than \$7,500. Similarly, an ACA may make a bequest in their Last Will and Testament of up to \$7,500.

The ACA Board of Trustees meets monthly by teleconference. Information about these teleconferences is available on the WSO website: [www.adultchildren.org](http://www.adultchildren.org). The WSO office and warehouse is in Signal Hill, California. To help maintain a current database of meetings and Intergroups, we encourage groups to ensure their meeting and contact information is up-to-date. Notices are sent regularly to registered groups and Intergroups using the contact information. WSO hosts an Annual Business Conference (ABC) the last weekend of April each year.

WSO is a non-profit, tax exempt organization.

These suggested banking procedures are applicable to all levels of service groups.

## ACA PUBLIC INFORMATION SERVICE

This tri-fold is intended to give ACA Intergroups and ACA groups guidance on conducting their financial business meetings. We hope that the information given here will provide some general ideas and guidelines that will allow our Intergroups and groups to work effectively.

## THE TWELVE TRADITIONS OF ACA

**TRADITION ONE: Our common welfare should come first, personal recovery depends on ACA unity.**

**TRADITION TWO: For our group purpose there is but one ultimate authority – a loving God as expressed in our group conscience. Our leaders are but trusted servants, they do not govern.**

**TRADITION THREE: The only requirement for membership in ACA is a desire to recover from the effects of growing up in an alcoholic or otherwise dysfunctional family.**

**TRADITION FOUR: Each group is autonomous except in matters affecting other groups or ACA as a whole. We cooperate with all other Twelve Step programs.**

**TRADITION FIVE: Each group has but one primary purpose – to carry its message to the Adult Child who still suffers.**

**TRADITION SIX: An ACA group ought never endorse, finance, or lend the ACA name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.**

**TRADITION SEVEN: Every ACA group ought to be fully self-supporting, declining outside contributions.**

**TRADITION EIGHT: Adult Children of Alcoholics should remain forever non-professional, but our service centers may employ special workers.**

**TRADITION NINE: ACA, as such, ought never be organized, but we may create service boards or committees directly responsible to those they serve.**

**TRADITION TEN: Adult Children of Alcoholics has no opinion on outside issues; hence the ACA name ought never be drawn into public controversy.**

**TRADITION ELEVEN: Our public relations policy is based on attraction rather than promotion; we maintain personal anonymity at the level of press, radio, TV, films, and other public media.**

**TRADITION TWELVE: Anonymity is the spiritual foundation of all our Traditions, ever reminding us to place principles before personalities.**

The Twelve Traditions are reprinted and adapted with permission of Alcoholics Anonymous World Services, Inc.

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