

Points to Ponder Regarding the Pay-Check Protection Program (PPP)
As Presented from your Office Operations Committee (OOC)

The information provided in this document is to help groups and meetings to come to an informed “group conscious. We all have opinions and thoughts on this. Let us not jump to conclusions without looking at the overall aspect of the situation. These are unusual times that call for different measures to sustain our Central Office and our Greater Sacramento area AA infrastructure.

History of the Loan

CCF applied for and was awarded the PPP Loan on May 4, 2020.

The OOC then took this to the Delegates to discuss with their groups at the May Delegates meeting on May 16th, 2020

At the June 20th, 2020 delegates meeting time was taken for discussion and the delegate body voted to accept the loan. The vote had to be done faster than usual due to a deadline set by the PPP program.

Here is an excerpt from GSO published newsletter “Box 459” Summer of 2020 Page 5 2nd column. (Box 459 is published 4 times a year and can be subscribed and read at www.aa.org

— A.A.s going to great lengths to make sure other A.A.s have access to meetings. But he is quick to point out the more difficult side of the steep economic down-turn for intergroups. “We are hearing from intergroups that they may not have large enough prudent reserves to survive this — and they are not getting sales from literature as they normally might. Group contributions are down. Some are considering applying for the federal PayCheck Protection Program (PPP) loans for small businesses. They are calling us and asking, ‘How does this fit with the Seventh Tradition?’

“We don’t want to interpret Traditions for them. I provide sharing from delegates and regional trustees and from Archives on matters of finance. **I remind them that it’s not just about the Seventh Tradition. The Fifth — keeping the doors open to carry the message — comes into play. As does the Fourth Tradition, concerning autonomy. It’s a tough call.**”

Our Current Times

When this pandemic started, the government established guidelines.

Meeting halls and churches shutdown

CCF Complied with the shut down

New Virtual meetings started up

CCF supported these movements with web support and meeting lists

Meeting closures caused contributions and literature sales at CCF to drop dramatically.

The bottom line is the funds from the loan have been used to pay for CCF payroll expenses.

Our Prudent reserve is not fully funded (because of the move in 2008 followed by the economic recession) and will not sustain the office for a long period of time.

Groups and individuals must step up if we are to keep the office running and operational for our member and newcomers.

If we pay the loan payments of \$1,231.08, we still have:

- Rent payment
- Employee Payroll
- Utilities

Our Overhead did not Stop

HOW DO WE COVER ALL THESE EXPENSES AND THE LOAN PAYMENT

Without our Central California Fellowship (Central Office) we would not have the services and communications that we sometimes fail to remember we have. Such as;

- Hotline
- Store to get Literature, Books, Chips, Schedules, and Other Materials for our Meetings and Individual Needs
- Website for

- Up to Date Schedule of Meetings,
- Calendar of Events,
- Group Information and Announcement,
- Store,
- AA Resources,
- By The Way Newsletter
- Service Opportunities
- Group communications such as the CCF Delegates meeting

We must support our Central office so they can continue to support the AA movement here in the Greater Sacramento area, and most importantly aid the newcomer that is reaching out for help. This is and must always be our primary purpose, to help.

And please, let's remember to place our Principles before our Personalities. We must remember what we are doing here is for the good of the whole and not the individual or a single group.

New Motion

At the July 18th, 2020 delegates meeting a motion was brought to the floor to pay the loan back.

- The loan is for \$21,875
- The U.S. government is providing this program to small businesses as a means to keep people employed. Our Central Office provides employment to people that can be covered under this program. The CCF pays for federal payroll taxes, and other taxes related to employment, including unemployment benefits.
- The loan can be forgiven if proper paperwork is filed with in the 10-month window as outlined by the Governments guidelines.
- Our current Prudent reserve is for 2.7 months. (It should be at 4 months).
- Future action will be to ask delegates to approve transfer of the prudent reserve to our expense account in order to continue to pay the payroll and other monthly expenses.
- The loan can be repaid;
 - Loan is for \$21,875
 - 1% interest on the loan
 - 18 months of payments
 - The loan payments will be \$1,231,08 commencing on Dec 4, 2020, (if the loan forgiveness is not filed or accepted).
 - Total interest on the loan will be \$284.44
- The key here is to ensure that we will have the funds going forward to repay the loan and our normal monthly expenses of your Central Office. Please refer to the By The Way for the financials of CCF including income and expenses.
- As of June 30th, 2020;
 - Group contributions are down well over 50%
 - Literature sales are down 80% plus
 - Literature sales can be made at www.aasacramento.org, paid for on-line, and mailed to you or curbside pickup can be arranged.
 - Faithful fivers and birthday donations are up 60%. (**These are from individual contributions**)
- Update from July 2020 financials;
 - Group contributions are up for the month to \$10,191 or \$191 above the budgeted amount of \$10,000. (Note this reflects the end of the quarter contributions. Many groups only contribute at the end of the quarter).
 - Literature sales have increased since some in person meetings have started up again but still 32.7% below budget.
 - This is encouraging, but only reflects one month of increase in contributions.
- **Please remind members of your groups that AA as a whole is in dire straights and in need of group contribution and individual donations.**

Here is some additional information from our Traditions and Concepts regarding this important:

Tradition 4 - talks about Rule 62 “Don’t take yourself too damn seriously. We must be able to humbly learn from the rights and wrongs and how our actions as a group can affect other groups as a whole.

Tradition 7 – Obviously, this tradition is about money. This speaks of groups being self-supporting. From the index in the 12x12 – “Decision to subsist in AA voluntary contribution only.”

Are we talking about groups as mentioned in the 12x12?

“Placing the responsibility of supporting AA headquarters directly upon AA members”

What happens when the money runs out and all the CCF services stop?

From the long form of the Tradition 7 –

“The groups themselves ought to be fully supported by the voluntary contributions of their own members.

We think that each group should soon achieve this ideal; that public solicitation of funds using the name of Alcoholics Anonymous is highly dangerous, weather by groups, clubs, hospitals, or other outside agencies.”

Does Central California Fellowship fall into this category? Maybe/maybe not?

Tradition 8 - has to do with employment of Special Workers. This is not 12 step work; this is not a volunteer in a meeting or as service to GSO or your local Intergroup/Central Office. Special workers are hired to keep the office and information to the groups flowing for our members. Our 12 step work is never to be paid for, but those who labor in service (for us) are worthy of their hire. The PPP loan is to help keep these labors of service employed during these times of pandemic.

CONCEPTS

Concept 2 – The general service Conference of A.A. has become, for nearly every practical purpose, the active voice and the effective conscience of our whole Society on its world affairs.

Is our group, meeting its wider Seventh Tradition responsibilities?

Are the groups supporting CCF?

Concept 12 - The Conference shall observe the spirit of the A.A. tradition, taking care that it never becomes the seat of perilous wealth or power; that sufficient operating funds and reserve be its prudent financial principle; that it place none of its members in a position of unqualified authority over others; that it reach all important decisions by discussion, vote, and, when-ever possible, by substantial unanimity; that its actions never be personally punitive nor an incitement to public controversy; that it never perform acts of government; and that, like the Society it serves, it will always remain democratic in thought and action.

As a side note – this PPP loan issue (accept the loan or don’t accept the loan) was brought to the floor of this delegate body to take back to the groups/meetings. The delegates had a chance to discuss this and vote at the delegate. The vote was done twice. Once by Poll and once by rollcall. Both times the vote was in favor of keeping the PPP loan funds.

Concept 7 - The Charter and the Bylaws of the General Service Board are legal instruments, empowering the trustees to manage and conduct all of the world service affair. The Conference Charter itself is not a legal document: it relies instead upon tradition and the power of the A.A. purse for its final effectiveness.

Working with Local Intergroups and Central Offices

Traditionally, general service committees and intergroup/central offices have performed different functions. Central offices provide local services; general service committees maintain the link between the A.A. groups and the A.A. General Service Board by means of the Conference. So these two separate but vital service structures coexist in many areas in mutual cooperation and harmony. At the time the

Conference was started, there were already well-established central offices in several large cities, providing services for local A.A. groups and members. Today, there are many more central offices throughout the U.S. and Canada, supported by the A.A. groups in the communities they serve. Each group elects a representative to attend central office meetings. These offices provide such services as:

1. Receiving, arranging, and following up Twelfth Step calls.
2. Answering inquiries about A.A.
3. Establishing local public information committees.
4. Maintaining information about local hospitals and recovery facilities for alcoholics.
5. Publishing local A.A. meeting lists.
6. Providing a newsletter.
7. Ordering, selling, and distributing A.A. Conference-approved literature.

In contrast, the Conference structure is the method through which all A.A. groups in an area can provide the most effective communication within the area and between the groups and the General Service Board and G.S.O. on matters of policy that affect A.A. as a whole. These include policy on: Conference-approved literature, A.A. public information, A.A. cooperation with the professional community, A.A. activity in treatment and correctional facilities, A.A. finances, AA Grapevine, and the election of trustees to the General Service Board. Many areas find that a liaison between the intergroup/central office and the area committee is very helpful in maintaining good relations and communication. In some areas the liaison has a vote at the assembly; in others, a voice but no vote.

S43 More information on working together is available through G.S.O. and in the pamphlets “The A.A. Group” and “Self-Support: Where Money and Spirituality Mix,” as well as in the Guidelines on Central or Intergroup Offices, Area, State, Provincial and Regional C

Chapter Ten

The Board’s Operating Corporations

The General Service Board Reserve Fund - In 1954, the Board of Trustees established a Reserve Fund whose principal purpose is to provide the financial resources necessary to continue the essential services of G.S.O. and the Grapevine in the event of emergency or disaster, to fund costs beyond the means of the G.S.O. and the Grapevine, such as major leasehold improvements or technical upgrades, and to allow the General Service Board and its two operating affiliates time to formulate and implement plans needed to adjust to changed economic or other conditions. Withdrawals from the Reserve Fund may be authorized by the board of trustees (on recommendation of the trustees’ Finance and Budgetary Committee). Currently, the fund is limited to no more than one year’s combined operating expenses of A.A. World Services, Inc., AA Grapevine, Inc., and the General Fund of the General Service Board. If the Reserve Fund exceeds the 12-month upper limit, a one-year period is allowed to review the Reserve Fund level, followed by a second year to formulate actions to adjust the Reserve Fund below 12-months’ operating expenses. In practice, however, the office, as well as the trustees’ Finance Committee, continuously monitors the Reserve Fund balance, as well as the number of months of operating expenses, in an attempt to allow for orderly management of the Fellowship’s financial affairs, keeping in mind our primary goal of carrying the message to the alcoholics who still suffer.

From the pamphlet Self Support – Where Money and Spirituality Mix (Page 8) The Bottom Line

“Now that we are sober in A.A., the word ‘support’ has to do with sharing, people, self-respect, gratitude, and what we are privileged to - give not - take in material terms.”

While the Fellowship has always faced problems of money, property and prestige in one form or another, through the wisdom of the Seventh Tradition we have never been diverted from our primary purpose of carrying the message to the alcoholic who still suffers — wherever he or she may be. This is the fundamental work of Alcoholics Anonymous, and to ensure that the hand of A.A. will always remain outstretched, money and spirituality must continue to mix. And for that, we are all responsible.