

APPENDIX 1 2020 04 13 New Meetings Support Policy MEMO – CoDA UK NSC

CO-DEPENDENTS ANONYMOUS



CoDA UK – National Service Committee (NSC)

Towards a Loans Policy to Support New Meetings

Background

At the CoDA UK 2nd February 2020 AGM, the NSC treasurer informed the NSC that the balance of loans due by new meetings to the NSC stood at £589 and that the majority of them were over 6 months old.

When taking up the service position in July 2019, the treasurer had been given the information that new meetings were entitled to:

1. A loan of up to £60 payable directly to the meeting venue to pay for the first month of rent to be repaid within 6 months of the loan being made
2. A loan of ca. £145 payable to the meeting treasurer or literature person towards the purchase of meeting literature and literature for resale to meeting attendees to be repaid within 6 months of the loan being made
3. When meetings collapse, the loan amount outstanding is written off
4. When meetings collapse, they send their remaining funds as a donation to CoDA UK

Principles

5. The NSC is custodian of the funds entrusted to it by the CoDA meetings in the UK
6. As a responsible custodian of CoDA UK funds, the NSC and the NSC Treasurer must ensure all expenses go toward supporting its primary purpose as expressed in CoDA tradition 5 – to carry its message to co-dependents who still suffer
7. As a responsible custodian of CODA funds, the NSC and its members must ensure full accountability and transparency for all expenses and financial commitments
 - a. All loans towards rent must be supported by an invoice from the meeting venue
 - b. All loans towards literature must be supported by an invoice from CoDA Literature
8. According to tradition 8, CoDA is non-professional and is served by fellows who volunteer to provide service to the best of their ability without any “professional” expectation being put onto them

Considerations

During the 2020 AGM, the following points were discussed with regards to the new meeting support policy:

1. When supporting a new meeting by paying for the first month of rent, should the NSC extend a loan or make a donation? Consider traditions 4, tradition 5 and tradition 7
2. When supporting a new meeting by paying for an initial literature pack, should the NSC extend a loan or make a donation? Consider traditions 4, tradition 5 and tradition 7
 - a. Cost of literature needed to run the meeting is not offset by sales income
 - b. Cost of leaflets given to newcomers not offset by sales income
 - c. Cost of literature for resale to meeting attendees is offset by sales income

Proposed policy

1. Support towards 1st month rent

a. Option 1 – Loan

- A loan of up to £60 towards the first month of rent can be extended by the NSC to support the setting up of a new CoDA meeting.
- Such loans are to be paid directly to the venue upon presentation of the invoice pertaining to the first month of rent
- It is suggested that the new meeting should build a prudent reserve (i.e. three months’ worth of rent) before starting to reimburse the loan
- It is suggested that the new meeting’s treasurer informs the NSC treasurer quarterly about progress towards building a prudent reserve
- Once a prudent reserve is achieved, it is suggested that the new meeting starts reimbursing the NSC in twelve monthly instalments

Pros	Cons
<ul style="list-style-type: none"> • New meeting is encouraged to be financially responsible according to tradition 7 • Encourages new meeting treasurer to be in regular contact with NSC via NSC treasurer 	<ul style="list-style-type: none"> • Heavy administrative burden on new meeting treasurer • Time to achieving prudent reserve unpredictable • Heavy admin burden on NSC treasurer to monitor progress towards prudent reserve objective • Likelihood of errors creeping in

b. Option 2 – Donation

- A donation of up to £60 towards the first month of rent is made by the NSC to support the setting up of a new CoDA meeting.
- Donations are to be paid directly to the venue upon presentation of the invoice pertaining to the first month of rent
- It is suggested that the new meeting should be encouraged build a prudent reserve (i.e. three months’ worth of rent)

Pros	Cons
<ul style="list-style-type: none"> • NSC following tradition 5 • Low administrative burden placed on NSC treasurer 	<ul style="list-style-type: none"> • New meeting not following tradition 7

2. Support towards Literature

a. Option 1 – Loan

- A loan of up to £140 towards a pack of literature can be extended by the NSC to support the setting up of a new CoDA meeting.
- Such loans are to be paid to the new meeting’s treasurer upon presentation of an invoice from CoDA Literature
- It is suggested that the new meeting should build a literature pot from their weekly collections (i.e. average sales revenue of prior three months) before starting to reimburse the loan
- It is suggested that the new meeting’s treasurer informs the NSC treasurer quarterly about prior three months average literature sale income
- It is suggested that the new meeting starts reimbursing the NSC by paying a third of the average three months sales income over three quarters

Pros	Cons
<ul style="list-style-type: none"> • New meeting is encouraged to be financially responsible according to tradition 7 • Encourages new meeting treasurer to be in regular contact with NSC via NSC treasurer 	<ul style="list-style-type: none"> • Heavy admin burden on new meeting treasurer • Heavy admin burden on NSC treasurer to monitor progress • Likelihood of errors creeping in

b. Option 2 – Donation

- A donation towards buying a CoDA Blue Book and a CoDA Workbook to be used for running the meeting; and 30 copies of a relevant leaflet to be handed out to newcomers can be made by the NSC to support the setting up of a new CoDA meeting.
- A donation towards a pack of literature recommended by CoDA NSC Literature Secretary can be made by the NSC to make literature available for of a new CoDA meeting.
- Literature deal to be negotiated by NSC literature secretary with CoDA Literature supplier
- Purchases to be made by NSC treasurer directly to CoDA Literature

Pros	Cons
<ul style="list-style-type: none"> • Makes literature easily available to meetings according to tradition 5 • Lower administrative burden placed on NSC treasurer • Lower requirement for follow up • Income from sales makes it easier to repurchase literature 	<ul style="list-style-type: none"> • New meeting initially not following tradition 7

Existing loans

- Treasurer to contact meetings with outstanding loans to see how/when they could repay
- Based on feedback, consider whether to call the loans in or to write them off

Next steps

- NSC to review and discuss proposed loans policy via email/WhatsApp group
- NSC Literature Secretary to propose a set up pack and agree cost with CoDA Literature supplier
- Discuss loan vs donation options at next NSC meeting
- NSC treasurer to finalise loans policy after next NSC meeting

CoDA UK NSC Treasurer

13th April 2020