

Reserve Fund Workshop
AWSC – August 2018

Concept Twelve and Warranty One:

Concept 12. The spiritual foundation for Al-Anon’s world services is contained in the General Warranties of the Conference, Article 12 of the Charter.

- 1. that only sufficient operating funds, including an ample reserve, be its prudent financial principle.*

All the Warranties counsel prudence—prudence in personal relations, prudence in money matters and prudence in our contacts with the world around us. For Al-Anon, prudence is a middle ground, a channel between fear on the one hand and recklessness on the other. Prudence creates a climate of harmony, effectiveness and consistent spiritual progress. These Warranties express the wisdom of taking thought for the future based on lessons of the past. They protect us against needless errors and the natural human temptations of wealth, prestige and power.

2018-2021 Al-Anon/Alateen Service Manual, p.211



Purpose:

- 1. To assure continuation of essential services in the event of a substantial decline in income.*
- 2. To cover costs of special projects which could not be financed from normal sources of income.*

2018–2021 Al-Anon/Alateen Service Manual, p.214

Discussion Questions:

- 1. In what ways is our money essentially held in reserve? E.g. savings account, checking account balance, CD, etc.?*
- 2. When does a *reserve fund become excessive?*
- 3. Why is having an ample *reserve fund considered a prudent financial principle?*

Need:

An Area’s financial obligations are undoubtedly larger than that of a district or group and as a result may find it prudent to have a Reserve Fund. The amount of reserve may be dependent upon its budget, the extent of responsibilities it has chosen to cover, for use in the event of an emergency, or to fund special projects.

Reserve Fund Guideline (G-41)

Discussion Questions

- 1. Why was our Area *reserve fund established? When was the last time our Area reviewed the purpose?*

**Reserve fund = any funds equal to six-months-to-a-year’s operating expenses, such as maintaining a significant minimum checking balance, “seed money”, line item allocations in the budget, etc..*

2. How have Area *reserve funds been utilized in the past? Was there an emergency, a special project, a substantial decline in income, or another reason?
3. Do we have some new ideas or goals for our *reserve fund?

Use

Excess funds are often used to establish the next convention's "seed" fund. Since accumulating large sums of money is discouraged, in keeping with Al-Anon's Traditions and Concepts, excess funds over and above a seed fund for the next event can be donated to the District, Al-Anon Information Service (AIS), Area, or the WSO.

2018-2021 Al-Anon/Alateen Service Manual, p. 91

Discussion Questions

1. What are special projects that aren't covered by normal budgeting?
2. How can we approach our Area's financial needs from a spiritual basis e.g. stepping away from fear and/or greed, practicing prudence, gratitude, generosity, etc.?
3. In what ways can our Area make better financial choices that are consistent with our primary spiritual purpose, e.g. public outreach, technology, etc.?

Management

Tradition Nine: "Our groups, as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve."

Discussion Questions

1. Who has oversight of our *reserve fund?
2. What is the process for withdrawing funds?
3. At what point does our *reserve fund become excessive thus bordering on perilous wealth?
4. How does our Area use excess funds beyond an ample reserve?

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