



# Better Business Bureau

Serving Metropolitan New York, Long Island  
and the Mid-Hudson Region.

2019 ANNUAL REPORT

## A Report from the President

For more than 100 years, the Better Business Bureau has been helping people find businesses, brands and charities they can trust. In 2019, people turned to BBB more than 183 million times for BBB Business Profiles on nearly 5.8 million businesses and Charity Reports on 11,000 charities, all available for free at [BBB.org](http://BBB.org). There are independent BBBs across the United States, Canada and Mexico, including this BBB Serving Metropolitan New York, which was founded in 1922 and serves New York City, Long Island and the Mid-Hudson Region of New York.

BBB is a standards-based organization with the mission of advancing marketplace trust. Our Standards For Trust set the tone for ethical business practices which BBB Accredited Businesses commit to and comply with throughout the term of their accreditation.

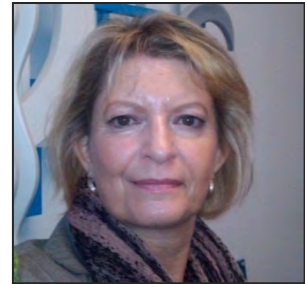
We are proud to report that Better Business Bureau Serving Metropolitan New York served our community in a number of productive ways in 2019.

### **Some of BBB Serving Metropolitan New York key accomplishments in 2019:**

- Received record 7.34 million inquiries for information about businesses.
- Handled over 63,100 complaints filed with us and reported over 52,900 complaints from consumers about businesses.
- Provided information and promoted transparency by processing 25,000 Customer Reviews from consumers.
- Developed and launched several new programs to benefit BBB Accredited Businesses, businesses in general and consumers in 2019.
- Participated in 25 consumer and business media stories on TV (network and cable, national and local), print and online, helping consumers and businesses protect themselves from scams, and providing much needed information about giving to trustworthy charities.

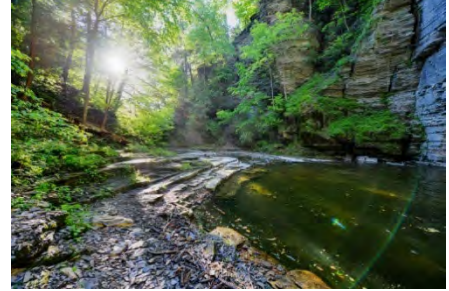
We are committed to BBB's mission of advancing marketplace trust by fostering honest and responsible relationships between businesses, charities, and consumers. Thank you for your support of this vision. I look forward to our continued work together.

Sincerely,



Claire Rosenzweig, CAE  
President and CEO  
BBB Serving Metro NY

# BBB Serving Metropolitan New York: Mission



Better Business Bureau (BBB) Serving Metropolitan New York, Long Island, and the Mid-Hudson Region is one of 100 independently incorporated BBBs across North America. BBB is a private, nonprofit, non-governmental organization that helps businesses and consumers by providing objective information, evaluation and education.

BBB Serving Metropolitan New York reviews applications of those companies that apply for BBB accreditation and over 6,900 have met our standards and have been invited into accredited businesses status. This BBBs Accredited Businesses are from the five boroughs of New York City, Nassau and Suffolk County on Long Island and seven lower Hudson Valley counties; Westchester, Putnam, Dutchess, Orange, Ulster, Sullivan, and Rockland.

BBB is a key resource for consumers looking for information about the reliability and trustworthiness of businesses. Our mission lies as much with supporting good business practices as it does with providing information to consumers so that they can protect themselves from scammers and unethical business practices. The two go hand-in-hand: responsible business practices increase consumer trust, which in turn strengthens the business marketplace.

## **BBB Mission**

*Be the leader in advancing marketplace trust*

## **BBB Vision**

*An ethical marketplace where buyers and sellers can trust each other*

In support of our mission, BBB takes the following steps:

- Publishes objective information on Metro New York area businesses at no cost to consumers
- Offers educational services and resources to businesses and consumers
- Organizes and participates in numerous events in the service of good business management
- Conducts robust consumer services through which resolutions for customer complaints are sought through our mediation and arbitration programs
- Investigates business practices and reviews business advertising in relation to BBB standards
- Serves as an expert source of proactive fraud prevention information for consumers and media
- Supports a community of BBB Accredited Businesses through our voluntary accreditation program for businesses that meet the BBB Standards for Trust

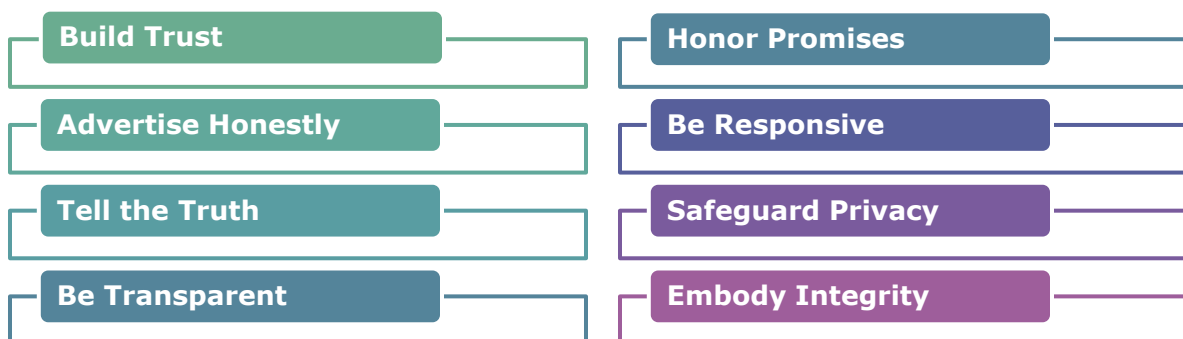
Please read further to learn about these and other exciting programs and services delivered by Your BBB in 2019.

## BBB Serving Metropolitan New York: Programs

### ✓ **A Community of Trusted Businesses**

Developing and supporting a community of Accredited Businesses that meet its high standards is at the core of the BBB mission. BBB Serving Metro New York's Accredited Business community is comprised of businesses from a broad array of industries, ranging in size from one- or two-person ventures to Fortune 500 companies.

BBB Accreditation is only available to companies that meet its high standards for business and customer service. BBB Accredited Businesses must pledge to uphold the eight **BBB Standards for Trust**:



Not every business that applies for accreditation is eligible. After an in-depth review, only those businesses that meet our standards are offered BBB Accreditation, for which they are assessed an annual BBB Accreditation Fee.

BBB Business Accreditation works to inspire confidence among the consumers, government agencies, media, and within the business community by verifying a business' commitment to uphold the ethical business standards that advance marketplace trust.

### Win-Win: How BBB Accreditation Benefits Businesses



Companies that are accredited by BBB **can highlight their reputation for reliability by displaying the BBB Accredited Business Seal** at their place of business, in their advertising, promotional materials, business cards and on their website. Given the faith the public has in BBB as a trusted, preferred source of information about business reliability, the seal symbolizes integrity to potential customers.

Accredited businesses are also eligible for special BBB programs, information, and dispute resolution services, including:

**Heightened visibility** on the BBB Metro New York website and through special advertising campaigns and sponsorship opportunities

**Free or discounted attendance** at BBB networking and educational events, in addition to invitations to **periodic Accredited Business Only networking meetings**

**Employee seminars** on consumer issues and business leadership, which are tailored to each firm's specific needs and presented at the company's business location

**Monthly Business Intelligence Reports** providing interaction data with the bbb.org platform to monitor engagement and ROI

**Business Builder Webinar Series** on a variety of topics ranging from regulatory policy

that affects businesses to marketing and social media, provided by experts from local BBB Accredited Businesses

**E-newsletter, Hot Topics, Monthly Intelligence Reports** which keeps Accredited Businesses informed about subjects of interests and offers them insight into how the BBB can assist them and their employees in order to make the most of their investment in BBB Accreditation

**The BBB Accredited Business Hotline**, a special phone number that Accredited Businesses can call to get expedited help with questions about the marketplace or charities, filing complaints, challenging a competitor's advertising, or getting advice on business practices

## 2019 Accredited Business Start With Trust® Ad Campaign

The annual BBB *Start With Trust*® ad campaign serves accredited businesses by providing them with increased visibility in the marketplace and in connection with the BBB brand. By participating in the ad campaign, businesses can publicly demonstrate their commitment to good business practices. Ads run in major print news media sources including *The New York Times*, *NewYorkTimes.com*, *New York Daily News*, and *Newsday* in Long Island. BBB also offers an interactive web-based listing, the "BBB Accredited Business Buyer's Guide," which gives participants the opportunity to advertise in a special BBB online directory.

In 2019, 75 accredited businesses participated in the New York City print and digital ads, 164 participated in the Long Island ads, and 280 Accredited Businesses from all three units participated in the online Buyer's Guide directory.



## Accredited Business Only Networking Meetings

The Business Development and Relationships department regularly conducts special networking breakfast meetings, which cater to small groups in each region. These meetings provide the opportunity for accredited business leaders to meet, network, find out how best to leverage their BBB Accreditation and learn about business issues including customer relations, best advertising practices, cybersecurity and data protection.



Accredited Business Networking Breakfast & Briefing, Mid-Hudson office of BBB Metro New York.

## Business-Building Sponsorship Opportunities

Accredited businesses can take advantage of a variety of BBB sponsorship opportunities which accommodate a wide range of budgets. These include media packages, co-op advertising, seminar and accredited business event support, sponsored listings, website banner ads and newsletter sponsorship. There are also sponsorship opportunities available through the BBB Education and Research Foundation programs, including the BBB Charity Effectiveness Symposium and workshop series, the BBB Forum on Corporate Responsibility, and additional events and educational programs for businesses and consumers.

## Other Activities



BBB's booth at the Queens Chamber of Commerce Business Expo.

Throughout the year, the Business Development and Relationships department participates in a variety of business activities that increase brand and accredited business visibility and promote good practices.

In 2019 these included meetings with leading New York businesses to foster stronger corporate partnerships and exhibiting at trade shows. BBB provided information about BBB Accreditation to attendees of the Queens Chamber Commerce Business Expo on May 16, 2019 at Citi Field.

## BBB Serving Metropolitan New York: Programs

### ✓ **Provides Independent, Unbiased Information and Services for Consumers and Businesses**

In 2019, BBB Serving Metro New York logged over 7.34 million requests for information about business reliability on our website and by mail, e-mail, and telephone. BBB Serving Metro New York's database of Business Profiles on over 133,650 metropolitan area companies is continually updated with feedback, complaints, and data it gets from customers for future reference.

In total, across the 100 plus BBB's in North America that make up our system, consumers accessed business reliability information more than 183 million times in 2019. These numbers suggest that consumers are being more cautious than ever about where and how they spend their money and are looking for trustworthy information that can help them make informed buying and selling decisions.

Better Business Bureau's standards, processes, and rating formula ensures that our business profiles are objective and as per our criteria are current and comprehensive as possible. BBB's business rating formula takes into account 7 key elements:



1. Business’s consumer service history with BBB including consumer reviews and complaints
2. Type of Business
3. Time in Business
4. Transparent Business Practices
5. Honoring commitments to BBB
6. Licensing and government actions known to BBB
7. Advertising issues known to BBB or lack thereof

Businesses are rated against the above elements regardless of accreditation status. Accreditation does not affect business ratings.

## Network of Trust Services

### Telephone Assistance

BBB’s Consumer Help Line is available between 10 a.m. and 4 p.m. during business days. BBB Consumer Advisors answer calls according to BBB policy. Consumer advisors provide callers with information on BBB’s business profiles, inform individuals on how to file a complaint, offer guidance on specific marketplace issues and problems, and provide referrals to government agencies, associations and out-of-area BBBs that can give additional service to inquirers. BBB answered over 18,350 consumer phone calls in 2019.

### Customer Service - Online Consumer Assistance

Visitors to BBB’s websites at [bbb.org](http://bbb.org) can file a complaint online, find and read business profiles, and browse a resource library of financial and business guidance, advice, and news.

### Customer Service - Resolving Disputes

BBB is a destination for people seeking marketplace resolutions. We provide information to help their pre-purchase decisions and successfully resolve consumer disputes ranging from those dealing with inexpensive mail order products to costly home improvement projects. BBB’s Resolution programs aim



to bring businesses and their customers together to reach fair and amicable solutions regarding marketplace issues according to BBB system-wide policy.

In 2019, over 108,000 customers contacted BBB Serving Metro New York to file complaints and consumer reviews about businesses. This number is calculated by adding the total number of complaints and customer reviews opened in 2019. The BBB Resolution team assists consumers with resolving their issues, helps businesses to maintain the goodwill and continued patronage of their customers, and makes sure that both sides have an option to mediate and solve problems without resorting to the costly and burdensome alternative of legal action.

The majority of complaints filed with the BBB each year are resolved by working with the consumer and the business to settle the problem.

Every year, the Dispute Resolution team at BBB Serving Metro New York helps thousands of people obtain restitution from businesses, ranging from reshipment of their ordered products to credit adjustments to full refunds of their purchases. In those cases where BBB was able to communicate with the business, 77% of reportable complaints were closed as resolved in 2019.

Another important function of the BBB is to analyze complaints for patterns or unusual problems that need to be brought to a company's or industry's attention. By providing companies with valuable feedback about their customers' complaints, BBB helps them identify the underlying causes of the problems and provides them with an opportunity to strengthen their customer service. Closed complaint information is covered in the company's BBB Business Profile to alert prospective customers. Failure to resolve the underlying pattern or problem can also affect the BBB Business Profile letter grade. Under certain circumstances, the BBB cooperates with government agencies to help with investigations and uncover scams.

*"Thank you for your assistance with my recent order with XXXXXXXX in NYC. I have never dealt with a better organized BBB!"*

- **Ben B.**

*"I am very thankful for the existence of BBB. Otherwise, the consumers would not have a voice against dishonest organizations that use bad tactics to attract people for profit. I learned my lesson: when they offer you a "good deal" watch out for their hidden agenda. It turns out not to be a good deal at all. Thanks BBB..."*

- **Rosecleia C.**

*"I am writing to express my sincere gratitude for your work on my complaint, #XXXXXXX. I was just beside myself with how quickly you resolved an issue I had been working on since August. It's so great to know that there is an institution in this country still working for American citizens. I say this, without any irony, the BBB is the best of America."*

*With my kindest regards,*

- **Shannon M..**

**BBB Serving Metropolitan New York published more than 25,000 Customer Reviews in 2019. The BBB Business Profile provides a place for feedback regarding the customer experience, including positive comments in addition to complaints. This type of feedback is something customers have told us is important to them when they research companies. Accredited Businesses have also asked for this valuable feature.**

### The Arbitration Phase

When disputes cannot be resolved through mediation, BBB may offer arbitration. With the agreement of both parties, a neutral and independent, trained BBB Arbitrator hears each side's position and renders a decision. Through arbitration, BBB provides businesses and consumers with an impartial, expeditious and fair way to resolve disputes and helps them to avoid the costs associated with litigation.

The automotive industry has made a commitment to resolving customer disputes through BBB arbitration. In 2019, twenty-two car manufacturers participated in a national BBB program called AUTO LINE. Founded in 1978, BBB AUTO LINE is the nation's oldest and most respected auto warranty dispute resolution program. The AUTO LINE program enables customers to have their vehicle problems resolved by a BBB arbitrator at no cost to the consumer. BBB Serving Metro NY arbitrated 31 AUTO LINE cases in 2019.

## Dispute Resolution and Charity Analyst Internship programs



From left to right: Mitchell Abraham, Matthew Stifelman, Christopher Suh, Carson Aksnes, Emily Sultan, Reece Brosco, Lillian Xu, Jin Lin Chen, Vanessa Cardona, Khilola Vahobova, Jonathan Tanner, and Samantha Dechario were 2019 summer interns as part of the Dispute Resolution and Charity Analyst Internship programs.

### 2019 Service Statistics from BBB serving Metropolitan New York, Long Island and the Mid-Hudson Region



## 2019 National Consumer Protection Week News Conference



<b>1. Financial Services</b>	<b>6,508</b>
<b>2. Online Retailers</b>	<b>4,818</b>
<b>3. Health &amp; Beauty</b>	<b>4,052</b>
<b>4. Automotive</b>	<b>3,013</b>
<b>5. Department Stores &amp; Apparel</b>	<b>2,977</b>
<b>6. Telecommunications</b>	<b>2,546</b>
<b>7. App-Based Services</b>	<b>2,237</b>
<b>8. Consumer Technology</b>	<b>1,806</b>
<b>9. Home Improvement</b>	<b>1,754</b>
<b>10. Travel &amp; Tourism</b>	<b>1,598</b>

BBB continuously strives to educate consumers about fraud prevention and consumer protection issues. During National Consumer Protection Week, BBB joins forces with other groups and agencies to further this mission. On March 5, 2019, the IRS hosted BBB Metro New York for the annual Top Ten press conference to report 2018 consumer complaint and inquiry results. BBB presented the Top Ten categories of complaints and inquiries for 2018, broken down by type of business in addition to the most frequently reported scams filed with Scam Tracker<sup>SM</sup>. BBB was joined by the IRS, U.S. Postal Inspection Service, The New York State Office of the Attorney General, NYS Attorney General, NYS Department of State Division of Consumer Protection, NYS Department of Financial Services New York City Department of Consumer Affairs, US Securities and Exchange Commission, and AARP.

In 2018, BBB received 6,508 complaints concerning Financial Services, the most complained-about category that year. Businesses in this category include banks and banking services, collection agencies, credit cards, insurance companies, and loan providers. Rounding out the top three complaint categories are Online Retailers, Health & Beauty, and Automotive.

complaint categories are Online Retailers, Health & Beauty, and Automotive.



Claire Rosenzweig delivering an interview to reporters at the 2019 National Consumer Protection Week Press Conference on March 5, 2019.



Crowd of attendees and media present at the NCPW 2019 Press Conference, hosted by the IRS on March 5, 2019.

## Investigations

In the past several years, BBB Serving Metro New York's Information and Investigations Department has helped to uncover cases of deceptive or fraudulent business activities.

In 2019, your BBB served as a source of information for multiple government investigations by providing information about complaints related to more than 59 investigations and enforcement actions brought by agencies such as the New York City Department of Consumer Affairs, New York State Department of Financial Services, New York Office of the Attorney General, as well as Attorney Generals from a number of other states, the U.S. Department of Justice, the Federal Trade Commission and the U.S. Postal Inspection Service. BBB also performs its own investigations and informs the public about the results on its website and through press releases. In 2019, Metro NY BBB conducted 191 investigations about substandard or fraudulent business practices.

By investigating deceptive practices and challenging false advertising, BBB's Investigations Department exposes companies that attempt to profit at the expense of responsible businesses and the public and warns consumers about them. When advertising or other standards-based issues are found, BBB first alerts management at the company in question and tries to work with them to help meet BBB Standards. In this way, responsible firms may resolve their problems and maintain the confidence of their customers. When companies fail to address problematic practices or advertising, the incidents are summarized in BBB Business Profiles and, when appropriate, referred to government agencies and the media. BBB also releases advisories on scams and deceptive practices throughout the year on its website and to the media.

### Scam of the Year:

The most frequently reported scam to Metro NY BBB related to online purchase scams. These cases involve purchases conducted via e-commerce websites, often when consumers click on a social media ad or find an appealing website offering merchandise. They report being charged immediately, but in many instances ordered items are never delivered, or occasionally, what arrives is of inferior quality with sellers requiring merchandise returns to be sent overseas in order for refunds to be issued. Employment scams were the second most frequent reported scam to BBB Metro New York, and phishing scams were the third most cited report. According to BBB's [2019 Scam Tracker Risk Report](#), employment scams were the riskiest scam of 2019, using a calculation involving exposure, susceptibility, and media dollar loss. The median dollar loss to consumers in 2019 increased to \$1,500, up from \$1,204 in 2018.

### Scam Tracker <sup>SM</sup>:

In 2019, Metro NY BBB received 3,713 submissions to the Scam Tracker<sup>SM</sup>, BBB's free interactive tool that provides consumers across North America with a place to report scams and fraud, and to warn others of malicious or suspicious activities. All BBBs operating in Canada and the United States are collecting information from consumers, which is shared with law enforcement agencies for use in identifying and prosecuting scammers.

Of these 3,713 submissions, 1,698 were published as Scams, and 1,552 were determined to be consumer disputes or reviews against legitimate businesses. In those cases, the consumers were referred to file a complaint or customer review. The remaining entries were de-activated because of incomplete or illegible submissions or are under review pending additional research.

Metro NY BBB uses the information in Scam Tracker to track trends, begin investigations, develop reports, and issue consumer alerts as needed.

## Advertising Review

BBB conducts an Advertising Review program in order to foster business self-regulation. In 2019, BBB Serving Metro New York performed 295 ad reviews. The BBB Code of Advertising calls for businesses to avoid using misleading, deceptive, and false advertising. It guides BBB’s efforts to protect consumers and assist businesses in promoting their products in a clear and transparent way. BBB regularly monitors websites and local newspapers for misleading advertising. When BBB believes that an advertisement may confuse or deceive consumers, it forwards the ad to the business in question and requests voluntary modification or substantiation of the ad’s claims. Questionable advertising practices that BBB investigates include deceptive claims of results for products or services, false claims of lowest pricing, products advertised as being free and guarantee or warranty offers without disclosure of the applicable terms and conditions. About one-third of the BBB ad review cases resulted in adequate substantiation, revision or discontinuation of challenged ads.

**In 2019, the Ad Review Program conducted 295 reviews.** As with other BBB programs, Advertising Review:

- Provides a fast, flexible alternative to government regulation
- Maintains a level playing field for settling disputes among competitors
- Increases public trust
- Helps cut down on unfair or unethical business practices

## BBB and Media Relations

BBB Serving Metro New York cultivates relationships with media channels and journalists as part of our ongoing effort to educate consumers. BBB helps reporters by offering assistance in investigations, acting as liaison with consumers or fraud victims who may want to share their stories, providing access to knowledgeable BBB executive staff for interviews, and serving as a source for general business and consumer-related information. By working together with media, BBB seeks to share useful information with consumers in order to assist them in making educated purchasing decisions while promoting good business practices and trust in the marketplace.

In 2019, BBB Serving Metro New York assisted television, print, online and radio media for a variety of stories. These stories reached consumers locally, regionally and nationally. The topics ranged from scams targeting job seekers to how to choose a trustworthy charity to support. Earned media during 2019 exceeded \$7 million.

A BBB Serving Metro New York spokesperson appeared in 25 news stories in 2019 and we assisted with many others. A sample of coverage in 2019 includes:

<b>LoHud- The Journal News</b>	<ul style="list-style-type: none"> <li>• Liquidation / Business Closings</li> </ul>
<b>WABC</b>	<ul style="list-style-type: none"> <li>• DNA Kit Scams</li> <li>• Counterfeit Purchases</li> </ul>

	<ul style="list-style-type: none"> <li>• AirLot Consumer Alert</li> </ul>
<b>News 12 Westchester &amp; Long Island &amp; News 12 Bronx</b>	<ul style="list-style-type: none"> <li>• Free Trial Offers</li> <li>• Ridesharing Service Cleanup Fees</li> </ul>
<b>WNBC, NBC Online &amp; CNBC</b>	<ul style="list-style-type: none"> <li>• BookTiz Consumer Alert</li> <li>• Enchanted Diamonds Consumer Alert</li> <li>• ZoGalaxy Consumer Alert</li> <li>• Joining a Gym</li> </ul>
<b>NY1</b>	<ul style="list-style-type: none"> <li>• National Consumer Protection Week / For Profit Schools</li> </ul>
<b>Newsday</b>	<ul style="list-style-type: none"> <li>• Government Cybersecurity</li> <li>• Municipal Website Hacks</li> <li>• Storm Chasers</li> </ul>
<b>China News Daily</b>	<ul style="list-style-type: none"> <li>• IRS and SSA Phone Scams</li> </ul>
<b>El Diario Online</b>	<ul style="list-style-type: none"> <li>• Puppy Scams</li> <li>• National Consumer Protection Week</li> </ul>
<b>Telemundo</b>	<ul style="list-style-type: none"> <li>• National Consumer Protection Week</li> </ul>
<b>Univision</b>	<ul style="list-style-type: none"> <li>• National Consumer Protection Week</li> </ul>
<b>New York Daily News</b>	<ul style="list-style-type: none"> <li>• Enchanted Diamonds Consumer Alert</li> </ul>
<b>Nonprofit Times</b>	<ul style="list-style-type: none"> <li>• 7 Reasons Trust Erodes</li> </ul>
<b>New York Post</b>	<ul style="list-style-type: none"> <li>• Student Debt Scams</li> <li>• Seasonal Job Scams</li> </ul>
<b>WHNT</b>	<ul style="list-style-type: none"> <li>• Bynsave Consumer Alert</li> <li>• Scary Cyber Scams Consumer Alert</li> </ul>



Metro NY BBB President & CEO Claire Rosenzweig in a June 2019 interview about counterfeit purchases with WABC.



Metro NY BBB President & CEO Claire Rosenzweig speaks with Radio Canada Online about online shopping in March 2019.

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Metro NY BBB SVP Luana Lewis speaks with News12 about surprise ridesharing cleanup fees in December 2019.



Mid-Hudson BBB Executive Director & BBB Metro New York General Counsel Brian Rauer in a July 2019 News 12 Westchester interview about fake celebrity product endorsements.

## BBB Volunteers

BBB Serving Metro New York welcomes members of the New York Community who support our mission and wish to volunteer their time. Volunteers participate in our dispute resolution department, where they help consumers and businesses to resolve disputes amicably. Volunteers in BBB Dispute Resolution undergo a training process that helps them become knowledgeable and skillful complaint analysts. Additional volunteers participate in BBB Foundation programs.

BBB volunteers include professionals and retirees. Many commit substantial time to your BBB each week and have volunteered for many years, while others stay for shorter periods of time, sometimes simply offering one-time assistance and expertise for special events and programs.

## Mid-Hudson BBB and Long Island BBB Units

In addition to the Headquarters office in Manhattan, BBB Serving Metropolitan New York includes two units; one in the Mid-Hudson region of New York State and the other in Long Island. These units serve the mission of BBB and carry on BBB core activities including monitoring and reporting on local businesses, reviewing businesses for BBB Accreditation, and providing local complaint and mediation services. They work with local media, government, bar associations, educational facilities, business and nonprofit communities to promote high standards for marketplace trust and to conduct relevant educational programs in their respective regions for businesses and the public on good practices.

## Events and Regional Outreach

In 2019, the Mid-Hudson and Long Island BBB offices participated in, presented and/or sponsored numerous educational or business-related events and programs, in collaboration with the New York City



headquarters office of the Metro NY BBB and with Metro New York’s independent but affiliated BBB Education and Research Foundation. For example:

## Long Island

3/21/19	<b>Advisory Board Meeting</b> – Long Island
3/26/19	<b>Accredited Business Speed Networking Breakfast &amp; Briefing Program</b> (Long Island) – K. Piereth-Heenan presented program
5/7/19	<b>Accredited Business Speed Networking Breakfast &amp; Briefing Program</b> (Long Island) – K. Piereth-Heenan presented program
5/22/19	<b>BBB Program: Stony Brook University</b> - B. Rauer presented SBDC – K. Piereth-Heenan attended
5/30/19	<b>HIA Trade Show</b> – Suffolk County Community College – K. Piereth-Heenan attended
6/4/19	<b>‘Ginny Gerard Memorial Scholarship’ – Levittown High School</b> – K. Piereth-Heenan presented award
9/10/19	<b>Accredited Business Speed Networking Breakfast &amp; Briefing Program</b> (Long Island) – K. Piereth-Heenan presented program
9/17/2019	<b>Advisory Board Meeting</b> – Long Island
10/17/2019	<b>Accredited Business Speed Networking Breakfast &amp; Briefing Program</b> (Long Island) -K. Piereth-Heenan presented program
10/30/2019	<b>Business Expo</b> – Nassau Coliseum
12/5/2019	<b>Advisory Board Meeting</b> – Long Island

## Mid-Hudson

1/24/19	<b>Accredited Business Networking Breakfast &amp; Briefing Program</b> (Mid-Hudson) – Topic: Dispute resolution/NYBBB complaint handling/optimizing Accreditation
2/6/19	<b>BBB Program:</b> Briarcliff Manor Public Library - B. Rauer presented program: <i>Senior Scam Avoidance: Empowering Ethical Elders @ Briarcliff Manor Public Library</i>
2/26/19	<b>Media:</b> B. Rauer interviewed: <i>Journal News - Hoping to find a bargain at a liquidation sale? What to know before you buy</i> (Published/article date: 2/26/19)
2/13/19	<b>Business Community Engagement/Accredited Business Program</b> – B. Rauer presented joint Accredited Business webinar (Metro New York and Upstate New York BBBs) - <i>Essentials of Winning Customer Service: The Nuts &amp; Bolts of Superior Customer Care, Proactive Staff Training and Effective Dispute Resolution</i>
3/2/19	<b>Business Community Engagement</b> - Westchester Spring Home Show (Westchester County Center) - B. Rauer attendance on behalf of NYBBB
3/7/19	<b>Media:</b> News-12 interview conducted with B. Rauer re: BBB Top Ten complaints list/App-Based Services (interviewed on 3/7/19 – unsure if/of any air date)

3/27/19	<b>Accredited Business Networking Breakfast &amp; Briefing Program</b> (Mid-Hudson) - Moderated networking program, roundtable discussion and BBB information
4/10/19	<b>Community/Organizational Event</b> - Pace University Criminal Justice Career Day-MHBBB table/promotional materials (MHBBB Dispute Resolution personnel representation)
4/29 - 5/2/19	<b>Business Event:</b> SBDC-2019 New York State Training Conference – BBB of Metropolitan New York as co-sponsor w/ BBB of Upstate New York – BBB table/conference materials (Ithaca, NY)
5/6/19	<b>Community/Organizational Event</b> - <i>Not-for-Profit Leadership Summit XVII</i> (Mid-Hudson-based event): BBB representation/informational table
5/22/19	<b>Community/Organizational Event</b> - <i>Not-for-Profit Leadership Summit XVII</i> (Mid-Hudson-based event): BBB representation/informational table
5/30/19	<b>Accredited Business Networking Breakfast &amp; Briefing Program</b> (Mid-Hudson) - Updated optimizing Accreditation discussion/responding to complaints & negative reviews/networking
5/31/19	<b>Media:</b> Newsday story - B. Rauer interview: <i>Villages balance providing online services with cyber security concerns</i> (online publication date:
6/4/19	<b>Community/Organizational Event:</b> <i>Association for Conflict Resolution-Greater New York - Annual Conference 2019</i> - B. Rauer attendance/represented NYBBB - DR program and networking event (New York Law School - 6/4/19)
7/23/19	<b>Media:</b> News-12 story – B. Rauer interview: <i>Turn to Tara: Think before you click on celebrity-endorsed online ads</i> (air date: 7/23/19)
7/25/19	<b>Accredited Business Networking Breakfast &amp; Briefing Program</b> (Mid-Hudson) - B. Rauer presented program: <i>Art &amp; Science of Superior Customer Relations</i>
9/20/19	<b>BBB Program:</b> B. Rauer presented consumer-focused program - <i>Cyber Safety: Do's and Don'ts of Consumer Cyber Security</i> @ Financial Planning Day - Science, Industry & Business Library
9/26/19	<b>Accredited Business Networking Breakfast &amp; Briefing Program</b> (Mid-Hudson) - Optimizing Accreditation discussion/customer reviews and social media/local business community issues and concerns/networking
11/12/19	<b>BBB Program:</b> B. Rauer presented program to the Nassau County Village Officials Association - <i>Cyber security in the Current Climate: Red Flags, Tips &amp; Pitfalls</i>
11/13/19	<b>Community/Organizational Event:</b> Annual Philanthropy Day Conference - AFY-NY Westchester Chapter – B. Rauer attendance and NYBBB Education & Research Foundation sponsorship/table
11/19/19	<b>Accredited Business Networking Breakfast &amp; Briefing Program</b> (Mid-Hudson) - B. Rauer presented program: <i>Common Scams Against Small Businesses/cyber security/scam avoidance/optimizing Accreditation</i>
12/20/19	<b>Media:</b> News-12 story – B. Rauer interview: puppy Scams (interview & air date: 12/20/19)
	<b>Public Affairs/Community Engagement</b> - <i>Westchester County Citizen's Consumer Advisory Council:</i> B. Rauer named Chair, with continued active representation on Council in 2019.

## New York City

1/10/2019	New Accredited Business Breakfast Orientation
2/12/2019	<b>Accredited Business Networking Breakfast &amp; Briefing Program</b> – S. Fafara presented program
4/18/2019	New Accredited Business Breakfast Orientation
4/25/2019	<b>Accredited Business Networking Breakfast &amp; Briefing Program</b> – S. Fafara presented program
5/16/2019	<b>Queens Chamber of Commerce Business Expo</b> – Event Exhibitor
6/18/2019	New Accredited Business Breakfast Orientation
8/01/2019	New Accredited Business Breakfast Orientation
9/26/2019	<b>Accredited Business Networking Breakfast &amp; Briefing Program</b> – S. Fafara presented program
10/03/2019	New Accredited Business Speed Networking Breakfast
12/10/2019	<b>Accredited Business Networking Breakfast &amp; Briefing Program</b> – S. Fafara presented program

## BBB Education and Research Foundation

- ✓ **Provides accountability information on charities and educational programs for charities, businesses, consumers and professionals who are at the early stages of their careers.**

### Metro New York BBB's Foundation: Affiliate and Collaborator

BBB Serving Metropolitan New York shares office space and works closely with the separately incorporated and independently governed Education and Research Foundation of the Better Business Bureau of Metropolitan New York, a 501(c)(3) charity.

The Foundation's work is generously supported in part by voluntary donations contributed above accreditation fees, by Accredited Businesses. **We thank the BBB Accredited Businesses that participate in the Foundation's efforts by providing valued contributions.** A complete annual report for the BBB Foundation is available on request or can be viewed online at [newyork.bbb.org](http://newyork.bbb.org).

The Foundation's principle activities are:

- The Charity Accountability Program, which includes preparation of BBB Charity Reports
- Educational events and outreach programs for businesses, charities, and consumers in English – and whenever possible, in Spanish
- The Skill-Building Volunteer Intern Program, which provides volunteers with access to business skills and career talks with prominent leaders

The BBB Foundation's Charity Accountability Program evaluates charity practices and reports on locally soliciting charities, works to promote accountability in the nonprofit sector and manages the BBB Accredited Charity Seal Program for qualifying charities that have first met all of the 20 BBB Standards for Charity Accountability. The Metro New York Charity Accountability Program is one of the largest local BBB charity reporting services in the country. Donors can view BBB charity information any time at [ny.give.org](http://ny.give.org).

## Audited Financials

### Better Business Bureau Serving Metropolitan New York, Inc.

<b>Statements of Activities</b>				
	<b>2019</b>		<b>2018</b>	
<b>Revenues and public support:</b>				
Accreditation fees:				
Renewals	\$	<b>3,219,004</b>	\$	<b>3,195,629</b>
New Accredited Businesses		<b>814,591</b>		<b>671,543</b>
Arbitration programs		<b>10,295</b>		<b>11,700</b>
Interest income		<b>1,375</b>		<b>3,818</b>
Advertising campaign & other income, net of direct expenses		<b>361,496</b>		<b>329,212</b>
Program administration income		<b>57,069</b>		<b>81,201</b>
Total revenues and public support		<b>4,463,830</b>		<b>4,293,103</b>
<b>Expenses:</b>				
Program services:				
Dispute resolution		<b>973,739</b>		<b>1,130,546</b>
Investigation and dissemination of information		<b>646,158</b>		<b>1,286,184</b>
Total program services		<b>1,619,897</b>		<b>2,416,730</b>
<b>Support Services:</b>				
Management and general		<b>795,664</b>		<b>588,249</b>
Membership development		<b>2,484,179</b>		<b>1,675,585</b>
Total support services		<b>3,279,843</b>		<b>2,263,834</b>
Total expenses		<b>4,899,740</b>		<b>4,680,564</b>
<b>Change in unrestricted net assets</b>		<b>(435,910)</b>		<b>(387,461)</b>
Unrestricted net assets -January 1		<b>1,358,318</b>		<b>1,745,779</b>
<b>Unrestricted Net assets - December 31</b>	\$	<b>922,408</b>	\$	<b>1,358,318</b>

## 2019 BBB Board of Directors

### **Michael Brizel (Treasurer)**

Executive Vice President &  
General Counsel  
FreshDirect

### **Michael Carren**

Head of Corporate Social  
Responsibility  
Guardian Life Insurance Co. of  
America

### **Thomas Cohn**

Director and Senior Counsel, Sales  
&  
Marketing  
New Avon Company

### **Joel Goldberg**

Retired  
Stroock & Stroock & Lavan LLP

### **Kerri D. Holloway (Vice-Chair)**

Vice President, CRA Investments  
and Administration  
BNY Mellon

### **Mary Ann Kerr**

Director of North America  
Consumer Affairs  
Coty, Inc.

### **Melissa Krantz**

President

Krantz & Co.

### **Judd Levine, Director**

President  
Triple Crown Maffucci Storage  
Corp

### **William Littman**

Head of Legal Affairs  
Crownpeak Technology, Inc.

### **Temy Mancusi-Ungaro**

Senior Vice President, Operations  
Yext Inc.

### **Allison Musmand, Director**

VP, Brand Strategy + Consumer  
Revenue  
Meredith Corporation

### **Cara Oleksa, Director**

Director of Installation and  
Maintenance  
Verizon Communications

### **Michael Portegello (Board Chair)**

Partner, Assurance Services,  
Northeast Growth Markets Leader  
Ernst & Young LLP

### **David Roberson**

General Manager of Consumer  
Marketing  
Services  
Meredith Corporation

### **Claire Rosenzweig, CAE (ex-officio, non-voting)**

President & Chief Executive Officer  
Better Business Bureau Serving  
Metropolitan New York

### **John J. Russell**

### **Cara Schembri**

Vice President, Associate General  
Counsel  
Etsy, Inc.

### **Daniel Sarko, Director**

VP of Advertising, Sales  
New York Daily News

### **Eric Solomon (Vice-Chair)**

Senior Vice President, Planning &  
Precision  
Nielsen

## 2019 BBB Advisory Council Members

John Baloga  
Consumers Warehouse Center, Inc.

Dominick Benvenuto  
D & S Roofing Corp.

Jason Byer  
Suburban Exterminating

Don Chiappetta  
Top To Bottom Chimney Cleaners, Inc.

Robert Cunningham  
Cunningham Duct Cleaning

Judd Levine (Chairperson)  
Triple Crown Maffucci

Marianne Rosner  
Napoli Marble & Granite Designs, Ltd.

Frederick Stumpf  
The Floor Store

Kathleen Piereth-Heenan  
Executive Director  
Long Island Better Business Bureau (*Ex-officio*)

Your questions and feedback will be welcome. Please don't hesitate to contact us using the information below.

**Better Business Bureau  
Serving Metropolitan New York, Inc.**

30 East 33rd Street, 12th Floor  
New York, NY 10016  
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Monday through Friday  
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Fax: 212.477.4912  
[Inquiry@newyork.bbb.org](mailto:Inquiry@newyork.bbb.org)

**Better Business Bureau  
Serving Long Island**

399 Conklin Street, Suite 300  
Farmingdale, NY 11735  
Office Hours: 9-5  
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Phone: 516.420.0500  
Fax: 516.420.1095  
[LongIslandBBB@newyork.bbb.org](mailto:LongIslandBBB@newyork.bbb.org)

**Better Business Bureau  
Serving the Mid-Hudson Region**

150 White Plains Road, Suite 107  
Tarrytown, NY 10591-5521  
Office Hours: 8:30-4:30  
Monday through Friday  
Phone: 914.333.0550  
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[MHInquiries@newyork.bbb.org](mailto:MHInquiries@newyork.bbb.org)

Consumer advisors are available 10 a.m. to 4 p.m., Monday through Friday, except holidays.