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BBB INSIGHTS

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HELPFUL HOW TO'S

Shop Safe
Spot a Bad Ad
Start a Business

SCAM ALERTS

Employment
Travel
Top 10 Scams of 2023

Shannon L. Siegfert
President & CEO

Photography: LMAC Photography
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Bank Financing Available




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Year in Review

*A look back at BBB Akron's 2023 achievements,
milestones and more*

Editor

Devan Weckerly Lambert, Marketing Manager



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PRESIDENT'S UPDATE

“Our neighborhood is more than just the streets we walk on or the buildings that tower above us. It is the heartbeat of every individual, the dreams of our children and the legacy of those who came before us.”

When I first took on the role as President & CEO at BBB Akron, I didn't just envision growth metrics. It was, and remains, a focus around developing an organization that would serve, support and be a pillar for our local community. I want to express my profound gratitude for the invaluable trust and support you've shown BBB over the years. I'm grateful to be able to represent the organizational principles and standards of BBB, and carry this experience proudly on a daily basis.

In 2023, BBB Akron had many exciting achievements and milestones reached. The Marshall A. Mott Award was presented to our local BBB at the 52nd International BBB Assembly for our demonstrated excellence in external communications with businesses and consumers, as well as internally among the staff and our BBB Board of Directors. This is the first time in our history to receive this prestigious honor and the entire team is very well deserving of this distinguished award. We introduced new events like Hops & Headshots and brought back old events like BBB Shred Day. The team awarded deserving local students with scholarships and presented to thousands of students, and senior citizens, about financial literacy, cryptocurrency and scam prevention. Our team has been hard at work and continues to engrain our culture into the work we produce. Each local organization and individual consumer plays an integral role in weaving the intricate tapestry that tells our collective story.

As we enter 2024, I would like to look forward to where we are headed. BBB Akron has continued to advance and grow this past year as we developed different programs and executed plans to discover new and improved ways to serve our community throughout the entire service area. In the coming months, we will be rolling out new initiatives specifically designed with the community in mind. From scholarships and educational programs for our young talents to partnerships with local businesses and charities, we aim to harness and elevate the potential right here at home.

Thank you for believing in our vision, for standing by us, and for making this community the vibrant, diverse and incredible place it is. Our neighborhood is more than just the streets we walk on or the buildings that tower above us. It is the heartbeat of every individual, the dreams of our children and the legacy of those who came before us. I am continuously inspired by the resilience and spirit of our community.

Here's to many more years of growth, collaboration and continued success.

Forward Together,



Shannon L. Siegfert, President & CEO



YOUR LOCAL BETTER BUSINESS BUREAU

Find a Business

BBB collects and reports information about businesses to help you make informed decisions *before* you buy. Business Reviews are FREE.

Dispute Resolutions

BBB provides dispute resolution services to help resolve complaints between consumers and local businesses. We encourage you, the consumer, to give the business a chance to solve the problem.

Scam Prevention

If you spot a business or offer that sounds like an illegal scheme or fraud, your BBB will help determine whether what you are facing is a scam or not.

Customer Reviews

Customers can share positive (or not so positive) experience through our customer reviews. Unlike other review services, BBB verifies to make sure the reviewer is an actual customer.

Investigations

In response to consumer complaints and trends, BBB regularly conducts a variety of investigations, often uncovering fraudulent or undesirable business practices and alerts the general public about them.

Ad Reviews

BBB monitors local print and digital ads and works with businesses to correct unfair, misleading or unsubstantiated claims.

EXECUTIVE COMMITTEE

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BBB is governed by a volunteer Board of Directors who offer a wide range of business and community experience. These volunteer directors are elected to three-year terms and are responsible for ensuring the organization remains in compliance with the operating standards set forth by the BBB system.

FREQUENTLY

ASKED QUESTIONS

How do I file a complaint?

You can file a complaint using BBB's online complaint form on [BBB.org/file-a-complaint](https://www.bbb.org/file-a-complaint). This easy-to-use form walks you through the steps to file your complaint.

You can also visit the Business Profile you'd like to file a complaint for and click the "File a Complaint" link.

How do I report a scam?

You can complete a scam report using BBB's ScamTracker at [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker). This form will allow you to provide the details of the scam and warn others in the community.

What do I do if someone steals my identity?

If you believe that you have been a victim of identity theft, the key is to act quickly. Visit [identitytheft.gov](https://www.identitytheft.gov) for information on how to stop and recover from identity theft.

The first few steps to follow are

1. **Call the companies where you know fraud occurred.** You should explain your situation and ask them to close or freeze your account.
2. **Place a fraud alert and get your credit reports.** You can contact one of the three credit bureaus - Experian, TransUnion, Equifax - and they will inform the other two.
3. **Report the identity theft to the FTC.** Create an account and go through their recovery plan.
4. **Optional: File a report with your local police department.** If you choose, visit your local police office with a copy of your FTC Identity Theft Report, your ID, proof of address and proof of theft. Once you file a report, you can obtain a copy for your records.

Is BBB a government agency?

No. Better Business Bureau is not affiliated with any governmental agency. BBB is a non-partisan, non-profit organization.

What businesses does BBB report on?

BBB reports on both accredited and non-accredited businesses within our six-county service area. BBB also reports on local charitable and non-profit organizations.

How do I check a businesses rating?

You can check a business's accreditation status and rating on their business profile. Visit [BBB.org](https://www.bbb.org) and enter the company name and location into the search box.

What can BBB do to stop scams?

BBB is not an enforcement agency and therefore does not have any legal or policing powers. However, we alert the public on marketplace fraud and scams through scam alerts, press releases and other media. BBB also provides local, state and federal law enforcement agencies with information on potential fraud and scam trends.

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BBB IN THE COMMUNITY

BBB Accredited Businesses go above and beyond in adhering to BBB's Standards for Trust. They also invest, through their annual dues, in the BBB Marketplace Education Initiative (BBBME). Through BBBME, BBB takes vital information into middle schools, high schools and college campuses. BBBME reaches out to the senior population, helping them discern the trustworthy business owner from the fraudster. BBBME also connects with veterans, providing them with tools to protect themselves and their families from scams.



IN OUR COMMUNITY

TeenSmart Workshop

This workshop educates teens on online safety, basic financial planning and budgeting and the red flags of identity theft.

“I can apply this information to my goal for saving up money for college.”
Teen Smart participant

In Pursuit of Ethics

This interactive program explores ethical dilemmas and behaviors in real-life examples.

Military & Veterans Initiative

This program is designed to teach active duty (and retired) military personnel and their families about being a smart consumer.

Smart Seniors

This workshop focuses on educating older adults and their caregivers about scams and fraudulent business practices.

SCHOOLS

We provided **95 presentations and student outreach** on BBB ethics, financial literacy and scam education to **1,750 students**.

SENIORS

We provided **55 Smart Senior presentations** on financial literacy and scam prevention techniques to **1,121 seniors**.

EVENTS

We planned or attended **187 events** to spread the BBB message of marketplace protection for consumers to over **25,000 community members**.

This service is **FREE** of charge for all schools, non-profits, businesses and other organizations within our six-county service area.

For more information on these programs or to schedule a speaker, visit BBB.org/akron or reach out to BBB's Community Outreach Coordinator: info@akronbbb.org | 330-564-2488

HOW TO SPOT A BAD AD



FAST LANE CARS

25% OFF

1 Fastest cars at **UNBEATABLE** prices

Free floor mats* **TODAY ONLY**

4 "My car from Fast Lane has never broken down!"

5

Discount available only to same-day cash-only offers * Cannot be combined with other discounts

1 "TOO GOOD TO BE TRUE" CLAIMS

There is no way to substantiate an exaggerated claim and it is impossible to guarantee. If you see a company boasting these claims, be wary and ask for further clarification or proof of the claim's legitimacy.

2 VAGUE DISCOUNTS

25% off of what? Without displaying the regular price, you can't be sure if this is a true deal. It could be a marked up price to make you think the product is heavily discounted. Research the market price of an item to compare.

3 NEVER-ENDING DEALS

Steer clear of promotions or coupons with no expiration date. There is no way to know how long this ad has been running or when this deal expires. Don't fall for this tactic, which works to inspire a false sense of urgency.

4 "TESTIMONIALS"

Who is providing this testimonial? It could be fake review or a compensated review that they have not disclosed. Ask your friends and family if they have experience with a company or product. You can also visit BBB.org for verified customers reviews.

5 THE FINE PRINT

Be on the look-out for fine print. This disclaimer could be easy to miss but it includes valuable information relating to the deals and discounts.



TOP TEN SCAMS

2023

*Data pulled from December 1, 2022
through November 30, 2023*

- 1 Online Purchases
- 2 Phishing
- 3 Employment
- 4 Sweepstakes/Lottery/Prizes
- 5 Tech Support
- 6 Government Grants
- 7 Credit Cards
- 8 Utilities
- 9 Advance Fee Loans
- 10 Government Agency Imposters

Report a scam

Get started by visiting [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker) and clicking on “Report a Scam.”

Use our guided “Report a Scam” form to provide critical information about your scam experience.

Your scam report helps

- Empower the public to avoid the same scam
- Identify new scam tactics
- Inform consumer education campaigns
- Identify new scam trends

\$249,032.89 lost to scams
in 2023 from consumers in our service area



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- ▶ BASEMENTS
- ▶ OUTDOOR LIVING

2024 CALENDAR OF EVENTS

THE VALUE OF ACCREDITATION: 1st Session

February 21, 2024

Unlock all of the benefits of your BBB Accreditation! These bi-annual sessions are open to newly Accredited Businesses and those interested in learning more about the benefits of accreditation. Meet the BBB team and get your questions answered.

SOCIAL MEDIA MARKETING

March 13, 2024

For businesses of all sizes, social media can be overwhelming. Where should you start? What do you need and what should you post? Join us for a deep dive into how businesses can optimize their social media platforms.

STARTING A BUSINESS

June 12, 2024

Have you ever wanted to start your own business but didn't know where to begin? Or maybe you've just started your business but need help with next steps. Join us as we explore the resources available to new and future business owners.

THE VALUE OF ACCREDITATION: 2nd Session

August 14, 2024

Unlock all of the benefits of your BBB Accreditation! These bi-annual sessions are open to newly Accredited Businesses and those interested in learning more about the benefits of accreditation. Meet the BBB team and get your questions answered.

WORKPLACE CULTURE

September 18, 2024

How can a business create an environment that empowers employees and maintains ethical core values to foster a balanced workplace culture? Join us for an overview of elements that can make or break the workplace.

SAFETY & MENTAL HEALTH

November 13, 2024

How can a business support the physical and mental safety of their employees? From OSHA compliance policies to a lack of staffing or work-life balance, join us as we discuss the importance of mental health and safety in the workplace.



STAY TUNED

SHRED DAY - APRIL 20, 2024

HOPS & HEADSHOTS SPRING SESSION - MAY 2024

HOPS & HEADSHOTS FALL SESSION - OCTOBER 2024

Read more about our Hops & Headshots event on pg. 23!

[Contact marketing@akronbbb.org for questions and additional information]



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HOW TO SHOP SAFE

Online shopping seems so easy but not everything is as it seems. Reports to BBB ScamTracker pop up everyday, sharing new ways scammers are conning consumers out of their hard-earned money, like the growing gift card scam.

BBB® GIFT CARD SCAM STUDY 2020 - September 2023

3,918 ScamTracker reports

\$690 million in losses

HOW TO SHOP SMART

What to watch out for to avoid a gift card scam:

- Online sellers requesting gift cards as payment
- Businesses, governmental bodies or any other organization asking for gift cards
- Messages from a work superior requesting gift card purchases

If purchasing from a person via Facebook Marketplace, Craigslist or other online marketplaces:

- Only use payment apps to pay people you have met IN PERSON. It is very difficult to retrieve money sent through applications like CashApp or Venmo.
- Do not send any payment until you have seen the item in person.
- Police stations offer safe designated meeting places for online purchase exchanges.

If purchasing online via websites or social media advertisements

- Check the website URLs to ensure that you are on a legitimate webpage.
- Look at reviews before making your purchases.
- Use secure payment methods like PayPal, which allows you to purchase items without entering in your credit card or bank details.
- Look for “too good to be true” discounts or item images that don’t match the item descriptions.

LOCAL CASE STUDIES

Donkey Gate

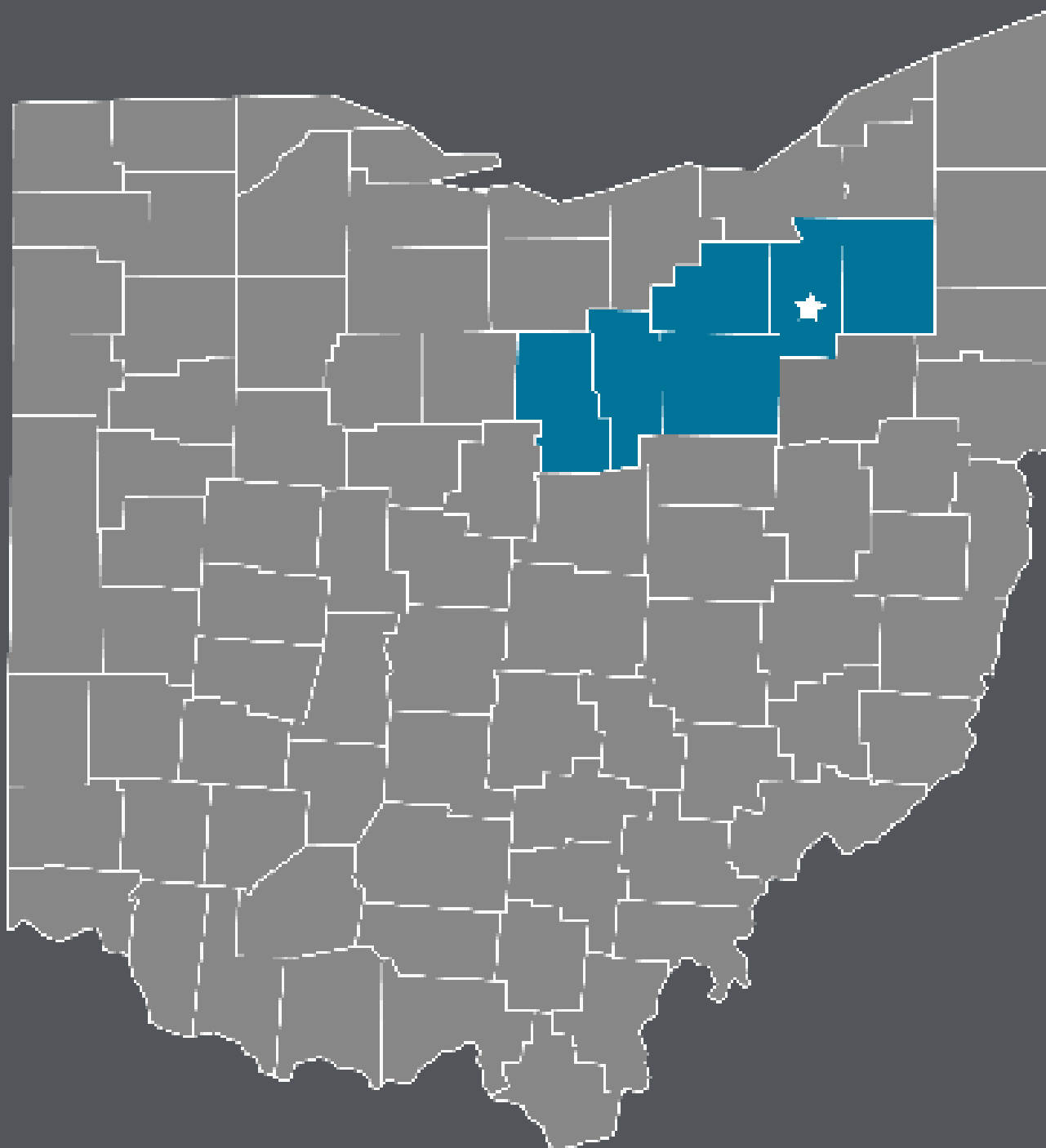
Earlier this spring, Marissa was looking to add two new equine friends to her farmstead. She found a Facebook page that had adorable pictures of donkeys that were ready for new homes. The reviews looked good and the website attached to the page seemed like a reputable source. Marissa contacted the owner and chatted back and forth for a few weeks before she made a down payment of \$500 through Venmo. She planned to go to the farm the following week and pay the remaining \$850 with cash. That day she took a friend and then drove an hour and half to pick up two of the donkeys on the site named Roger and Spark. When they arrived at the farm the property owner had no idea why they were there. It turned out that the farm was still open but they no longer sold donkeys. A scammer was running a fake Facebook page that made it look like they were still selling donkeys.

Couch Conundrum

This summer, Dillion moved into a new apartment and was looking for a new couch. He saw that his friend Madison posted one for \$500. Feeling confident about the purchase because he knew the seller, he sent her the money through Facebook Pay. Later that week before he went to pick it up, Madison messaged that she needed \$300 more dollars for the full price of the couch RIGHT NOW or she wouldn’t sell him the couch. He thought this was strange and out of character. He sent her a text message only to discover that Madison had never posted a couch on Marketplace. Her account was hacked and the couch was not real.

THE COUNTIES

Ashland County • Medina County • Portage County



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BBB was identified as the best resource for finding a trustworthy business by consumers in North America.

VALUE OF BBB[®] ACCREDITATION

IABBB Research, 2023

BBB IS A VALUABLE CONSUMER RESOURCE

Over 80% of consumers are familiar with BBB.

TRUST IN BUSINESS MATTERS

- ✓ Trustworthiness
- ✓ Reputation
- ✓ Reduced Risk

Were the top 3 reasons why consumers turned to BBB Accredited Businesses.



Consumers are increasingly prioritizing a business's integrity and reputation as integral to their purchasing decisions.



65% of consumers will recommend a business they trust to show their support.

THE SEAL IS A DIFFERENCE-MAKER

Nearly 60% of consumers are more likely to choose a BBB Accredited Business over a business with a 5-star Google rating

with all other conditions being the same.

Over 80% of consumers would choose a BBB Accredited Business over a non-Accredited Business

with the same A+ letter rating.



YOUR BBB AT A GLANCE

TOP TEN

COMPLAINT TYPES

Gutter Guards
Jewelry Stores
New Car Dealers
Used Car Dealers
Electric Companies

Stair Lifts
Tire Manufacturers
Water Treatment Equipment
Medical Equipment
Fabric Shops

TOP TEN

REVIEW TYPES

Gutter Guards
Waterproofing Contractors
Energy Service Companies
Patio Enclosures
Roofing Contractors

Medical Equipment
Motorcycle Supplies
Water Treatment Equipment
Heating & Air Conditioning
New Auto Parts

TOP TEN TOTAL BUSINESS

PROFILE CATEGORY INQUIRIES

Gutters	122,698	Construction Services	79,117
Roofing Contractors	115,350	Windows	71,092
Gutter Contractors	108,513	Bathroom Remodel	66,608
Siding Contractors	90,248	Home Improvement	64,502
General Contractors	82,159	Kitchen Remodel	59,129

*Data for BBB Akron pulled from December 1, 2022
through November 30, 2023*

BBB AKRON BY THE NUMBERS



AD REVIEWS

32



INVESTIGATIONS

24



SATISFACTION RATE

91.2%



REVIEWS PROCESSED

10,772



COMPLAINTS

5,142



SCAMTRACKER

421



PHONE CALLS

9,544



LIVE CHATS

1,470



INQUIRIES

857,230



QUOTES SENT

13,554



FOLLOWERS

16,950



WEBSITE VIEWS

3,163,821



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TOP TIPS FOR A STELLAR HEADSHOT



The background - Choose a neutral background. White or grey are common options that will make you, your outfit and your confidence stand out.

The style - Stick to solids. Patterns can be distracting and the focus should be on you. Don't forget to check the fit. Your outfit should be comfortable, yet well-fitting for a polished finished.



The smile - Practice makes perfect. Your smile should be relaxed and not forced. Practice ahead of time or think of a funny memory to bring out those natural pearly-whites.

The confidence - Let your personality shine. With the details taken care of, you are ready to rock your headshot. Be confident and be yourself!

TOP TIPS FOR ENHANCING YOUR PROFILE

- 1 Make sure your profile and contact information is up to date.
- 2 Link to your professional social media accounts so your network can stay informed.
- 3 Add pictures and videos whenever you can. Include examples of your professional work.
- 4 If you are updating your BBB profile, make sure you've uploaded your company logo.
- 5 Share and clarify your products or services.

HOPS & HEADHOTS



Professional headshots can be a financial undertaking. With that in mind, in 2023 BBB Akron instituted [Hops & Headshots](#), a FREE benefit for Accredited Business throughout our six-county service area. The response was outstanding! With a full registration list, Hops & Headshots provided an opportunity for small business owners and employees to walk away with new connections and a professional headshot to help them stand out from the crowd. Due to the positive feedback, BBB Akron expanded the program to include two Hops & Headshots sessions each year. Check out the 2024 Events Schedule on [pg. 15](#) to mark your calendars.



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WE'RE HIRING?

With rising unemployment across the country, job scammers have been hard at work. As more companies adopt work-from-home options, fraudsters are taking advantage of that sought-after benefit when targeting their victims.

BBB® EMPLOYMENT SCAMS STUDY
2020 - March 2023

12,925
BBB ScamTracker reports

15.4%
Reported losing money

\$4.77 million
Reported losses

\$1,000
Median loss

\$840,000 REPORTED LOSSES¹

250% INCREASE IN LOSS²

Scammers are using fake postings on verified job boards like Indeed and LinkedIn, as well as phone calls, texts and social media.

Steer clear of jobs offering “reshipping” models in exchange for pay.

1. Reported from January 2023 - March 2023

2. Compared to January 2022 - March 2022

WHAT TO WATCH OUT FOR:

- Jobs requiring you to pay money
- Remote jobs involving checks
- Cold calls about jobs
- Higher-than-average pay
- Email interview processes

**Report any scams to
BBB.org/ScamTracker**

TIPS TO AVOID:

- Research your potential employer on BBB.org.
- Find a number on the business’s website and call to confirm the job offer.
- Check the email address for misspellings or mismatching domains.

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LAWS OF LIFE ESSAY & VIDEO CONTEST

The Laws of Life Essay & Video Contest asks students in grades 9 - 12 to self-reflect and write about ethical principles that will help them develop leadership skills and character. During the process, they learn more about themselves and what they stand for through reading the *UncommonSense®* FRAMEWORK. Teachers also have the opportunity to get to know their students and encourage both empathy and compassion.

HOW IT WORKS

The Laws of Life Essay & Video Contest is open to students in grades 9 - 12 in schools throughout Ashland, Medina, Portage, Richland, Summit and Wayne Counties.

PROGRAM BENEFITS

- Gives schools an effective, easy to implement character based program and an authentic purpose for writing
- Provides teachers with the opportunities to get to know their students better, improving their classroom climate
- Provides student with the chance to write a “personal narrative,” a component of academic standards
- Offers practice for state, SAT and ACT writing tests, as well as college entrance essays
- Builds stronger community-school ties by enabling educators and community members to work together on a positive and affirming activity
- Builds student confidence through writing
- Contributes to student academic success through self-reflection
- Provides students with an opportunity to acquire practical skills in audio/video technology and graphic design
- Allows students to explore non-traditional storytelling

“Forgiveness is the act of acknowledging when a person was in the wrong but accepting that it was only a misjudgment they made not a reflection of their character. Forgiveness is healing through a bad experience and moving on from it.”

Madilynn, Best Overall Winner

580+ ESSAYS & VIDEOS

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2023/2024 school year

“Thank you again for everything you do to make this contest so exciting for our students. I cannot tell you how many important reflective and authentic teaching moments that this contest has opened up for so many of my students! So many of our students in this district have difficult lives and this contest encourages them to dig into those experiences in a constructive way that is simultaneously therapeutic and educational. Every year we have an awards assembly and this is the final award given. It is always such a privilege to put these awards in their hands.”

John Casper, Language Arts teacher

[Contact kickes@akronbbb.org for questions and additional information **]**

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BETTER BUSINESSES EARN THE BBB SEAL BUREAU



THE SIGN OF A BETTER BUSINESS



SAY 'BON VOYAGE' TO VACATION SCAMS

Vacation planning can be stressful, even with the excitement of a potential get-away on the horizon, and falling victim to predatory timeshares and travel scams can ruin your summer.

The BBB International Investigations Initiative takes a closer look at how these scams are impacting consumers. According to the 2022 Vacation Fraud study, lax consumer protection laws and enforcement lead to unethical and deceptive practices.

BBB® VACATION FRAUD STUDY
2020 - 2022

20,118

Complaints about timeshare purchases, timeshare exit companies and vacation clubs

1,160

Vacation related ScamTracker reports

\$3,575,826

Reported losses

BE WARY OF

PREDATORY TACTICS

Scammers will use high pressure sales tactics, hide maintenance fees and claim ownership is an investment.

Don't fall for empty promises and unsubstantiated threats of debt.

WHAT TO WATCH OUT FOR:

- Robocalls about vacation offers (these are almost always illegal)
- Unsolicited offers to sell your timeshares
- Claims that timeshare exit companies can modify existing timeshare contracts

TIPS TO AVOID:

- Read the contract for cancellation period restrictions.
- Hire a trusted attorney to review sales contracts.
- To sell a timeshare, contact the resort directly to inquire about resale or buyback programs.

Report any scams to [BBB.org/ScamTracker](https://www.bbb.org/scamtracker)

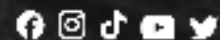
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AKRON-SUMMIT AGE-FRIENDLY PROGRAM



In early 2023, BBB Akron joined an evolving initiative, the Akron-Summit Age-Friendly Program. The development of this program was a multi-agency endeavor that involved various partners within Summit County including:

- Summit County Executive's Office
- City of Akron
- VANTAGE Aging
- Direction Home Akron Canton Area Agency on Aging
- Akron Zoo

This cohort met over the span of months to brainstorm and fine-tune this program, which now serves as a method to provide BBB Accredited Businesses and Charities with the opportunity to be recognized as Age-Friendly. This qualification affirms their specific organization has met a set of criteria designed to provide quality and accessible services to older adults in Summit County. With a growing 65 and older population of 18.9% in Summit County, BBB is committed to help this demographic of consumers thrive.

HOW IT WORKS

First, the business or organization must fill out the interest form on the Age-Friendly webpage and provide information regarding their operations. Businesses, organizations and charities are evaluated based on five sets of criteria. One criteria is BBB accreditation, while the other four are designed to help make businesses more visible, accessible and trustworthy to older consumers.

Businesses and organizations can apply for BBB accreditation and the Age-Friendly Program at the same time, but the Age-Friendly application will be placed on a hold pending the outcome for the accreditation application.

APPROVAL PROCESS

BBB Akron sends the list of applicants each month to VANTAGE Aging. VANTAGE Aging has a volunteer program, made up of older adults who expressed interest in helping our community become Age-Friendly.

VANTAGE Aging volunteers set up an appointment with the applicants to go over the criteria.

The list of criteria covers many aspects of business operations, such as physical environment, customer experience, staff and personnel and marketing materials.

Volunteers perform a site visit, if applicable, or a phone/in-person screening. Volunteers are trained to evaluate objectively based on their site visit and overall experience interacting with business representatives.

Volunteers submit the completed review to BBB Akron, who then approves or rejects the application.

If approved, BBB Akron adds the organization to the list of Age-Friendly businesses, adds the Age-Friendly Approved Logo to the Business Profile and sends the digital and physical assets to the new Age-Friendly organization!

[Visit [BBB.org/agefriendly-akronsummit](https://www.bbb.org/agefriendly-akronsummit) for a full list of Age-Friendly organizations]





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HOW TO

START YOUR OWN BUSINESS

Starting your own business can seem overwhelming. There are so many steps, so many boxes to check off your list and you don't know where to begin.

BBB can help you make sense of those first steps and get you started on the path to success.

Type of business

Choose your business structure. There are different types of businesses that will help determine how you pay taxes, protect your personal assets and develop your business operations.

Start-up costs

Think ahead for expenses. There are many expenses to consider when starting a new business. Depending on your business model, you may need equipment, inventory and office space. You will also need to consider staffing, web presence and insurance.

Market Research

Perform a market analysis to find your place. Identify your brand, goals, competitors, shared services, target audience and your competitor's strategy. Once you have an understanding of your market, you will be able to use that to your advantage.

Taxes & insurance

Familiarize yourself with tax laws and insurance requirements. These may be different depending on your business type and your products or services. Consider hiring expert consultants to set up and manage these aspects.

Business Plan

Create a plan to guide you toward success. This plan should include everything and anything, from your sales strategy to your operations plan.

THE FIRST SIX MONTHS:

- Build a budget that works best for your business.
- Build your network of connections in your industry.
- Harness the power of customer reviews to help you gain traction in the market during your early months.
- Keep detailed financial records.
- Develop your hiring model and how you will engage potential employees.
- Foster a good environment that will attract (and keep) talent to build up your company.

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TARGETING OUR YOUTH

Scams target consumers of ALL ages. What are the latest trends for scams affecting young adults, aged 18 - 24? While the overall reports of scams affecting this demographic remains low, BBB saw a higher median dollar loss than other age groups in 2022. This is a shift in previous years, where 18 - 24 year olds reporting a lower median dollar loss.

The BBB Institute for Marketplace Trust's latest research report takes a closer look at how this age group is being targeted and what the riskiest scams are for 18 - 24 year olds.

BBB® SCAM TRACKER REPORT 2022 - June 2023

Employment scams

- 29.9% of all scams reported by this group
- 15.8% reported losing money to this scam type
- \$1,819 median dollar loss reported

Online purchase scams

- 29.1% of all scams reported by this group
- 81.4% reported losing money to this scam type
- \$100 median dollar loss reported

Cryptocurrency scams

- 1.3% of all scams reported by this group
- 60% reported losing money to this scam type
- \$1,483 median dollar loss reported

Rental scams

- 1.5% of all scams reported by this group
- 69.6% reported losing money to this scam type
- \$1,022 median dollar loss reported

**Report any scams to
BBB.org/ScamTracker**

Top 5 product categories for online purchase scams:

- Event tickets: 29%
- Salon/nail services: 20%
- Jewelry: 13%
- Oral hygiene: 13%
- Clothing: 12%

Tops 5 means of contact by susceptibility:

- Website: 70%
- Social media: 69%
- In-person: 58%
- Online classifieds: 50%
- Internet messaging: 45%



4 PILLARS OF TRUST

20 STANDARDS OF ACCOUNTABILITY

GOVERNANCE & OVERSIGHT

- 1 BOARD OVERSIGHT**
Adequate oversight of the charity's operations and its staff.
- 2 BOARD SIZE**
Minimum of five voting members.
- 3 BOARD MEETINGS**
Minimum of three meetings per year.
- 4 BOARD COMPENSATIONS**
No more than one or 10% directly or indirectly compensated person(s) serving as voting member(s).
- 5 CONFLICT OF INTEREST**
No material conflicting interest transaction(s) with board or staff member(s).

MEASURING EFFECTIVENESS

- 6 EFFECTIVENESS POLICY**
Board policy of assessing, no less than every two years, the organization's performance and effectiveness and of determining future actions required to achieve its mission.
- 7 EFFECTIVENESS REPORT**
Written report on charity's performance and effectiveness submitted to board for approval.

FINANCES

- 8 PROGRAM EXPENSES**
At least 65% of total expenses spent on program activities.
- 9 FUNDRAISING EXPENSES**
< 35% of related contributions spent on fundraising.
- 10 ACCUMULATING FUNDS**
Avoids accumulating fund that could be used for current program activities.
- 11 AUDIT REPORT**
Makes available to all, on request, complete annual financial statements prepared in accordance with generally accepted accounting principles.
- 12 DETAILED EXPENSE REPORTING**
Financial statements that show what portion of the expenses were allocated to program, fundraising and administrative activities.
- 13 ACCURATE EXPENSE REPORTING**
Accurately reports the charity's expenses, including any joint cost allocations, in its financial statements.
- 14 BUDGET PLAN**
Annual budget for current fiscal year showing expense totals for programs, fundraising and administration.


INFORMATIONAL MATERIALS

- 15 ACCURATE MATERIALS**
All solicitations and informational materials are accurate, truthful and not misleading.
- 16 ANNUAL REPORT**
Annual report is available to all.
- 17 WEBSITE DISCLOSURES**
Soliciting charities must include on their website:
 - Annual report details
 - Mailing address
 - Electronic access to recent IRS Form 990
- 18 DONOR PRIVACY**
Addresses privacy concerns of donors.
- 19 CAUSE MARKETING DISCLOSURES**
Clearly discloses how the charity benefits from the sale of products or services that state or imply that a charity will benefit from a consumer sale or transaction.
- 20 COMPLAINTS**
Responds promptly to and acts on complaints brought to its attention by the BBB Wise Giving Alliance and/or BBBs.


 **Akron Area YMCA**
330-376-1335
akronymca.org

 **Akron Blind Center & Workshop**
330-253-2555
akronblindcenter.org

 **Akron Zoo**
330-375-2550
akronzoo.org

 **Akron-Canton Regional Foodbank**
330-535-6900
akroncantonfoodbank.org


Alliance for Healthy Youth
330-864-1359
all4youth.org

 **Appleseed Community Mental Health Center**
419-281-3716
appleseedmentalhealth.com

Battered Women's Shelter
888-395-4357
hopeandhealingresources.org

 **Central American Medical Outreach**
330-683-5956
camo.org


Christian Children's Home of Ohio
330-345-7949
ccho.org

 **Community Support Services**
330-253-9388
cssbh.org

 **Conservancy for Cuyahoga Valley National Park**
330-657-2909
conservancyforcvnp.org

 **Family & Community Services Inc.**
330-297-7027
fccserves.org

Family Promise of Summit County
330-253-8081
familypromisesc.org

 **First Tee - Greater Akron**
330-375-2638
thefirstteeakron.org


Good Neighbors Inc.
330-733-1453
good-neighbors.org

 **Goodwill Industries**
330-724-6995
goodwillakron.org

Green Family YMCA
330-899-9622
akronymca.org

Greenleaf Family Center
330-376-9494
greenleafctr.org

 **Habitat for Humanity of Portage County**
330-296-2880
habitatofportage.org

 **Habitat For Humanity of Summit County**
330-745-7734
hfhsummitcounty.org

Happy Trails Farm Animal Sanctuary
330-296-5914
happytrailsfarm.org

Haven of Rest Ministries
330-535-1563
havenofrest.org

Humane Society of Summit County
330-487-0333
summithumane.org

Humility of Mary Housing
234-525-6400
hmhousing.org

India Gospel League
330-650-5900
iglworld.org


Keep Akron Beautiful
330-375-2116
keepakronbeautiful.org

Kohl Family YMCA
330-434-9622
akronymca.org

Lake Anna YMCA
330-745-9622
akronymca.org

 **Our Community Hunger Center**
330-963-3663
ochc-food.org

Palestine Children's Relief Fund
330-678-2645
pcrf.net

 **Paws and Prayers Pet Rescue**
330-475-8300
pawsandprayers.org

Project Learn of Summit County
330-434-9461
projectlearnsummit.org

Rape Crisis Center of Medina & Summit Counties
877-906-4273
hopeandhealingresources.org

Riverfront YMCA
330-923-9622
akronymca.org

Summit Missions International
330-896-9300
summitmissions.org

 **The Emergency Assistance Center**
330-467-7945
teacenter.org

United Way of Summit & Medina
330-762-7601
uwsummit.org

 **VANTAGE Aging**
330-253-4597
vantageaging.org

Victim Assistance Program
330-376-0040
victimassistanceprogram.org

Wadsworth YMCA
330-334-9622
akronymca.org

 **Weaver Industries**
330-379-3660
weaverindustries.org

[[Contact kickes@akronbbb.org](mailto:kickes@akronbbb.org) for questions and additional information]



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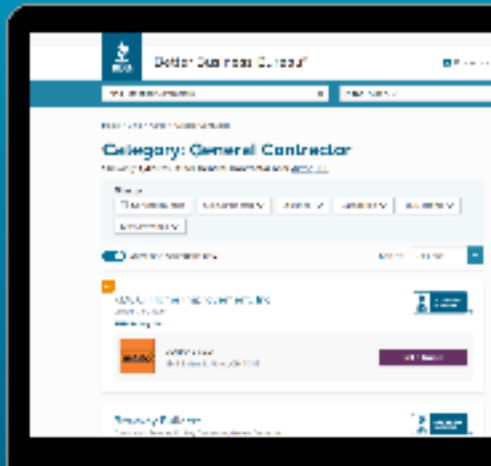
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