

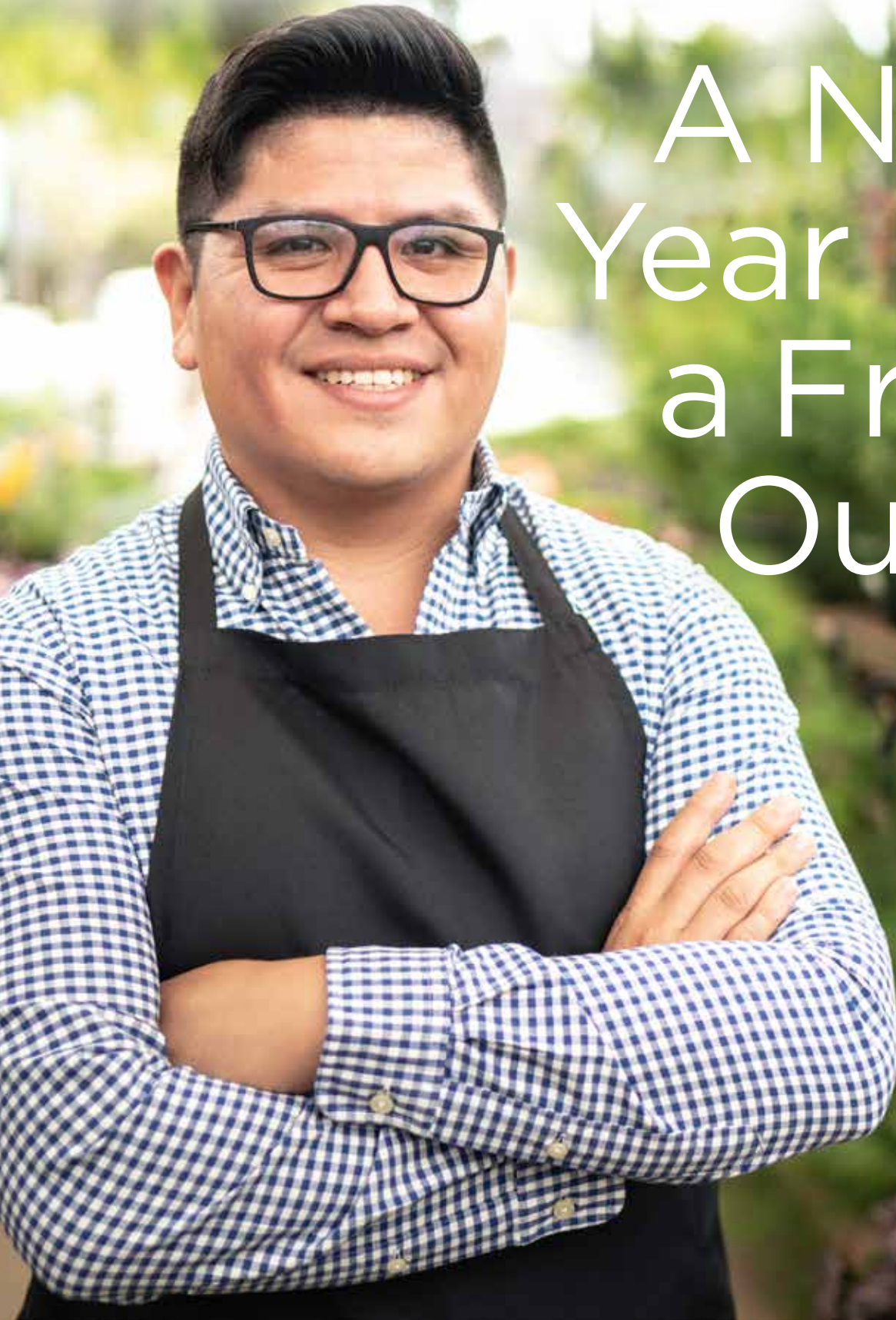
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A Word from Our CEO

Happy New Year to each and every one of you!

In some way, we all struggled through last year and the beginning of this year with the impact of the pandemic. We too are hopeful that the light is truly at the end of the tunnel and we know now, more than ever, that building marketplace trust is vital to the quality of life in West Michigan.

BBB stands with you, working together to make business better, and strengthen our free market system. We will continue to work towards this goal in 2021 but we also want to reflect back on 2020 and review what your support of BBB has made possible:

- Vital Scambusters® presentations to over 1500 high school students.
- Vetted Customer Reviews on BBB.org up more than 20% compared to 2019.
- Certificates and plaques to recognize businesses that have been BBB accredited for 5, 10, 20 and 50 years on their anniversaries.
- 50 investigations into questionable “businesses”. One was covered by local media, then the Detroit Free Press, USA Today and Good Morning America. Other investigations have led to Attorney General enforcement action and settlements that resulted in refunds for consumers and national warnings.
- Free workshops, training, and education for thousands of area consumers and businesses.
- Honoring trustworthy businesses and nonprofits with the Torch Awards for Ethics, and the Trust Award to an individual leader who has built trust in West Michigan for many years.
- Resources and guidance to thousands of consumers, with 1.4 million website visits, 500,000 Accredited Business category list downloads, and thousands of phone conversations.

Our Educational Foundation continues to speak with students, seniors, businesses, nonprofits and community groups on issues affecting trust and ethics in our community. As a 501c3 nonprofit, the Foundation is working to support our joint mission of making Western Michigan the most trusted place in America to do business. You can learn more about their free programs, and how to make a tax-deductible donation at www.bbb.org/wmiprograms.

Remember, vehicle magnets and sticker decals are FREE to display the BBB Accredited Business Seal on your work vehicles and your storefront or office. If you haven't already, please make sure you are taking advantage of the BBB Accredited Business Dynamic Logo on your website and our FREE review app! Send us a picture of your business displaying the BBB seal, and we'll share it!

We wish you and your business continued success in 2021!

In Trust, Phil Catlett



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To be the leaders in advancing marketplace trust.



The Importance of **TWO-FACTOR AUTHENTICATION**

Courtesy of **BHS Insurance Agency**

As cyber attacks become more and more common, protecting your data is increasingly difficult. In fact, a study from Juniper Research found that by 2023, cyber criminals are expected to steal an estimated 33 billion records.

“Using two-factor authentication can add an extra layer of security to your online accounts.”

In light of the growing number of cyber attacks, many companies are turning to two-factor authentication (also commonly called 2FA or multifactor authentication) to enhance their cyber security.

While no cyber security method is foolproof, using two-factor authentication can add an extra layer of security to your online accounts. So how exactly does two-factor authentication work?

What Is Two-factor Authentication?

While complex passwords can help deter cyber criminals, they can still be cracked. To further prevent cyber criminals from gaining access to employee accounts, two-factor authentication is key.

Two-factor authentication adds a layer of security that allows companies to protect against compromised credentials. Through this method, users must confirm their identity by providing extra information (e.g., a phone number or unique security code) when attempting to access corporate applications, networks and servers.

With two-factor authentication, it's not enough to just have your username and password. In order to log in to an online account, you'll need another “factor” to verify your identity. This additional login hurdle means that would-be cyber criminals won't easily unlock an account, even if they have the password in hand.

A more secure way to complete two-factor authentication is to use a time-based one-time password (TOTP). A TOTP is a temporary passcode that is generated



by an algorithm (meaning it'll expire if you don't use it after a certain period of time). With this method, users download an authenticator app, such as those available through Google or Microsoft, onto a trusted device. Those apps will then generate a TOTP, which users will manually enter to complete login.


Why Two-factor Authentication and Password Management Is Important

As two-factor authentication becomes more popular, some states are considering requiring it for certain industries. It's possible that as cyber security concerns continue to grow and cyber attacks become more common, other states will follow suit.

Even if it's not legally required, ongoing password management can help prevent unauthorized attackers from compromising your organization's password-protected information. Effective password management protects the integrity, availability and confidentiality of an organization's passwords.

Above all, you'll want to create a password policy that specifies all of the organization's requirements related to password management. This policy should require employees to change their password on a regular basis, avoid using the same password for multiple accounts and use special characters in their password.



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BUSINESS SMARTS *or* SMART BUSINESS? YOU DECIDE!

by Kyle Kunnen, *Information Security Officer, Mercantile Bank*

2020 will be a year no one will forget. You would be hard-pressed to find another event that has impacted such a wide array of people in so many ways. Businesses have had to retool, change, adapt, or reinvent themselves. However, there is an event that has the potential to be equally devastating. Ransomware. Next to fraudulent invoices from compromised email systems, ransomware is the next most costly and disruptive event encountered by businesses. How much are you willing to pay? If you don't pay, how much would a week of lost production cost? The good news is there are ways to prepare your business.

By definition, ransomware is a type of malicious software designed to block access to your business data until money is paid. Adversaries take the additional step to exfiltrate your private data and threaten to release it to the public. By following these steps, your business can be better prepared for when a ransomware attack ends up on your digital door step.

Backup Controls:

- Ensure procedures are in place to prevent backups from being affected by ransomware.
- Limit access to backups by using different authentication methods that differ from the network method of authentication.
- Perform daily full system backups (vs. incremental).
- Have two backup copies that are maintained on different media (disk, cloud, tape, etc.) and store separately.
- Keep at least one backup offline, also known as air gapped or immutable.
- Have a regular backup testing process that ensures data being backed up is complete and annually test ransomware recovery using an unaffected backup.



Preventative Controls:

- Provide employees with annual security training on ransomware, social engineering and phishing, and who to notify if something seems amiss. Test to ensure training is effective.
- Remote Desktop Protocol (RDP) is disabled, or it must be accessed from behind a firewall, through a VPN configured for network-level authentication, and/or the IP addresses of all authorized connections are whitelisted.
- Multi-factor Authentication (MFA) is used:
 - ◆ By all users that access any cloud-based service
 - ◆ For cloud email services (such as Office 365)
 - ◆ For VPN remote access into the business network
 - ◆ With an app that generates a security code (vs. a push text/SMS code)
 - ◆ For at least administrative access
- Eliminate administrative access to endpoints, workstations, and network resources for all but network support personnel.
- Adopt “least privilege access” concept for granting user access to shared folders and other resources.
- Disable all unnecessary browser or email client plugins.
- Maintenance and enforcement of network-based URL and DNS filtering.
- Use of Intrusion Detection System (IDS) and Intrusion Prevention Systems (IPS) that detect and block ransomware activity including exchanging encryption keys.
- Use of behavior-based malware prevention tool(s).
- Network segmentation to prevent the spread of ransomware and the movement of threat actors across the entire network.



Business smarts will tell you that failing to prepare will ensure a rough go of it should ransomware get into your business. While these steps may seem like more technical lingo than you care to read, a smart business would not let thoughts of “this won’t happen to me” stop them from engaging resources to be absolutely sure. An independent third party can help you assess if what you have implemented will Detect, Prevent, and allow you to Respond quickly to a malicious threat such as ransomware. The quicker the response, the lower the overall impact an attack like this will have. And that is just smart business. 🦋



Kyle Kunnen is the Information Security Officer for Mercantile Bank of Michigan. He has been in the banking industry for over 25 years, focusing on operations, disaster recovery & business continuity, privacy and more recently, InfoSec.



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DE&I Initiatives: JUST GOOD BUSINESS

by Tiffany Ewigleben, *Marketing Coordinator*

Most business owners are aware of the importance of developing a diverse, equitable and inclusive (DE&I) company, but the way forward can often seem daunting, especially for smaller businesses. The influx of information, the perceived financial cost, time and attention that DE&I initiatives deserve can deter even the most passionate advocate from starting this work.

But this work is critical to the success of a business and should be embedded within organizational strategy. Reframing diversity and inclusion from a problem for your business into an opportunity - specifically, one that can drive growth - can help to reinvent how to move forward with that work.

While there is no one-size-fits-all solution for DE&I, there are certainly small and tangible efforts that companies can take today as they develop a more fully integrated strategy that makes sense for their business.

Two Eagles Marcus is a BBB Board member, publisher of Women's LifeStyle Magazine (womenslifestyle.com) and Founder of MPWRD Business Magazine (mpwr dx.com), MPWRD Talent (a diverse job board), and MPWRD Influential Awards - all centering Black, Hispanic, Asian Pacific, and Indigenous Native Americans in the workforce and entrepreneurship. We had the opportunity to speak with him recently about DE&I in the workplace, and discuss how an organization starts to make incremental changes as they continue work towards a more equitable organizational culture.

Hire Diverse Candidates

Having a diverse workforce can only grow a company's understanding of an increasingly diverse customer base. People from different backgrounds also bring different experiences to the table, which helps drive innovation and idea generation for business growth.



“One of the biggest excuses people say [is that] there weren't any diverse applicants for this position,” Marcus notes. “But where are they posting these opportunities? Where diverse applicants will see, or where they aren't looking?”

A platform like MPWRD Talent, a job board specifically tailored for a diverse talent pool, is one such option. Additional sites such as Idealist, Diversity.com, IHispano and Black Career Network will also reach a broader group of applicants. On the local level, reach out to community organizations that are able to connect with specific populations like Veterans, LGBTQ+, ex-offenders or people with disabilities.

Take some time to revamp your job descriptions. Are you using gender-coded words or do you have a list of qualifications requirements a mile long? Using gender-neutral terms and listing your 'must-haves' will likely increase the number of women applicants you receive. Emphasize your commitment to diversity. Go beyond a simple 'equal employer' statement. Highlighting your company's inclusive environment could encourage a broader group of job seekers to apply.

Use Diverse Suppliers

Even if you aren't a large company, you still have a supply chain. Having diverse suppliers, in the broadest sense, means incorporating businesses owned by diverse individuals/groups into your procurement plans. This can be as simple as getting a catered lunch from a black-owned restaurant for your next team meeting, or sourcing your annual client or employee gifts from a minority-owned business.

The challenge can be finding a database that identifies those companies to source from.

A good starting point is the National Minority Supplier Development Council (nmsdc.org) and the Women's Business Enterprise National Council (wbenc.org). For a more centralized solution, consider a procurement company or platform that does the legwork of finding diverse suppliers for you.

For a more centralized solution, consider a procurement company or platform that does the legwork of finding diverse suppliers for you.

Note: *The BBB Serving Western Michigan is starting to track demographic information internally, with hopes to provide this information via bbb.org for the public in the future. We'd love your help to collect this information. You can fill out our brief survey at: <http://bit.ly/bbbwmsurvey>.*

Join Diverse Networks & Businesses

"When it comes down to it, everything is about meeting people and creating relationships," says Marcus. A goal of the MPWRD Magazine was to create a space for connection - getting people together and opening up the conversation.

Simply reaching out, from one business owner to another, to talk about shared struggles and successes, can spark creative partnerships or ideas that benefit both your businesses.

Consider joining or supporting different diverse business networks. Reach out to your local Hispanic Chamber of Commerce, or organizations like GRABB (Grand Rapids Area Black Businesses) to network, attend meetings, and support their efforts. If you can support organizations that support minority-owned businesses financially

with membership, you are allowing them the opportunity to support diverse businesses that do not always have the access to capital or the opportunities white-owned businesses have.

"There are many ways to partner and support these organizations. Can you participate in a job fair, or do presentations about how to work with the company as a supplier? It takes creative thinking, from both sides. The collaboration will look different depending on how large the company is, but there's always opportunity," shares Marcus.

Ultimately, you have to make the choice as a business to invest in DE&I initiatives - with your time, talent and financial resources, and not just as a standalone effort.

Invest in DE&I

Ultimately, you have to make the choice as a business to invest in DE&I initiatives - with your time, talent and financial resources, and not just as a standalone effort.

"[DE&I initiatives] need to be comprehensive and part of the whole - build this work into your business," says Marcus. "Diversity training is a start, but not enough on its own. You have a marketing plan - not just marketing tactics. A diversity training is a tactic of your DE&I plan. Tactics alone don't get the results you are looking for. Just like your marketing, it needs to be part of your strategic organizational goals."

This investment starts with leadership, and requires companies to put people first - those they serve and those who work for their business. View DE&I as an integral part of the success of your business and recognize the opportunity loss that comes along with ignoring it.

"It's not a mystery. We are all human. We just grew up with different backgrounds, and in different zip codes. It's human to human, not B2B." 🐼

TYING *the* KNOT IN 2021

by Troy Baker, BBB Educational Foundation Director

They had planned the perfect day. The couple had booked a beautiful location, prime date, caterers, florists, photographers and DJ. It was going to be a dream wedding. Then COVID-19 hit. For couples in 2020, walking down the aisle came with a new set of challenges and decisions. Shutdowns and restrictions forced couples to choose between a number of rescheduling options and/or changing the size and scope of their wedding. Some couples decided to hold a smaller event while others pushed their date into 2021. “It has been heartbreaking to see the impact on these couples,” says Chris McCrumb, Owner of BlueBridge Weddings and Events in Traverse City. “This is supposed to be the best day of their life.” For those couples who moved their date, and those who recently became engaged, the big question is: what will 2021 weddings look like?

Events Return

“We are staying optimistic for 2021,” says McCrumb. “We expect it to be very different in 2021 than what we experienced in 2020.” McCrumb says couples at his venue are optimistic they will be able to hold the event they dreamed of this year. What those events look like will likely depend on COVID numbers and vaccine distribution. They may be smaller than those events held pre-pandemic. At the same time, McCrumb says he could see a scenario where things get better and couples go big in response to a year of being pent up.



Ben Carson, Co-Owner of My Barefoot Wedding agrees. Specializing in beach weddings, the company has seen a lot of couples who originally were planning destination weddings in places like Aruba instead look to the Lake Michigan shoreline for their big day. “We were blessed to be able to be outdoors,” says Carson. “Most of our couples are in the 30-50 group sizes.”



2021 is Filling Fast

“We’re having to tell a lot more people that we’re booked a lot earlier than we normally would,” says McCrumb. “Typically if you call a year out there are some options. But right now if you call a year out we’re having to tell people we’re booked.” That’s because couples who rescheduled in 2020 are now competing for dates with couples who were already planning a 2021 wedding. “We have started the year with more bookings in 2021. But we do still have some availability,” adds Carson.

In addition to venues, vendors like caterers and photographers are booking up quickly as well, so it’s crucial that couples act quickly if they really want to tie the knot in 2021. 📌

Both **BlueBridge Weddings and Events** and **My Barefoot Wedding** are BBB Accredited Businesses serving Western Michigan.

What to Know

If you are still looking to book a wedding in 2021, these companies have the following advice:

- **Consider Waiting Until 2022** - Couples will find more options and availability in 2022, and may be more comfortable having another year to combat COVID-19.
- **Be Flexible** - Your first choice of location or vendor may not be available. Call around and find out what options are available. Consider alternative dates and locations. You may be able to build a fantastic event by thinking outside the box.
- **Stay Positive** - “Don’t let this whole thing steal your joy,” says McComb. “This day may not look exactly as you had hoped, but it can still be every bit as awesome as you hoped it could be.”



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EXPANDING ACCESS

A Local Funding Option for Minority Businesses

by Phil Catlett
CEO, BBB Serving Western Michigan

The mission of the Better Business Bureau (BBB) is to be the leader in advancing marketplace trust, achieved in part by creating a community of trustworthy businesses and charities throughout the areas we serve. For more than 100 years, the BBB has come to symbolize marketplace integrity - a guidepost for consumers to find businesses who have their best interests at heart, and a way for companies to demonstrate and promote their excellence and honesty.

Our vision for an ethical marketplace for all cannot be achieved when so many have been removed from that equation.

Our vision of an ethical marketplace for all cannot be achieved when so many have been removed from that equation.

In 2016, the median net worth of a white family in the United States (\$171,000) was ten times greater than that of a Black family (\$17,150), and eight times that of Hispanic/Latino households (\$20,600).¹

Particularly for Black families, a historic legacy of systemic, accumulated inequalities, discrimination and barriers to opportunity has created this

narrative. This dramatic wealth divide creates detriments greater than just a decrease in family income. Wealth provides a safety net, a buffer for talented entrepreneurs to realize their goals of business ownership. Inequities hold not only individuals back, but communities as well.

A recent study from the W.K. Kellogg Foundation² on racial disparity forecasts that in less than 30 years, "Michigan stands to realize a \$92 billion gain in economic output by closing the racial equity gap."

As part of our commitment towards creating stronger connections that are representative of and provide value to all the diversity of stakeholders we serve, we have partnered with Rende Progress Capital (RPC) to invest \$100,000 towards their work. RPC is the

nation's only racial equity loan fund that provides loans to Excluded Entrepreneurs: African-American, Latino, Native American and Asian American business owners who frequently confront barriers to conventional loans. A portion of the BBB's investment will go specifically towards loan deployment, while the remainder is unrestricted for use at RPC's discretion, based upon operational or programmatic need.

Eric Foster, Co-Founder, RPC Chair & Managing Director, says his team has an "unconventional and yet unequivocal" mission of addressing the existing difficulties facing minority business people when it comes to gaining financing.

"There has been a large problem with predatory loans for entrepreneurs of color," says Foster. A lack of established business wealth or investors willing to cosign a loan



BBB Serving West Michigan CEO Phil Catlett, RPC co-founder Eric Foster, and BBB Board Member Bing Goei



Eric Foster

and other issues stemming from inequality have led many minority business owners to “opt out” of the traditional banking system.

Rende emphasizes impact and improving lives through their efforts. It is a holistic process, where the business owner and RPC’s relationship is all about building a successful business. RPC provides significant training and educational resources to help recipients along the way, and Foster says RPC is willing to spend a great deal of time with deserving loan recipients because of the many barriers they have to overcome.

Individuals typically learn about RPC through a partner organization, and then work with an RPC Business Development Person to apply on the RPC website (rendeprogresscapital.com). Loan applicants go through a thorough review and analysis, where RPC’s loan officer, management, and loan committee all participate in vetting the suitability of the prospective loan recipient. Sixty-six measures are assessed when deciding whether or not to provide a loan. A few of the areas Rende looks at are current circumstances of the applicant, their family and community. These attributes help to show the applicant’s reliability and resilience, which Rende values and are indicative of success.

Foster says they have not had any problem loans, with each recipient meeting required payments. This is impressive, given that “RPC is the first loan provider for 90% of its customers, and they have a loan approval rate of 80%.”

As businesses and community leaders, we should all realize that supporting impactful programs like Rende Progress Capital benefit not only the recipients of the loan, but our companies and communities as well. Foster, pointing to a 2015 survey in *Forbes*³ that ranked Grand Rapids as 2nd worst of out 52 metro areas for the economic well-being of African Americans, shared that the city will ‘hit a ceiling with that reputation,’ as employees and companies consider where to live and locate. “We are losing out on the potential to attract individuals and institutions with the talent and means to provide economic growth and investment,” he said.

Increasing access to capital - especially for black women, who face the additional barrier of another minority identity that compounds obstacles to wealth building - is crucial to long term economic success for the U.S. as a whole. McKinsey⁴ estimates a cost of between \$1-\$1.5 trillion in investment and consumer consumption on the economy by 2028, or 4-6 percent of the projected GDP overall.

To date, two-thirds of RPC loans have gone to women of color, and they have recently expanded funding focus to emerging (2-5

years of operation) and early stage businesses. Foster believes that the ‘future looks promising’, and we are certainly inclined to agree. RPC has plans of expansion into more cities in Michigan outside of their current lending/investment area of Kent County later this year, and we’re excited to be part of their journey moving forward.

The BBB believes that everyone deserves the opportunity to be part of a network of trustworthy and ethical companies that help to make our communities a great place to live, work and do business.

What lifts up the most marginalized in our communities lifts us all. The BBB believes that everyone deserves the opportunity to be part of a network of trustworthy and ethical companies that help to make our communities a great place to live, work and do business, and those that have long been denied equal access to opportunity should be able to capitalize on the economic potential in our state as we look towards a more equitable - and just - future. 📌

¹*Examining the Black-white wealth gap*, McIntosh et al. <https://www.brookings.edu/blog/up-front/2020/02/27/examining-the-black-white-wealth-gap/>

²*Business Case for Racial Equity*, W.K. Kellogg Foundation and Turner <https://www.wkkf.org/resource-directory/resources/2018/07/business-case-for-racial-equity>

³*The Cities Where African-Americans Are Doing The Best Economically*, Kotkin <https://www.forbes.com/sites/joelkotkin/2015/01/15/the-cities-where-african-americans-are-doing-the-best-economically/>

⁴*The economic impact of closing the racial wealth gap*, Noel et al. <https://www.mckinsey.com/industries/public-and-social-sector/our-insights/the-economic-impact-of-closing-the-racial-wealth-gap>

RENDE Helps Business Happen



RICHARD'S STORY

Loan recipient **Richard Flowers** is owner of Reliable Medical Transport, a BBB Accredited Business, which

provides door-to-door non-emergency medical transportation for disabled, elderly, wheelchair-bound and injured clients. Although Mr. Flowers had at least three years of profit, sound management and effective operations, he encountered roadblocks to obtaining traditional loans needed to expand his business operations.

To overcome these roadblocks, Flowers first participated in a business incubator program for African American entrepreneurs with Grand Rapids Area Black Business (GRABB). RPC collaborated with Northern Initiatives to provide its first loan to Mr. Flowers as a part of a \$250,000 total loan. This allowed Flowers to consolidate his vehicle loans with a lower interest rate, and free up capital for him to pursue his goals of hiring more employees for Reliable Medical Transport, plus adding vehicles to his current fleet. Learn more about this Accredited Business at: reliablemt.net.



CARE'S STORY

Care Monique Allen was the first African American woman-owned business loan recipient at RPC. True 2 Size Shoes,

a company inspired by Care's own personal story as a lover of fashion. During a stressful time in her life that led to weight gain and an increase in foot size and width, she realized that finding attractive shoes in her new size was not easy.

Sparked by this lack of availability, Care set out to start a business that provided fashionable shoes in harder to find sizes for all women - or womxn - a term that is inclusive of trans, nonbinary, and other marginalized genders. At the time, she was owner of two other businesses, with years of experience and a proven business acumen. Despite that, she was denied a loan by a traditional lender.

Allen is also a graduate of SpringGR (a mentoring/training program in Grand Rapids for entrepreneurs), which heard of her difficulties and referred her to Rende Progress

Capital. RPC was able to provide her a loan that helped her business to purchase inventory, execute a marketing plan and compensate her contractors.

Care says, "Rende Progress Capital is an amazing organization! They are dedicated to assisting business owners of color not only with business education but with actual capital that cannot often be acquired in other places. They're extremely dedicated to this work and to impacting our community!"

True 2 Size Shoes was launched in 2018, which has since rebranded and become a full scale boutique called Faye Nicole, selling apparel and accessories as well as inclusive footwear. She is also owner of The CREW Cosmetics and numerous other ventures. Find out more about her businesses and work at: linktr.ee/CareMonique.

Learn more about Rende Progress Capital at their website: rendeprogresscapital.com.

Spotlight: Robinson's Popcorn



In recognition of Black History Month, the BBB is shining the spotlight on a business that embodies our values encompassing marketplace trust and community spirit. That business is Robinson's Popcorn!

Robinson's Popcorn is truly a family endeavor. It started with the Robinson family going door-to-door selling t-shirts stating "I supported Robinson's Popcorn before they were PoPpin!". They raised over \$10,000 in 3-½ months, allowing them to open their first store. To this day, all of the Robinsons, Benjamin & Joy, along with their four kids, own and operate Robinson's Popcorn, and treat every customer like family.

The Robinson family also supports their community through involvement in local events and their church. In fact, Benjamin Robinson spearheaded the effort to bring the first black-owned business expo to the Woodland Mall in October of 2020.

Robinson's Popcorn offers a wide variety of popcorn flavors, served fresh and warm at their location. They also offer gift tins and, of course, T-shirts. You can also have an order delivered through Grubhub or DoorDash.



If you're in the mood for a tasty treat and wish to support a fantastic business, please visit Robinson's Popcorn at 1034 28th St SW, Wyoming, MI 49509, inside Roger's Plaza.

The Robinsons also own Big Apple Bagels at 6670 Kalamazoo Ave SE, STE C, Grand Rapids, MI 49508.

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CHALLENGES or OPPORTUNITIES?

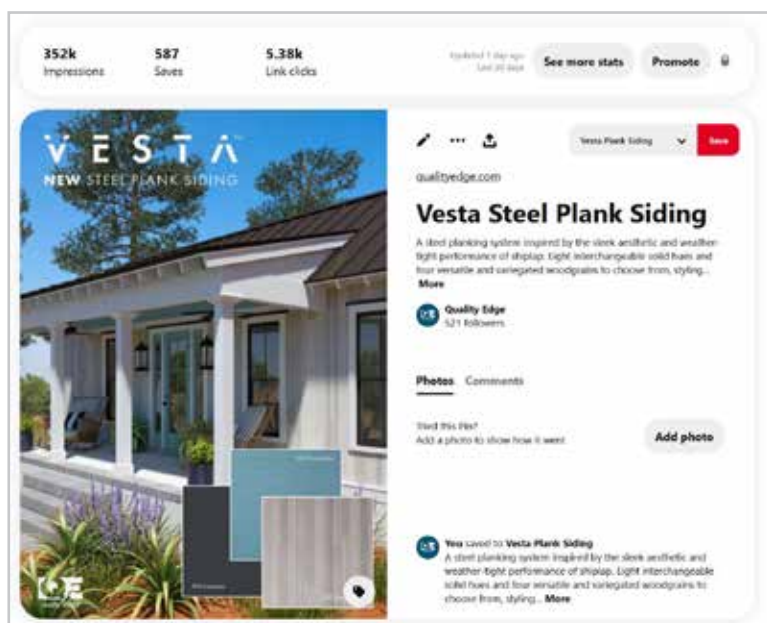
Courtesy of **Quality Edge**

In business there are moments that look like overwhelming challenges. Problems, often unexpected, that force you to think differently, shift direction quickly and get everyone heading in a completely new direction. For many organizations, that hit this past spring, when all the knowns and plans got tossed out a window, requiring adaptation to a new way to connect with customers. There is an African proverb that says, “Smooth seas do not make skillful sailors.” And this year many of us became skilled on rough seas we were not expecting.

At Quality Edge, we thrive when facing challenges but also use our creativity to think differently about how to address those challenges. Our moment came in the form of the “lock down” that spread across the country, shutting off our connection to our customers almost immediately. One sales executive shared with me that doing sales right is a contact sport. That means the face to face interactions are a viable and necessary part of developing partnerships and relationships. With many of those doors closed to the sales team, we had to quickly pivot during our busiest time of the year.

We took four steps and moved through them as quickly as we could to implement our new customer-focused strategy to engage and support our customers:

1. Assess, 2. Evaluate, 3. Experiment, 4. Implement



1. Assess the Situation

The first thing we had to do was get an assessment of what we had, what we were missing and what options were available to us. Since our customers were facing uncertainty, providing them with qualified leads became a lifeline we could offer to secure future business. We needed something that would catch consumer attention and decided to focus on two product lines in our fastest growing category. Then we needed to understand what social media platforms could drive the highest levels of engagement, spaces where our competitors weren't as focused. Finally, we needed to communicate to the organization that our team was going to shift our budget away from travel and events into social media.

2. Evaluate Our Options

After realizing that we needed to shift our budget to stay connected to customers and focus on leads, we had to understand what we could do. We had social media platforms where we shared content, but it was never a core focus of driving sales for our business. Our team evaluated all our current images in our fastest-growing product category to understand what we had and what we were missing. Because we decided to blend organic and paid posts, having a consistent strategy was a must. Then our team looked at the major social media platforms to understand what others in the market were doing, what the costs would be to advertise and what our personality or persona should be on each. Based on our evaluation, we decided to focus on Instagram and Pinterest to connect with audiences, did similar content on Facebook and LinkedIn and centered on a single product category.

3. Experiment and Test

Once we had our strategy, we didn't want to go all in. There was a lot of testing we needed to do. We needed to prove out our hypothesis on images, platforms and spend. For the first two months, we placed small bets on each social media site and tracked the engagement. We only spent a few hundred dollars for each, but we learned a lot. We discovered that Pinterest was great for connecting with new and different audiences. We also started to

engage with users on Instagram and Facebook who liked or commented on our posts, starting to slowly build our online community. We tracked what images, colors and styles received the highest likes and tested colors that were often low sellers to determine if our advertising could lead to a shift in sales. We also tried different methods of capturing leads, either within the ad itself or sending individuals to our website. We discovered that sending individuals to our website created a higher percentage of qualified leads for our customers, and houses with bold colors and styles offered the highest consumer engagement. We also experimented with different customer audiences to narrow our advertising focus. We shared our findings with many of our distributor partners who were also looking for new ways to engage with their customers, creating a network of social media and marketing individuals learning from each other.

4. Implement and Measure

After assessing, evaluating and testing our strategy, we decided to do a full implementation of our strategy across the multiple social media platforms. We shifted a significant amount of marketing spend to each social media platform and measured our results. The focus was a balance between a national campaign and targeted regional initiatives, and we tracked every ad and response rate. We focused on audiences and images specific to our different regions and worked each lead to optimize our sales potential. Other than small tweaks and adjustments, the response we saw created tremendous opportunities with new customers and in high-growth states that allowed us to use this strategy to continue and drive sales.

Here are some highlights of our implementation for the last 9 months:

- Increased Instagram and Facebook Followers by 3 - 4x
- Connected with nearly 500,000 engaged audiences on Pinterest and over 32 million impressions
- Grew our email distribution list and sent over 140,000 emails to targeted customer groups
- Had over 550,000 new users engaged with our website to learn more about us and our products
- Created over 6 million impressions through our Google advertising



From a challenge that completely changed the way we did business, our company became a growing powerhouse for social media content and inspiration, connecting with customers in a completely new way. We've opened new distributors that started with a click on a Facebook ad, connected with new customers who install our product and created enthusiastic customers who share their story with family and friends, advocating for our company and our products.

With everything else that takes focus during a year, without this drastic shift completely outside our control, I'm not sure if the team would have invested and experimented with our social media platform in the way we did, setting us up for a successful 2020 and 2021. We also shifted the focus for our sales team, centered on adding value to our customers whether we can see them in person or not. We cultivated an online network that actively engages with our content, wants to learn more about our products and share their stories with each other.

Many businesses, faced with urgent changes and challenges, looked for new ways to connect with their customers. At Quality Edge, we strive to service each and every customer with experiences that exceed their expectations, and for us it's more than a tagline. In a sea of uncertainty, we became a pillar of consistency, holding ourselves to the same high standards we are known for in the industry. Our culture, centered on creativity, innovation and experimenting, allowed us to adapt, adjust and thrive. There is a quote that says, "Culture eats strategy for breakfast" and that's something we absolutely lived this past year.

When challenges come your way, what about your culture allows you to see them as opportunities that could completely change your business in ways you never expected? 🚀



To learn more about Quality Edge, please check out our website at qualityedge.com.

GETTING *to* KNOW YOU: CHARITY ACCREDITATION



The BBB works to help charities become a 'Perfect 20'

by Jeannie Gregory, *Charity Review Specialist*

It is no secret donors are becoming more and more wary about where their hard-earned dollars are going. As the economic climate grows more uncertain, there is good reason people have higher levels of skepticism as they receive an onslaught of requests for donations that come at them via snail mail, phone calls or e-mail. Many times, donors will turn to an outside party to make sure a charity is legitimate. Digging deeper, they want to be assured the nonprofit organization they've selected is also a good steward of their donation, with the money or in-kind goods going to the programs and the people who need them the most.

The BBB plays an important role in helping local donors find a safe avenue, but also in assisting charities to be transparent and operate with best practices. Enter the Wise Giving Alliance's 20 Standards for Charity Accountability, a free voluntary review process that has stringent requirements for nonprofits to meet to become a BBB Accredited Charity.

"The BBB Standards for Charity Accountability were produced in an open process that took three years to complete and included significant input from the charitable community," shares Bennett Weiner, Executive Vice President & COO of the BBB Wise Giving Alliance. "These standards were intended to represent the minimum acceptable behaviors for a charity soliciting the public. They help verify trustworthiness by addressing four key areas: (1) adequate board oversight, (2) results that correspond with a charity's mission, (3) financial accountability and (4) transparent and accurate donor communications."

There are a variety of documents required, criteria to be met, and questions to be answered during the review process. To make it easier, a comprehensive checklist is available from the BBB so all the documents and information can be gathered prior to the review. The BBB sends the organization an online link to the questionnaire along with their User ID and password and the charity's representative follows the prompts to upload their information at a time that is best for them. The accreditation process seems daunting at first glance, but a BBB Charity Evaluation Specialist is on-hand to help organizations if they have any questions or difficulties.

"We inform charities of any deficiencies found and suggest what actions can be taken to help amend initial findings," says Weiner.

And, even if a charity still can't meet all the Standards at that time, they can work toward accreditation in the future. Continues Weiner, "On a routine and continuing basis, charities work with us to make changes to enable them to meet the standards."

When you attain the BBB's 20 Standards for Charity Accountability you gain:

- RELEVANCE**
Your mission is not just seen, it is heard.
Your organization's verified information is available where donors research charities online.
- TRUSTWORTHINESS**
Show your proven track record.
You are a local leader, promoting ethics and transparency by being held to a higher standard.
- COMMUNITY**
Become a partner of the BBB.
You've joined a network of local organizations dedicated to promoting trust in Michigan.
- DIFFERENTIATION**
Show who you are.
Adhering to BBB's Charity Standards makes your organization stand out from the rest.

BECOME OUR PARTNER!
The BBB Serving Western Michigan is inviting you to become our partner in attaining a goal of making our service area and its accredited charities a trusted source for donors. This helps you be transparent so when donors are looking for charities, they know they can trust your organization to be good stewards of their money!

The BBB Serving Western Michigan offers...



Catherine's Health Center, located in Grand Rapids, was recently reviewed. Their mission is to provide access to high quality, affordable and compassionate health care. They recognize basic health care as a right of each person regardless of their ability to pay. The charitable organization was the recipient of the BBB's Torch Award for Ethics in 2013. Jess Eglinton, the organization's Development Director, gathered their information and uploaded it for the review.

"The process was very smooth, we didn't have any issues," she shares. "It's rare to work with an online system that's as simple and user friendly."

The organization required a small amount of assistance to meet Standard 16.

"The only issue we ran into was that our annual report didn't meet (all) the requirements. The BBB was extremely helpful in getting us to a point where the report met the requirements."

The Standards were formed in a way that even smaller nonprofits have the ability to meet them. It is a litmus test to make sure the organizations are operating with best practices and transparency at any level of annual revenue. Sometimes smaller organizations need help fashioning an annual report or an online privacy policy, and a BBB specialist will aid them with a sample or a template they can adjust for their organization's use to meet a certain Standard.

John Garey is a Charity Review Specialist for BBB Serving Western Michigan and works with nonprofit organizations in 38 counties to help them communicate

their trustworthiness to potential donors. He enjoys helping charities achieve accreditation by analyzing the review and making suggestions for attaining certain Standards to become accredited.

"BBB Accreditation is a high bar, and that's why it means something," he shares. "When you see that a business or charity meets all of the standards and is accredited, you can have confidence that you are dealing with an organization you can trust."

The program is a wonderful tool for not only the charity, but also the donor who is looking for transparency in where the funds are going. For instance, a charity must spend at least 65% of its total expenses on program activities to meet Standard 8 and can spend no more than 35% of related contributions on fund raising for Standard 9.

"When you see that... a charity meets all of the standards and is accredited, you can have confidence that you are dealing with an organization you can trust."

— **John Garey**, *BBB Charity Review Specialist*

Jennifer Jay, Director of Communications and Engagement of the Grand Traverse Regional Land Conservancy shares why the nonprofit thinks it's important to become BBB accredited.

"We want donors to have confidence that when they choose to support our mission, they are giving to an effective, efficient and fiscally responsible organization. BBB accreditation is a thorough process that provides reassurance that those investments are being put to good use."

Garey concludes, "It's an honor to work with organizations doing so much good here in West Michigan. I'm always humbled by the work our Accredited Charities are doing out in the community, so I feel a deep sense of appreciation for the individuals and groups making a positive impact. It's truly exciting to work with and help these wonderful organizations connect with donors." 🐾

To learn more about the BBB 20 Standards for Charity Accountability go to give.org/charity-landing-page/bbb-standards-for-charity-accountability. If you are interested in becoming an accredited charity, send an email to: jeannie@westernmichigan.bbb.org.

Accredited Charity Spotlight: **COMSTOCK** **COMMUNITY CENTER**

Feeling weight of pandemic, CCC overcomes obstacles in challenging year

by **Jeannie Gregory**, *Charity Review Specialist*

There is a nonprofit organization nestled in Kalamazoo County that is making a difference in the lives of many. The Comstock Community Center (CCC), located in Comstock Township, MI, has been in operation for 51 years, offering services that support the mental and physical health of those residing in Comstock Township and the surrounding communities.

Focused on efficient and effective operation as the primary community resource center, they are known for making a considerable impact for adults, but also have touched the lives of many area children. While childcare services have always been a part of the center, an opportunity eight years ago was presented for expansion. The CCC's Learning Center is a robust, 12,000 square-foot facility that serves children from six weeks to 12 years of age. The center's capacity from the first year of 25 children has since grown to 126 in 2020, thus creating a positive influence on the area's youth.

Mary T. Gustas, Executive Director, has had the joy of witnessing growth and success, as well as setbacks. In her 19th year at the helm of the CCC, Gustas recalls that she had always felt a pull towards work in health and human services.



Mary T. Gustas

"I was excited to be able to work in service in a local organization. I also saw the possibility of being a dynamic force in the community. The mission statement of the center was an indication of a wide variety of opportunities and diversity of services."

She steered the charitable organization through many difficulties in her tenure as director, but the COVID-19 pandemic presented Gustas and her staff the biggest obstacle yet. The pandemic presented myriad challenges in a short period of time that Gustas and many executive directors never could have visualized.

"The Learning Center was forced to close at the end of March 2020," she shares. "However, our teachers in our preschool program took on the challenge and within a week were providing virtual educational programs to the children. This allowed the children to continue learning and be prepared to enter into a kindergarten program in September."

Unfortunately, that was only the first of many hurdles the organization faced.

"The Learning Center was allowed to open up in July to provide some programming to children. Unfortunately, our enrollment was a third of where we were in March. We still have not returned to full capacity because of the circumstances surrounding COVID-19. In the first





week of December, we had five staff test positive for COVID. We could not take the chance in exposing other staff, children and families to the virus and decided to close until January 4, 2021.”

Gustas is well aware of what the center’s services mean for their clients; even more so during the pandemic.

“The Community Center has been operational and provided essential services since March,” says Gustas. “We were one of the very few food pantries that remained open during this time. Because we serve a semi-rural population with no public transportation available, it was even more important to be here.”

The pandemic, having done its best to be Grinch-like during the holidays, was unable to stop the center from spreading cheer. Nearly 300 grateful families and seniors were served with food and gifts, and 170 lucky 3 and 4-year-old children received a Santa bag.

The kindness of private donors and several organizations has helped CCC succeed in completing their mission during these trying circumstances.

“The major challenge has been cash flow,” confides Gustas. “We have been able, with the generosity of some foundations and the United Way and our generous community contributions, to keep the pantry full and the lights on.”

Gustas knows the importance of staying front and center when it comes to donations, so when the organization’s accreditation with the Better Business Bureau was set to expire, she didn’t hesitate to answer the BBB’s call to renew.

“The nonprofit donor and consumer have become more astute in securing information regarding the organization that they donate and participate in activities,” Gustas shares. “As a director, I have a responsibility to be able to provide accurate information in a timely manner and answer any additional questions that they may have about the organization.”

Gustas continues, “The BBB accreditation brings credibility to us as a nonprofit organization. A private individual is able to determine the legitimacy of our organization quickly by looking at their website.”

Gustas offers a bit of sage advice to nonprofits interested in becoming BBB accredited.

“It is important to know where your agency information is located: Board policies, financial information (balance sheet, audit, and 990) and the Annual Report. If you have a website, make sure that information about the organization is up-to-date and easy to find. Transparency is important. Some organizations may not have an Annual Report. If they do not, they should review what other agencies provide in their annual reports in order to have one available.”



“I believe that it (BBB accreditation) is a significant accomplishment for the organization. It provides credibility from an external respected organization.”

Gustas will carry the BBB accreditation, lessons learned, strategies built and a hopeful outlook as CCC heads into the new year.

“Not only has the pandemic been a disruption for staff, but for all the children and families that we serve. As we move into 2021, it is hoped that we will be able to have smooth and consistent service for families and children.” 🐾

To find more information about the Comstock Community Center, go to comstockcc.com, or call (269) 345-8556. To learn more about becoming an accredited charity, please contact Jeannie Gregory at Jeannie@wm.bbb.org.

ARE YOU READY *for the* DEAD *of* WINTER?

by Troy Baker, BBB Educational Foundation Director

This winter has gotten off to a slow start, with temperatures higher than average, but the cold and snow will set in. Are you, your home and your business prepared? The BBB Serving Western Michigan spoke with three winter-based accredited businesses about some common issues they see, and how you can make sure you are prepared.

Be Prepared When the Snow Falls

When it comes to hiring a snow plow company, earlier is better. Planning ahead will make sure your home or business is ready to go when the snow hits.

Jason Mulder is the owner of Everett's Landscape Management, which has been plowing in the Grand Rapids area since 1956. He says once the routes are planned and full, it's often difficult to add others.

Mulder says customers should look for more than just price. "A lot of people out there do this as a side gig," says Mulder. "It should be treated as the emergency response that it is."

In order to make sure you have a company you can trust, Mulder has the following advice:

- Do your research: Are they insured? If your city requires plows to be licensed (like Grand Rapids), is the company licensed? Check.
- Get three bids and interview the companies: Make sure you are comfortable with the company. Find out how they handle customer calls during a snowstorm (tip: not all companies take calls when plows are on the road).
- Find out what the backup plan is in the event of a breakdown: This is especially important with small companies that may only have one plow.
- Understand the agreement: Know how you are paying and how many plows it covers. Make sure you and the company are in agreement on when you will be plowed and any deadlines you may have.

"You want to make sure the company you are hiring is paying attention to details, because that's going to show how they are going to treat your site as well," says Mulder.





Your Chimney May Be a Bigger Risk Than You Realize

“I find chimneys that are dangerous every day,” says Nate Beld, Field Service Manager for Hancock Chimney.

As long as it works, the chimney may not be something most people think about. But it is a bigger safety issue than you may think.

“You are putting a fire in the middle of your house. You want to make sure your bases are covered,” Beld says.

The problem is a buildup of soot within the flue and damage to the clay liner. This can cause heat to escape and dry out studs and eventually cause a fire. Damaged chimneys are also a common cause of roof leaks.

Hancock Chimney offers the following advice:

- Get a chimney inspection before you buy a home: This will help you identify any damage or issues due to poor maintenance.
- Get a reinspection regularly: For a traditional open fireplace, get an inspection after every cord of wood. For some homes that may be every few months. For others it may take a year or more between inspections.
- Hire a professional: Find an inspector that is Chimney Safety Institute of America (CSIA) certified.

Without regular inspections, Mulder says the fire risk is real. “It’s not a matter of if, it’s a matter of when.”

Is Your Heater Ready for Winter?

It’s 11:00 pm and 4 degrees outside. The last thing anyone wants is the heat to go out. If it has happened to you, you know the importance of making sure your furnace is ready for the cold Michigan winter.

“Many of these issues can be avoided by making sure your system is clean,” says Chris Wood, Vice President of Sales and Installation for Team Bob’s Heating, Cooling and Plumbing in Traverse City.



Having your system inspected and maintained every year can help prevent problems before they start, including regularly changing your filters in a forced-air system and making sure your tank is at least 25% full for those with propane.

If the heat does go off, Team Bob’s has the following advice:

- Know what you have: Be familiar with your heating unit and some basics on how it works. This may help you identify problems and maybe fix the issue without a service call.
- Make sure the unit has power: A tripped breaker or bumped power switch can lead to a quick fix. Also, check the batteries in the thermostat.
- Restart the system: Record any blinking lights (identifies potential errors) and then restart the system.
- Check the exhaust vent: Make sure the vent is clear of debris and snow.
- Have a backup plan: Team Bob’s and other companies often offer emergency service, but it’s not a bad idea to have items like space heaters on standby in the event repair takes longer than expected. 🏠

Boost Your Business

by Isaac Oswalt
Owner/Founder, 21 Handshake

with a WINNING WEB PRESENCE

For the past several years, the role of technology in business decision-making and connecting with both current and future customers has steadily increased. The last year has certainly accelerated that role.

For the Better Business Bureau, 2020 has caused us to pause and reflect. We realize we can no longer do our work of shining a spotlight on trustworthy companies without also helping those companies increase their online presence in an impactful way.

Often, we have seen that the brand and persona a company shares online is not representative of the quality and level of service they have in the face-to-face traditional world of doing business. Especially now, a poorly designed website can adversely affect the credibility and reputation of a company. In fact, a recent report¹ shows that 88% of online consumers will not return to a website following a bad experience.

And many small businesses still don't have a web presence at all. Studies have shown that between 70-80%² of people research a company online before visiting the business or making a purchase - and not having a place for those consumers to land, especially now, can result in a huge detriment for a business.

This has led the BBB Serving Western Michigan to introduce our web development program. If we're going to help impact trust throughout the community, then we need to help our accredited businesses communicate that trust in a variety of different ways, one of them being their website.

Within this initiative, we've tapped into a breadth of experience and expertise from our network and within our organization to help build something

that aligns with our values and creates additional benefit for our accredited businesses.

We value transparency, and know your business does too. Our website development program is no different. You will know the people who walk alongside you as your website is redesigned or created - no anonymous company who churns out 100s of sites a day will be building your website.

Beyond the website build, we plan to provide a level of insight and education around online marketing for your business. We want to provide you the tools without the sales tactics, and can have as little or as much involvement in the maintenance and upkeep of your website as you want.

Our goal is to make sure that you're in good hands with who manages your web presence, as well as your web presence reflecting who you are as a business and the values you stand for as an accredited business - trust, integrity, credibility and quality customer service.

Please join us. We'd love to talk about how a new or redesigned website could be helpful for your business. The process is simple - simply email web@wm.bbb.org. Even though we can't shake hands right now, that's the feeling that you're going to get from us. We're your BBB, and we're here to help you. 🤝

¹<https://www.sweor.com/firstimpressions>

²<https://www.bluecorona.com/blog/29-small-business-digital-marketing-statistics/>



Isaac Oswalt is the owner of 21 Handshake, a BBB Board member and provides strategic guidance to the BBB Marketing Committee. With expertise in business strategy and finance, Isaac executes marketing holistically, aligning marketing strategy with business goals. Isaac is assisting BBB with the launch of our Web Development program.

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BBB®

by Troy Baker

BBB Educational Foundation Director

TORCH AWARDS

Celebrating Trust & Ethics

The BBB Serving Western Michigan is honored to celebrate the 2020 winners of the Torch Award for Ethics. A panel of judges from the nonprofit and business sectors selected 23 finalists and six recipients. The awards were presented in November in partnership with the Economic Club of Grand Rapids.



Presented By:



Sponsored By:



Nonprofit 1-19 Employees:

WINNER:

GR Initiative for Leaders

Finalists: Be a Rose and United Way of the Lakeshore

“We want everyone to understand what their purpose is, who they’re called to be,” says Tyreece Guyton, COO of the Grand Rapids Initiative for Leaders (GRIL). “Not only how do you lead others, but how do you lead yourself? Because we understand if you can lead yourself you will automatically know how to lead others.”

The faith-based nonprofit focuses on helping youth become leaders in their community. The 9-month program focuses on individual growth and skills that will help participants transform themselves and their community.



Nonprofit 20+ Employees:

WINNER:

Feeding America West Michigan

Finalists: Grand Rapids Public Museum, Kids’ Food Basket, Resthaven and Wedgwood Christian Services

Feeding America West Michigan is a regional food bank serving food pantries, meal programs and shelters in 40 counties across West Michigan and the upper peninsula. The organization collects food items from a number of companies and groups, inspects and sorts it, then ships it out to 900 partners across their service area for distribution.

“To be able to get this award is affirming to us, but even more than that,” says Ken Estelle, President/CEO Feeding America West Michigan, “it also means that we do what we say we’re going to do. So when we commit to a program and we work with an agency partner, they can depend on us - if we say we’re going to do this or do that, we will come through with it.”



Business 1-10 Employees:

WINNER:

Payne Restoration/ PR Design Build

Finalists: Active Training Consultants, Cornerstone Roofing

& Siding, Culver Realty, Gold Coast Douglas, and McGhee's Heating & Air Conditioning

For Eric Payne, it can sometimes be hard running an ethical construction company. "In our industry there's a lot of smoke and mirrors," he says. "What we strive to do is provide the best product and the best service to our customer."

By handling the design process in-house, PR Design Build can work with customers directly on the design, and eliminate problems that would arise when others cut corners.

He says winning the BBB Torch Award for Ethics shows that attention to detail makes a difference.

"This is an opportunity for my team to see - yes, people are noticing and people do care."



Business 11-50 Employees:

WINNER:

Above Roofing

Finalists: Baymont Inn (Mt. Pleasant), EverDry Waterproofing, Express Employment Professionals, Greater

Regional Alliance of REALTORS (GRAR) and Zhang Financial

For more than 20 years, Above Roofing has been a leader in ethics. A former recipient of the BBB Integrity Award (a precursor to the Torch Awards), Above Roofing puts the focus on the customer to make a major purchase less stressful.

"We try to make it easy for them," says Robert Freeman, Founder of Above Roofing. "We walk alongside them throughout the process, including selecting colors. At the end, we have a final inspection that we do, and then we register the warranty to make sure they are set for the rest of their roof life."

Freeman credits his team for the company's success. "Having the right people, having them aligned all towards our goal of protecting people's homes... this award really belongs to them."



Business 51-175 Employees:

WINNER:

BHS Insurance

Finalists: Air Lift Company, Integrity Tree Services, Maple Hill Auto Group and Service Professor

"We work very hard to make sure that our clients are protected in the best way they can be," says Kim Slager, Partner at BHS Insurance. BHS is an independent insurance agency, helping customers and businesses with their insurance needs.

"Part of our values statement is that integrity is number one," Slager says. "To make sure that our brand and our reputation remains strong in the community - without that, we have nothing."

She says winning this award says a lot about the organization itself, and the team of people who dedicate themselves to their customers.

"It says everything for what our people do here every day, which is to strive to be honest and serve with the highest level of integrity."



Business 175+ Employees:

WINNER:

Seelye Auto Group

Finalists: Amway Grand Plaza Hotel, Godwin Plumbing and HI-TEC Building Services

"It's all about people," says Mickey Seelye, owner of Seelye Auto Group. "We feel like even though we are in sales, we are providing a service to people."

With locations in Kalamazoo, Battle Creek and Paw Paw, the company strives to make sure the focus is on working together to serve the customer.

"We try to give them a top-notch experience," Seelye says. "We want them to feel like they got a good deal and that they also feel like they can trust us to take care of them after the sale."

BUILDING TRUST & ETHICS *in* NORTHERN MICHIGAN

by Troy Baker

BBB Educational Foundation Director



For the first time, the BBB Serving Western Michigan expanded its Torch Awards for Ethics to include an event specifically for the Northern Michigan area. The competition was open to businesses and nonprofits in 17 Northern Michigan counties, and was judged by a panel of nonprofit and business leaders in the

region. Judges selected three winners and four finalists. The winners were presented their awards in early January and a virtual celebration was held on January 14th.



Nonprofit:

WINNER:

Spark in the Dark

Finalists: United Way Serving Northwest Michigan

Founded in 2015, Spark in the Dark has taken a simple concept and grown it into a community that helps an estimated 12,000 people each year.

“Spark in the Dark is a Facebook group that connects people in need directly with people who are able to help,” says Abigail McKiernan, Founder and President. “It is the most beautiful, simple version of neighbors helping neighbors.”

The idea came to McKiernan in church, at a time when she was struggling herself.

“I overheard an incredibly powerful moment of one woman offering help to a total stranger who had been sleeping on the floor of an apartment with literally nothing to her name. She offered her a bedroom set, and it changed everything for that girl. I woke up with the mission to recreate that moment as many times as I could.”

Spark in the Dark began with a Traverse City group, but has grown thanks to a Facebook accelerator program, and now has groups in Manistee and Mt. Pleasant as well, with two more to launch in 2021.

“You would be amazed what you have to give, even when you feel like you have nothing. It is incredibly simple to help somebody else.”



Business 11-50 Employees:

WINNER:
Precision Plumbing & Heating Systems

Finalists: Oneupweb and Pets Naturally

For owners Bob and Leslie Row, Precision Plumbing & Heating Systems in Traverse City is all about the customer. "We're a customer service company at heart. We just happen to do plumbing and heating," says Bob Row.

Starting 20 years ago as a family business, the company has certainly grown, but remains committed to the Traverse City community.

That includes giving back, with \$1,000 donations to a local charity each month and surprising a family with a new heating system each year. Included among the company's awards over the years is a 2009 BBB Integrity Award (a precursor to the Torch Awards). Leslie Row says awards like this say a lot about the company's culture.

"It's an honor to be recognized for something that we strive to do every day with every customer and every employee. It's the heartbeat of who we are. It's not always easy to rise above and work with high ethics and high level of integrity. And so to be able to be rewarded for something that we worked so hard to do as a company is just extremely special."



Business 11-50 Employees:

WINNER:
Dave Kring Chevrolet, Cadillac

Finalist: Selestial Soap

For 45 years Dave Kring has been selling cars in Petoskey.

"There's still something excited about giving a set of keys to someone," says Kring from the showroom of his dealership.

For Kring, it's a people business. He started at the dealership out of college, and eventually bought the company. He takes pride in helping others move up in the company like he did.

"All of our managers but one has been promoted from within the business, and that one manager has been with me 40 years," he says. "It's the biggest joy I have."

When it comes to this award, Kring gives all the credit to his team. "I didn't win. It's the people that work here that put our business on the map."

Along with celebrating this win, 2021 marks 20 years of BBB Accreditation for the dealership.

"My mantra is you do it the right way or you don't do it," says Kring. "That's what we kind of built our reputation on over the years. And everybody that works here has bought into that. Customers know that we have a huge repeat business and it's because people know when they come here that they're going to get taken care of and they're going to be treated right."

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you can trust



This year, more than ever, we're thankful for our loyal and trusting customers. As the 2019 **BBB Torch Award winner**, and an accredited business for nearly 30 years, we have remained dedicated to safely serving our community throughout these unprecedented times. With the new year commencing, our mission has not changed, and we are proud to continue to serve you in 2021!



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AUGUST 2020

Quality Cleaning Solutions
Twin Lake

All Seasons Solutions, LLC
Schoolcraft

Alles Law, Grand Rapids

Asphalt Solutions of Michigan & Great Lakes, Frankfort

Cannas Capital, LLC, Muskegon

Great Lakes Dental Care
Grand Rapids

Hyde Creative, LLC, Grand Rapids

Jiibaakwaan Foods, Wyoming

KreativeMotive, Grand Rapids

MarketLab, Inc., Caledonia

Mid-Michigan Barns, Ewart

Silk Road - Gallery of Fine Persian Carpets, LLC, Portage

Straight Arrow Customs, LLC
Hudsonville

Sunset Logistics, Grand Rapids

Willow Esthetics - Day Spa, Portage

Coughlin Home Improvement, LLC
Hastings

4rentmi.com, Grand Rapids

616 Window Cleaning, Hudsonville

Bronkema & Sons Insulation, LLC
Rockford

Fuel Your Tomorrow, Traverse City

Lakanen Construction and Consulting, Grand Rapids

Lavoie Classic Cleaning, Kentwood

Minardmobile, LLC, Pierson

Red Maple Roofing Inc., Ada

Sensible and Hourly, Kalkaska

Simply A Loving Touch Home Care Services, LLC, Wyoming

Simply A Loving Touch Services, LLC, Grand Rapids

Stage Right Home Staging, Richland

W. Michael Sanders, Commonwealth Financial Network, Plainwell

Walters Tree Service, Constantine

A & E Agency, Greenville

Affordable Solutions - Shiphewana, LLC, Three Rivers

Conklin Financial Management
Battle Creek

Floral Designs of Hastings, Hastings

Graff Chevrolet Mt. Pleasant
Mount Pleasant

Kenyon-Green Door & Gutters, LLC
Coldwater

Maple Ridge Manor of Lowell, LLC
Lowell

New Holland Cleaning Company, LLC, Zeeland

Ovid Outdoor Power, Inc., Ovid

Padilla Custom Painting, LLC
South Boardman

Pleasant Valley Custom Homes, LLC, Bellaire

Plummers Disposal Service, Inc.
Wayland

Praxis Business Brokers, Ada

R n R Flooring LLC, Dewitt

Reitsma Auto Sales, Inc., Grandville

Reliable Vendors, LLC, Byron Center

RJB Investment Advisory Services
Portage

Ruff & Kreger Builders, Inc., Albion

Standard Point Services, Muskegon

Thomas Wenger Remodeling
Belding

Turn-Key Mortgage, LLC, Muskegon

Bugs Lawncare LLC, Greenville

No More Locked Doors 2
Kalamazoo

Residential Electric Heating and Cooling, LLC, Battle Creek

Advance Resources and Consulting, LLC, Traverse City

Affordable Hearing Clinic
Grand Rapids

David P. Linden, CPA, Grand Rapids

KAT Strength and Conditioning
Kalamazoo

Market Grid, Grand Rapids

Master Shift Transmissions
Grand Rapids

Pink Lounge Dry Salt Therapy
Grand Rapids

Starks Family Funeral Homes & Cremation Services - Heritage Chapel, Berrien Springs

Starks Family Funeral Homes & Cremation Services - Newell Chapel
Decatur

Starks Family Funeral Homes & Cremation Services - Sommerfield Chapel, New Buffalo

Starks Family Funeral Homes & Cremation Services - Swem Chapel, Buchanan

Starks Family Funeral Homes & Cremation Services, LLC
Saint Joseph

Strategies Wealth Advisors, LLC
Grand Rapids

Vergennes Broadband, LLC, Lowell

FCF Drywall, LLC, Wyoming

SEPTEMBER 2020

Heartland Payment Systems
Grand Rapids

Lumbertown Law, Muskegon

Save Your Asphalt, Muir

3233 Broadmoor, LLC, Grand Rapids

Aimee Knudson, Realtor, Ionia

Carrie L Vos, Realtor, Belmont

Christian Huyge, Realtor
Grand Rapids

Collins Well Drilling, Benton Harbor

E. Leet Woodworking, LLC
Plainwell

Fair & Square Construction
Battle Creek

Fishmongers of Michigan, Greenville

Full Circle Recycle, Grand Rapids

Grand Rapids Custom Furniture, LLC, Grand Rapids

Harbor Hawk, LLC, Walker

Hungry Howies Pizza & Subs
Grand Rapids

Mead Laboratory, Kentwood

Store Space Self Storage
Battle Creek

E C Group Intl., Comstock Park

L.P. Cleaning Service LLC, Riverdale

SPARK Business Works, Kalamazoo

Wildlife & Wetlands Solutions, LLC, South Boardman

Eyk Plumbing, LLC, Cedar Springs

Spencer (Pep) Geisen, Associate Broker, Five Star Real Estate, Geisen Group, Belding

Champion Cleaning Service, LLC
Grand Rapids

Haylett RV Brokers, Coldwater

Hull's of Frankfort, Frankfort

Leading Edge Mentoring
Grand Ledge

Lori O'Brien, Realtor, Grand Rapids

Martin & Associates Environmental, LLC, Kalamazoo

Schwartz Boiler Shop, Inc.
Cheboygan

Sunburst Painting Plus, LLC
Grand Rapids

VanderSalm's Flowershop & Garden Center, Kalamazoo

A.K. Rikk's, Grand Rapids

Aedenco, LLC, Battle Creek

Edison Home Supply & Stone, Inc.
Grand Rapids

Mr Fix-It, Baldwin

Mr. Bibs, Baldwin

Carr Agency, Inc., Ionia

Covenant Restoration & Construction, LLC, Jenison

Elevated Window Services, Gaylord

Fresh Perspective Home Care
Portage

GRMI Logistics, LLC, Grand Rapids

Melton-McFadden Insurance Agency, Greenville

Pioneer Heating and Cooling, LLC
Lansing

RG Delivery LLC, Zeeland

TNC Services, LLC, Grand Rapids

Wahfield Drilling Company
Comstock Park

French Manor Assisted Living - Yorkshire Manor, Traverse City

French Manor Assisted Living, Inc.
Traverse City

French Manor Extended Care
Traverse City

French Manor LaFranier
Traverse City

French Manor Residential Care
Traverse City

Jason Gonzalez Realtor
Grand Rapids

King David's Barber Shop & Shave Parlor, Grand Rapids

Trident Roof Solutions, LLC, Grant

Pennington Clean, LLC
Traverse City

OCTOBER 2020

Bankers Life Advisory Services, Inc., Kalamazoo

Bankers Life Advisory Services, Inc., Traverse City

Bankers Life Advisory Services, Inc., Cheboygan

Bankers Life Advisory Services, Inc., Grand Rapids

Bankers Life Securities, Inc.
Traverse City

Bankers Life Securities, Inc.
Kalamazoo

Bankers Life Securities, Inc.
Grand Rapids

Bankers Life Securities, Inc.
Cheboygan

LeafFilter North of Michigan, LLC
Wyoming

Secure Data Recovery Services
Kalamazoo

Secure Data Recovery Services
Grand Rapids

Boroff Mechanical, PLC, Belding

Fedewa Flooring, Pottersville

Five Star Painting of Berrien and Cass County, Stevensville

Inside Designs, Saranac

Judd T. Carroll, DMD, PLC, Lowell

OC3 Pressure Wash & Sealer
West Olive

The Sassy Olive, LLC, Allegan

Total Fire Protection, Inc.
Grand Rapids

Wonderful Wash Bros, LLC
Mount Pleasant

Sawyer Garden Center, Inc., Sawyer

Susan Shively, Realtor, Grand Rapids

Classic Remodeling Company, LLC, Holland

Exodus Painting, Inc.
Harbor Springs

Kamps Siding and Exteriors
Grand Rapids

Accredited CHARITIES

Audio Scripture Ministries, Holland

Wings of Hope Hospice, Allegan

Habitat for Humanity of Kent County, Grand Rapids

Senior Neighbors, Inc., Grand Rapids

Safe Haven Ministries, Grand Rapids

YWCA West Central Michigan, Grand Rapids

Feeding America West Michigan Food Bank, Comstock Park

Goodwill Industries of Greater Grand Rapids, Grand Rapids

Mid Michigan Big Brothers & Big Sisters, Clare

Barry Community Foundation, Hastings

SowHope, Grand Rapids

Global Philanthropy Alliance, St. Joseph

Lakeshore Pregnancy Center, Inc., Holland

YMCA of Greater Grand Rapids, Grand Rapids

Grand Traverse Regional Land Conservancy, Traverse City

Children's Advocacy Center, Holland

Evergreen Commons, Holland

Catherine's Health Center, Grand Rapids

Down Syndrome Association of West Michigan, Grand Rapids

Goodwill Industries of West Michigan, Muskegon

Grand Rapids Public Museum, Grand Rapids

Grand Rapids Community Foundation, Grand Rapids

KJB Investments Construction & Design, LLC, Belding

Linda S. Pell, Associate Broker Keller Williams, Grand Rapids

Mr. Rooter Plumbing of Greater Lansing Area, Saint Johns

Ron Villerius, Associate Broker Don't Get Delirious, Call Villerius, Hudsonville

Soil Friends, LLC, Galesburg

The Rite Way Driving School, LLC, Grand Rapids

Thornapple Painting, LLC, Caledonia

Total Truck Transport, LLC, Moline

West Michigan Wood Floors, LLC, Kalamazoo

French Manor South, LLC, Traverse City

French Manor Terra, LLC, Traverse City

Dykstra's Auto Service-Grand Haven, LLC, Grand Haven

SV Autos, Fennville

17K Custom, Grand Rapids

Bug Assassin, Grand Rapids

DeBartolo Realty PC, Walker

East Paris Internal Medicine Associates, P.C., Grand Rapids

Green Side Services, LLC, Dewitt

J. Pittman Painting, Battle Creek

Krumrie Saw Mill Services, Ludington

Tammi's Tax Services LLC, Belding

Roach Legal Group, LLP, Muskegon

The Golf Emporium, Rockford

Waterfowl and Whitetail Outdoors, LLC, Grand Rapids

Ismael Abreu Agency Inc., Grand Rapids

Law Office of Joshua J. Mikrut PLC, Wyoming

M & A Services, Plainwell

Mitch Koster Real Estate Team at Five Star Real Estate, Allendale

Newaygo Engineering & Survey Company, White Cloud

The Wash Doctor, Traverse City

Wetherell Land Surveying, LLC, Baldwin

NOVEMBER 2020

C & N Cleaning, Lake

Advance Wealth Management Service LLC, Grand Rapids

C9 Controls LLC, Casnovia

Crosswinds Marine Service, Inc., Whitehall

Extruded Aluminum Corporation, Belding

Gregory's Plastic Fence, Bangor

iCare Concierge Personal Task & Errand Services, LLC, Lansing

Randy's Lawn Care, LLC, Belmont

HP Home Solutions, LLC, Muskegon

Lakesha Hill Company-Arise, LLC, Benton Harbor

Big Dog Works, LLC, Manistee

Geoff Brown & Associates, Holland

Macatawa Unmanned Systems LLC, Grand Rapids

Metric Structures, Inc., Grand Rapids

River Edge Construction LLC, Ada

West Michigan Power Cleaning Equipment, Norton Shores

Beyond Pristine Clean LLC, Newaygo

Randy's Test File, Grand Rapids

Dexter Asphalt Maintenance, Sand Lake

Germ General, LLC, Traverse City

JCS Construction, Lawton

Jorge Painting Services, Berrien Springs

Keys by Monroe, Carson City

Mindset Meals LLC, Grandville

MJ's Property Services LLC, Grand Rapids

Princess Cleaning Service, LLC, Kentwood

Steam Team Home Services LLC, Sturgis

F5 Mortgage LLC, Traverse City

Velocity Research LLC, Grand Rapids

Dykstra's Auto Service-Allendale LLC, Allendale

Yaremi's Cleaning Service, LLC, Grand Rapids

Robinson's Popcorn LLC, Wyoming

Jones Farm Meats, Saranac

DECEMBER 2020

Lasership, Grand Rapids

Lasership, Dimondale

Stecco Law Firm, Grand Rapids

Revolution Car Audio LLC, Wyoming

Auto Service Specialists, Petoskey

Bam's Cleaning Service, Kalkaska

Grand Valley Wood Products, Inc., Grand Rapids

Hulls Heating & Cooling LLC, Cedar Springs

K Squared Quality Lawn Care and Snow Removal, Hopkins

New Image Auto Reconditioning, LLC, Grand Rapids

Surfaces of Michigan, Inc., Grand Rapids

The Bath Tub Boys, Inc., Mount Pleasant

U Store & Lock, Grand Haven

Uncle Jed's Hardwood Floors, LLC, Howard City

Bush Hardware, Inc., Sheridan

Bush Rental, LLC, Sheridan

Cedar Springs Mobile Estates, Cedar Springs

Ease Construction, LLC, Grand Rapids

Essentials Cleaning, LLC, Spring Lake

Precise Door Co., Traverse City

SL Models & Talent Agency, LLC, Grand Rapids

Worry Free Satellite Service, LLC, Mount Pleasant

Triforce Construction, Allegan

Borealis Homes, LLC, Lake Leelanau

Family Capital Management, Grand Rapids

Grant Carpentry, LLC, Hamilton

GSD Construction and Remodeling Services, Dewitt

Once Upon A Child Portage, Portage

Reliable Building Services, Inc., Jenison

Stellar Roof Repair, LLC, Wyoming

B. Vann Home Rehab, LLC, Grand Rapids

Tradition Electric, Inc., Sand Lake

Harlow Roofing & Exteriors, LLC, Grand Rapids

A.C.T. Photomedia, Grand Rapids

Fireside Hearth and Leisure of Cheboygan, LLC, Cheboygan

Rice Veneer & Lumber CO, Grand Rapids

Wrapped by A.C.T. LLC, Grand Rapids



FRESH FACES

West Michigan Power Cleaning Equipment Norton Shores

Founded in 1991, West Michigan Power Cleaning Equipment in Norton Shores sells, services and rents power cleaning equipment. They are one of the largest Karcher brand dealers in the nation. The company has washers and cleaning equipment of all sizes and prides itself on service.

Total Fire Protection, Grand Rapids

Total Fire Protection of Grand Rapids installs, services and inspects fire suppression systems across Michigan, Indiana and Ohio. Started in 1991, the company is a one-stop shop for installing and servicing alarms, extinguishers, suppression systems and other items related to fire safety.

French Manor, Traverse City

French Manor Assisted Living is a senior living community with six locations around Traverse City. French Manor's locations offer a number of assisted living options for seniors, as well as services and amenities to help create a safe and active environment.

Sawyer Garden Center, Sawyer

The Sawyer Home & Garden Center in Southwest Michigan was founded in 1986. Known by some as an "everything center," it features items for your lawn and garden, along with craft beer, wine, specialty foods, unique gifts and more.

Welcome **NEW** **BOARD MEMBERS**



Shanna Reynolds
Crowe, LLP

Shanna is a Managing Director in tax at Crowe, LLP. She has a diverse client base from closely held businesses, their owners and families, to working in the private equity space. She has a degree in mathematics from MSU, a degree in accounting from MSU, and a masters in taxation from GVSU. Shanna also sits on the board of Senior Neighbors, Literacy Center of West Michigan, and is involved with the Grand Rapids Art Museum. In her spare time Shanna breeds and shows American Quarter Horses, enjoys “Glamping” with her long-time partner Jason and their two Chihuahuas, and is a voracious reader.



David Castro
Applause Catering

David’s enthusiasm for gastronomy began as a teenager while attending Unitesba, a prep school specializing in food and beverage training. Immigrating to Grand Rapids MI at the age of 17, David began his career in the industry. From retail to guest services, front or back of the house, and from operations to strategy, David’s career spans over two decades of proven track record of reliable quality and attention to detail.

Today David is sole proprietor of Applause Catering, a company that builds upon the roots and history of its past to deliver elegant yet delectable food for you.



Michael Stapleton
Mercantile Bank

Mike is a Senior Vice President at Mercantile Bank in Grand Rapids and has been advising Michigan-based, middle market businesses for over 30 years. Mike advises companies in many industries including plastics, metal forming, tool and die, general manufacturing, business services and specialty finance. Structuring working capital, equipment and real estate financing as well as recapitalization, acquisition and buyout financing, Mike works with family, ESOP and Private Equity owned businesses.



Two Eagles Marcus
Women’s LifeStyle Magazine

Two Eagles Marcus, Tiwa Puebloan Indigenous Native American, Pueblo of Taos, is the President of Women’s LifeStyle, Inc., a local niche magazine publisher in Grand Rapids. Two Eagles leads with an intention of

diversity, inclusion, and advocacy, to inspire, uplift, and connect women in the West Michigan community.

Two Eagles has a vision to create pathways of economic opportunity and empowerment for Hispanic, Asian Pacific, Black, Indigenous Native American populations by creating connection, community, and knowledge sharing through the print magazine MPWRD Business, awards program MPWRD Influential Awards, the digital platform MPWRDX.com, and the MPWRDX Career Center to connect diverse job-seeking candidates with West Michigan employers.



Jordan Lindberg
Stardust Memorials

Jordan Lindberg is President of Stardust Memorials, LLC, and Executive Vice-President of eFulfillment Service, Inc., both located in Traverse City. His companies have been featured in the INC 500, and included

among the Michigan 50 Companies to Watch list.

He holds an A.B. from Albion College, M.A. from Michigan State University, and Ph.D. from the University of Missouri-Columbia. He has been married 27 years to his wife, Marcy, and has a son, Miles. He is an avid golfer, fly angler, and guitarist, and is a past Torch Award winner.

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TALENT 2025



BBB Serving Western Michigan is proud to be one of the latest organizations to have signed Talent 2025's CEO Commitment, pledging to take measurable and tangible steps towards increasing workforce diversity and inclusion.

The CEO Commitment is the first of four strategies designed by Talent 2025 to work towards diversity and inclusion efforts within the workplace. The strategies - CEO Commitment, Benchmarking Survey, Inclusive Leadership Development (ILD) events and Employer Toolkit - are designed to support one another.

Talent 2025 is a catalyst working to ensure an ongoing supply of world-class talent for West Michigan. Composed of over 100 CEOs from the region, Talent 2025 illuminates gaps, evaluates leading practices, and advocates for the implementation of those leading practices to make West Michigan a top 20 employment region by the year 2025.

They serve 13 counties (Allegan, Barry, Kent, Ionia, Montcalm, Mecosta, Osceola, Lake, Mason, Oceana, Newaygo, Muskegon & Ottawa) in Western Michigan with a focus on two priorities to drive change: Workforce Diversity and Inclusion and Early Literacy.

To learn more about these priorities or to get your organization involved, visit talent2025.org.