



Be Transparent

Advertise Honestly

Safeguard Privacy

Be Responsive

Embody Integrity

Tell the Truth

Build Trust

Honor Promises

2018 Annual Report

Better Business Bureau

Serving Middle Tennessee & Southern Kentucky

57 Years Celebrating Trust in the Marketplace

2018 was an exciting year at BBB!

In 2018, we chose RELEVANCE as our theme, guiding our focus, outreach, and daily activities with the businesses and consumers we serve. We stayed relevant by working towards and supporting our mission of “being the leader in advancing marketplace trust.” BBB understands that our primary role in supporting a healthy marketplace in Middle Tennessee and Southern Kentucky is delivering relevant information and value-added services needed to ensure an ethical marketplace where buyers and sellers trust each other.

Ensuring all of BBB’s activities and communications focused on the value and impact our organization has on the community, delivered both positive and measurable results that you will see throughout this Annual Report.



Your BBB recognized more than 5,200 organizations through BBB Accreditation because of their commitment to maintaining BBB’s mission, vision and values. We assisted over 1.8M consumers in making wise buying decisions through business profile inquiries and delivered more than 3.4M instances of service. Your BBB celebrated marketplace role models, denounced substandard performers, and assisted the marketplace in resolving over \$7M in disputes.

In addition to all of this great BBB work, we also transitioned into our new office space at the end of 2018. Though the move was unexpected and we incurred many unanticipated expenses, our new office is an open, collaborative space that allows our team to work together and accommodate future growth.

I am honored to serve as your BBB President and CEO and am proud of the work this organization does so much of every day to build trust in the marketplace.

On behalf of our BBB Boards of Directors, The Integrity Foundation Board of Directors and our BBB team, I thank each of you for your support of and commitment to this organization. We enter 2019 with confidence and enthusiasm for the many opportunities your BBB team will build and deploy, continuing to provide value and advantages to your BBB Accreditation.

Yours in Trust,



L-R: A full house at BBB’s 2nd Annual Songwriter’s Night supporting integrity in the music industry; BBB’s Fall Chili Cook-Off; Staff volunteering at Nashville Public Television’s Membership Drive.

OFFICERS

BOARD CHAIR

Peter Woolfolk, Communications Strategies

CHAIR ELECT

Carol Penterman, Interim HealthCare of Middle Tennessee

SECRETARY

Lynn Moore, Moore Media

TREASURER

Don Kennedy, Don Kennedy Roofing

2018 EXECUTIVE COMMITTEE

Anthony Cassiol, CapStar Bank
 B.J. Howard, Converganz, Inc.
 Courtney McGee, Event Logistics, Inc.
 Carol Penterman, Interim HealthCare of Middle Tennessee

Raymond Ada, Daymar College
 C. Thomas Bates, Blankenship CPA Group
 W. Paine Bone, IV, Wilson County Chevrolet, Buick, GMC
 George Buck, Frost-Arnett Company
 Jim Carden, Goodall Homes
 Rob Carpenter, Renasant Bank
 Anthony Cassiol, CapStar Bank
 Susan Dalton, Heritage Senior Pointe
 Jennifer Davie, Asurion Insurance Services
 Don Delor, Redstone Federal Credit Union
 Carolyn Denton, Fayetteville/Lincoln County Chamber of Commerce
 Dr. Mac Edington, Clarksville Dental Center
 Tracy Hardin, Don Hardin Group
 Matt Hardy, SiteWorks, LLC
 Casey Harrell, Harper Collins Christian Publishing
 Twila Harris, Auto Art of Nashville

Mark Hill, Tandem Realty
 Jamie Isabel, Dalmation Creative Agency, Inc.
 Garland Mahan, Mahan & Associates
 Dr. Amye Melton, APSU College of Business
 Shayne Merrick, Southwestern Career Services
 Ken Michael, iServe Residential Lending, LLC
 Tom Mitchell, Stratipoint Advisory
 Robert Mohon, The Neil Group
 Glenn Proffitt, WSMV Channel 4
 Tracey Rogers, WKRN-TV Nashville
 Alex Sanville, Bridgestone Retail Operations
 Marianne Van der Voort, Lipscomb University
 Mike Watson, BlueCross BlueShield of TN
 Robert Williams, Jr., A-3 Marketing, LLC
 Stan York, Belmont University

TENN-TUCKY ADVISORY BOARD

Dr. Amye Melton, APSU (CHAIR)

Joan Dewald, Clarksville Dental Center
 Judy Gebers, Frontier Basement Systems
 David Harper, Legends Bank/LPL Financial
 Joy Kraeske, Action Air Conditioning Service
 Rose Melton, Altra Federal Credit Union
 Silke Murray
 Dave Parker, 5 Star Radio Group
 JoAnn Denney, DogHouse IT Solutions
 Jessica Ballard, Army Community Service
 Jennifer Carter, Army Community Service

CENTRAL TN ADVISORY BOARD

Don Delor, Redstone Financial Credit Union (CHAIR)

Bryan Barrett, WGNS Radio
 Kenny Bell, Ace Construction of TN
 Thomas Bruff, MaxShred
 Ryan Kennedy, Total Trans4mation Heating & Air, Inc.
 Brad Mankin, Redstone Federal Credit Union

Ava Montgomery, Tim Montgomery, CPA
 Ken Moore, Beaman Dodge Chrysler Jeep
 Tom Swett, Ameri Care Services
 Ron Young, Eagle Communications

UPPER CUMBERLAND ADVISORY BOARD

Susan Dalton, Heritage Pointe Senior Living (CHAIR)

Bill Capps, Xpress Lube & Touchless Lube
 Jim Dainty, WIN Home Inspections
 Steve Daniels, Attorney
 George Dixon, Budweiser of Cookeville
 Judy Freeman
 Donnita Hill, Hill Realty
 Brad Horner, Hooper, Huddleston & Horner Funeral Home
 Avery Hutchins, WCTE-TV
 Chris McCall, D.T. McCall & Sons

WILLIAMSON COUNTY ADVISORY BOARD

Tom Mitchell, Stratipoint Advisory (CHAIR)

Cali Bollier, Foundations Recovery Network
 Keith Bryan, Lee Company
 Bryan Doleshel, Williamson, Inc.
 Dr. Ila Foster, Graceful Hands Chiropractic & Wellness
 Bob Glenn, Nissan North America
 Matthew Martin, Dalmar Homes, LLC
 Sally Mink, Two Men and a Truck
 Kerry Morris, Assurance Financial Partners, LLC
 Denise O'Neil, Franklin Marriott Cool Springs
 Jerry Prosize, CertaPro Painters
 Ron Tepner
 Brent Thornton, Atlantic Pools and Spas, Inc.
 Nichole Warren Musgrave, First Commerce Bank
 Kevin Watson, Churchill Mortgage

CONSUMER SERVICES

- **Customer Reviews**
- **File a Business Complaint**
- **EQuote**
- **BBB Scam Tracker**
- **BBB Military Line**
- **BBB AutoLine**
- **Alternative Dispute Resolution**

ACCREDITED BUSINESS ADVANTAGES

- **Business Profile Page**
- **BBB Accredited Business Seal for the Web**
- **Advertising your BBB Accreditation**
- **Networking Events**
- **Mediation services**

BBB STATS

LOCAL 2018 STATS

CONSUMER COMPLAINTS
CLOSED

10,302

CUSTOMER REVIEWS

8,508

SCAM TRACKER REPORTS
PUBLISHED

457

TOTAL INSTANCES
OF SERVICE

3,399,108

5,785

Published
Customer
Reviews

1,860,178

BBB Business
Profile Inquiries

\$7,386,298

Value
of closed
complaints

\$281,148

BBB Scam Tracker
(Total Reported \$ Lost)

51

Investigations
conducted

10,008

Complaints Opened

18

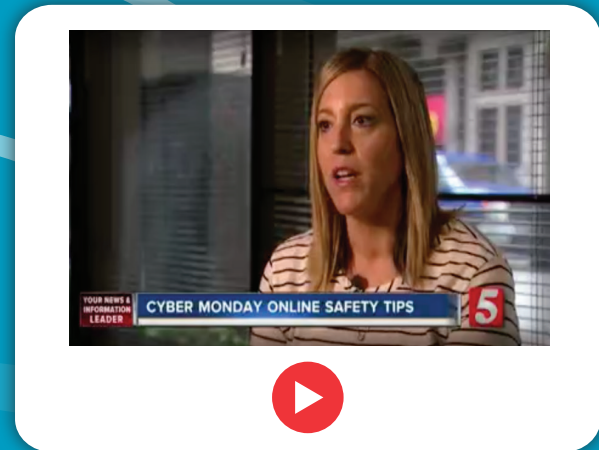
BBB Auto Line®
Cases

14

Mediations,
Arbitrations
& Dispute
Settlement
Hearings

58

Ad Reviews



OUTREACH STATS



256
Facebook Posts
(Since April 2018)



16
Radio
Interviews



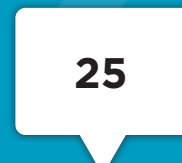
32
Accredited
Business email
communications



46
Television Media
Interviews



3,124,857
Website
Page Views



25
Press
Releases

YEAR OVER YEAR ACCREDITED BUSINESS GROWTH

ACCREDITATIONS JAN. 2017 VS. JAN. 2018

2018

5,197

2017

5,069

NEW ACCREDITED BUSINESSES

2018

958

2017

923

TOTAL RESIGNATIONS

2018

859

2017

795

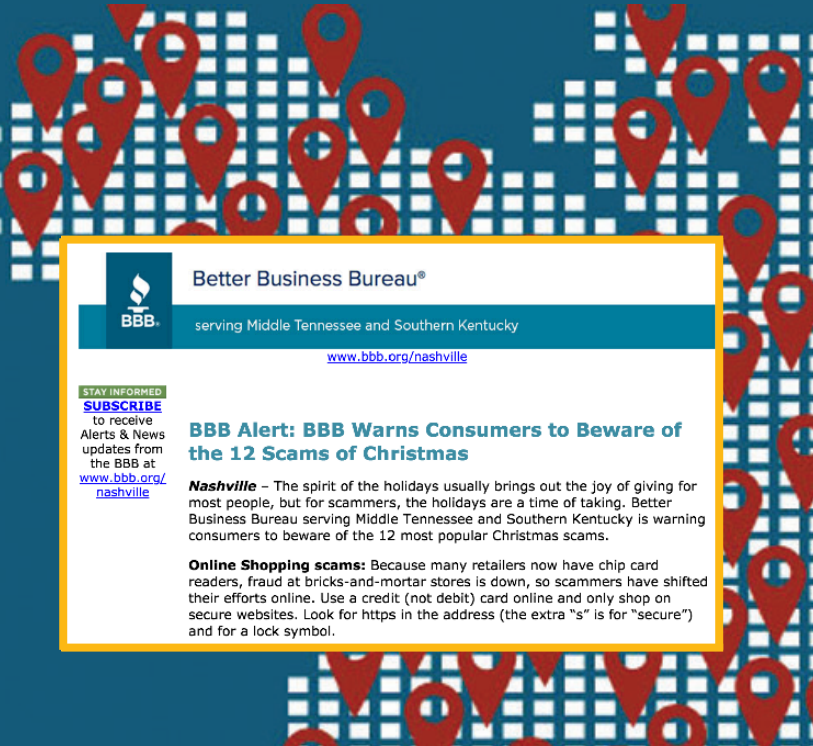
YEAR-END TOTAL ACCREDITED BUSINESSES

2018

5,296

2017

5,197



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www.bbb.org/nashville

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BBB Alert: BBB Warns Consumers to Beware of the 12 Scams of Christmas

Nashville – The spirit of the holidays usually brings out the joy of giving for most people, but for scammers, the holidays are a time of taking. Better Business Bureau serving Middle Tennessee and Southern Kentucky is warning consumers to beware of the 12 most popular Christmas scams.

Online Shopping scams: Because many retailers now have chip card readers, fraud at bricks-and-mortar stores is down, so scammers have shifted their efforts online. Use a credit (not debit) card online and only shop on secure websites. Look for https in the address (the extra "s" is for "secure") and for a lock symbol.

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BBB Alert: Lovell Paving's Customer Complaints Continue to Rise

August 14, 2018

Cookeville, TN -- Better Business Bureau Serving Middle Tennessee and Southern Kentucky strongly warns consumers of the business practices of Lovell Paving and its owner John Lovell, a career con man who offers low-cost bids on driveway paving or resurfacing and then significantly increases the price to finish the job.

Often times, after receiving some payment he takes consumer's money and disappears or simply uses inferior products leaving the driveway in despair. One consumer stated, "Joe Lovell stopped at my house uninvited. Claimed he was working in neighborhood and could seal and repair cracks in my asphalt driveway for \$800. After work began he claimed that the driveway was so deteriorated that he would need more sealant and charged \$3200 which I paid by check. The next day he returned for a second coat and charged \$3400. He was supposed to return to fix

SCAM TRACKER

Find out where scams are happening. **Be alert.**
bbb.org/scamtracker



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BBB Alert: Twelve Charged in Moving Company Scams

August 1, 2018

CINCINNATI - A federal grand jury has charged 12 individuals with conspiring in a racketeering enterprise to defraud individuals through their moving companies located throughout the United States, including in Florida, Ohio, Maryland, North Carolina, Illinois, Texas, California, Connecticut, Colorado and Missouri. More than 900 customers have been identified as victims of the scheme thus far.

Five defendants were arrested yesterday. The indictment was returned July 25 and unsealed on July 31.

Benjamin C. Glassman, United States Attorney for the Southern District of Ohio, Thomas J. Ullom, Regional Special Agent-in-Charge, Office of Inspector General, U.S. Department of Transportation (USDOT) and Angela L. Byers, Special Agent in Charge, Federal Bureau of Investigation (FBI), Cincinnati Division, announced the charges.

According to the indictment, the defendants operated and worked through a number of affiliated moving companies, which include:

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Gun Concealment Furniture Manufacturer, Rough Country Rustic Furniture, Receives 30 Complaints From Consumers Across Tennessee

May 11, 2018

Missouri-based manufacturer of hand-crafted gun concealment and rustic furniture, Rough Country Rustic Furniture, has received 30 complaints from consumers across Tennessee for failure to deliver goods or issue refunds in a timely manner. Better Business Bureau (BBB) advises consumers to exercise extreme caution in doing business with the company.

The company has received more than 600 consumer complaints since December

Value of BBB Accreditation

Build trust and credibility with customers as an Accredited Business



BBB surveyed Accredited Businesses across the U.S. and Canada to find out why BBB accreditation is important to them and how it impacts their business. Here is what we learned:



73%
Increases **credibility** of my business



72%
Builds **trust** with customers



43%
Shows that we **care** about our customers



28%
Adds **prestige** to my business



25%
Supports BBB's mission of advancing marketplace trust

Visit WHYBBB.org to learn more about BBB accreditation.

Source: CBBB Research, 2016

OUR MISSION

The mission of BBB Integrity Foundation is to provide our community with educational programs supporting better business, personal integrity, and smart consumerism.

OUR VISION

BBB Integrity Foundation will develop and deploy programs that ultimately foster trust in the marketplace for both businesses and consumers.

BOARD OF DIRECTORS

OFFICERS

Interim Chairman: Ron Tepner
Secretary/Treasurer: Steve Blume, Allstate Insurance

BOARD MEMBERS

Jennifer Davie, Asurion Insurance
Alan Ross, American Home Design
Jay Clarke, Magazines.com

INTEGRITY FOUNDATION 2018 STATS



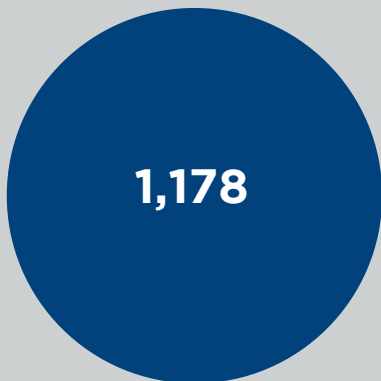
Presentations Given



Total Number of Programs



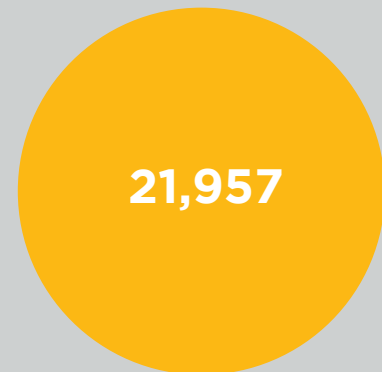
Number of regions served



Total number of business participants



Total number of consumer participants



Total Program Attendance



BBB TORCH Awards recognize companies that are committed to exceptional standards for ethical business practices and service to their customers, employees, and communities.

TORCH Award winners must show their ability to manage customer expectations, provide excellent customer service and resolve disputes. They must demonstrate how they inspire employees and communicate their ethics. They must embody truth in advertising and help foster ethics within their industry.

A panel of independent judges evaluated over 150 entries. The 2018 winners are:

- Small Category (1-10 Employees):**
Recipient: French's Cabinet Gallery, LLC
- Medium Category (11-50 Employees):**
Recipient: Ashbusters Chimney Service, Inc.
- Large Category (51-174 Employees):**
Recipient: Hers & His Plumbing, Heating & Air
- Extra Large Category (175+ Employees)**
Recipient: KraftCPAs PLLC



BBB Student of Integrity Scholarship Award Program

The BBB Student of Integrity Award Program recognizes high school students in Middle Tennessee and Southern Kentucky who personify the principles of ethical business through trust, fairness, leadership, community service, academic integrity, courage, compassion and respect.

The finalists and award recipients are selected by an independent panel of judges to receive scholarships to an accredited school of their choice.



2018 Student of Integrity Scholarship Recipient
Madeline Skau No Northwest High School
Clarksville, Tennessee

Programs Sponsored by:



Secure Your Identity Event

Each year, your BBB holds Spring and Fall free document shredding events throughout Middle Tennessee to help consumers prevent identity theft! Shred Day events are designed to help families and businesses dispose of personal information safely and responsibly, while also learning about the importance of keeping your information confidential.



Songwriter's Night

Songwriter's Night celebrates the importance of integrity in the music industry by shining a spotlight on the damage caused by illegally downloading music. According to Billboard Magazine, for every dollar Spotify paid out in 2018, approximately 81% went to labels and artists... only 19% to writers and publishers. Songwriter's Night helps raise awareness about this issue and lets consumers know when they obtain music illegally, it hurts more than just the label.



2018 Revenues, Expenditures and Net Assets*

	2018 YTD	Total
REVENUES		
Dues Income	\$ 2,921,534	\$ 2,921,534
Interest	\$ 4,555	\$ 4,555
Directory/SES	\$ 263,158	\$ 263,158
CEM Income	\$ 42,100	\$ 42,100
Other	\$ 45,785	\$ 45,785
Total revenues	\$ 3,277,132	\$3,277,132
EXPENDITURES		
Member Development Expenses	\$ 247,147	\$ 247,147
Administrative Expenses	\$ 758,588	\$ 758,588
Member Project Expenses	\$ 185,220	\$ 185,220
Staff Costs	\$ 2,107,312	\$ 2,107,312
Occupancy Expenses	\$ 167,100	\$ 167,100
Total Expenditures	\$ 3,465,367	\$ 3,465,367
CHANGE IN NET ASSETS	\$ (188,235)	\$ (188,235)
NET ASSETS, BEGINNING OF YEAR	\$ 1,631,353	\$ 1,631,353
NET ASSETS, END OF YEAR	\$ 1,443,118	\$ 1,443,118

*2018 Unaudited Year-end financials



OUR MISSION

To be the leader in advancing marketplace trust.

OUR VISION

To create an ethical marketplace where buyers and sellers trust each other.

The **BBB Standards for Trust** are eight principles that summarize important elements of creating and maintaining trust in business. Our BBB Code of Business Practices is built on these standards.

Build Trust

Establish and maintain a positive track record in the marketplace.

Advertise Honestly

Adhere to established standards of advertising and selling.

Tell the Truth

Honestly represent products and services, including clear and adequate disclosures of all material terms.

Be Transparent

Openly identify the nature, location, and ownership of the business, and clearly disclose all policies, guarantees and procedures that bear on a customer's decision to buy.

Honor Promises

Abide by all written agreements and verbal representations.

Be Responsive

Address marketplace disputes quickly, professionally, and in good faith.

Safeguard Privacy

Protect any data collected against mishandling and fraud, collect personal information only as needed, and respect the preferences of consumers regarding the use of their information.

Embody Integrity

Approach all business dealings, marketplace transactions and commitments with integrity.



Better Business Bureau Serving Middle Tennessee & Southern
Kentucky 25 Century Boulevard | Suite 101 | Nashville, TN 37214

(615) 242-4222
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