

2019 Annual Report

Celebrating 58 years of businesses coming together to build trust in
Middle TN and Southern KY region.



NOTE FROM LEADERSHIP

On behalf of your Board of Directors, Regional Advisory Committees, The BBB Integrity Foundation and our entire BBB team, I extend gratitude for your continued support of BBB and applaud the work you do to deliver trusted brands and service with integrity to our Middle TN and Southern KY markets.

Through initial vetting and a commitment to maintaining BBB's eight Standards of Trust, you make the work your BBB does possible. Your BBB is in its 59th year of serving our community and is proud of the work being done daily to advance marketplace trust.

Engagement was our #1 focus in 2019. We deployed our first Value of Accreditation survey to ensure we understand what our Accredited Business locations wanted. We heard you loud and clear, and went to work ramping up B2B events, creating more opportunities for our ABs to network with our team and other trusted businesses. Additionally, your team focused on engaging with young professional, guest speaking to MBA students at a variety of Universities and increasing communications and recognition of our Accredited Businesses through personalized visits and social media.

Winning at engagement in the marketplace also included building strong relationships with media outlets. Our media mentions increased to an all-time high of 382 in 2019, resulting in more than \$680 thousand in earned media. Denouncing marketplace malpractice through the media assists so many in avoiding scams and directs serious shoppers to well established, trusted businesses. The impact was also evident in our increased web activity and inbound calls from consumers.

We know our greatest challenge moving forward, is adapting to the ever-changing marketplace. Much like BBBs throughout North America, we saw a decline in our AB roster. However, regardless of how much the business landscape changes, the importance and value of trust remains constant. Servant leadership will be your BBB's focus in 2020. We will continue to solicit your input on what your needs are, we will prioritize our resources to deliver value added programs and services and please, see us as an extension of your organization. We are here to support and assist.

We are excited about what the future holds and look forward to connecting with you as we work to strengthen our brand, our programs and our impact on the members and community we serve.

In trust,



A blue ink handwritten signature of Robyn Householder.

Robyn Householder
President and CEO
BBB Serving Middle TN and Southern KY



BBB STATS

3,538,316

Instances of Service

1,922,108

Business Profile Inquiries

11,015

Published Customer Reviews

56

Investigations Conducted

46

Ad Reviews

16

AutoLine Arbitrations

1

Mediations, Arbitrations & Dispute Settlement Hearings

12,039

Complaints Opened

12,095

Complaints Closed

\$8,667,200

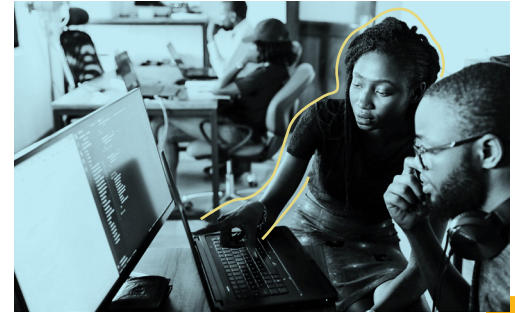
Value of Closed Complaints

378

Scamtracker Reports Published

\$97,838

BBB scamtracker reported loss



ENGAGEMENT STATS

22
Presentations

3,091
Presentation Attenders

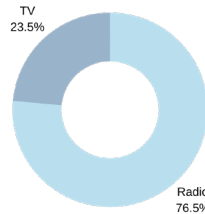
57,604
Twitter Impressions

798,743
Facebook Reach

2,604,532
Unique Website Visitors

382
Media Mentions on TV

1,624
Media Exposure



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Serving Middle Tennessee & Southern Kentucky

BBB INTEGRITY FOUNDATION

The work of BBB Integrity Foundation is a natural extension to the work of BBB; providing programs that build ethical leadership within the current workforce and future workforce in Middle TN and Southern KY.

Some of our programs include:

BBB Torch Awards Program: through a rigorous nomination and application process, an independent committee of business peers selects businesses that excel at making trust a priority internally with employees, and externally with customers.

BBB Student of Integrity Scholarship Program: offered to over 400 high schools in Middle TN and Southern KY, this essay-based scholarship program rewards seniors with college scholarships for making integrity a priority in their lives.

NEW for 2020: BBB Digital Citizenship Program for Middle School Students. Partnering with Common Sense Media, this program is designed to help middle school students develop ethical leadership skills in a digital world when online, on social media, when texting, etc.



Lisa Spelta
Executive Director, Integrity Foundation
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Board of Directors:

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R. Paul Roussel, Treasurer
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Bush Insurance & Financial Services, Inc.

Peter Woolfolk, Director
Communication Strategies

JoAnne Staler, Director
Remax Choice Properties

Chuck Harrington, Director
Bridgestone Retail Operations

Brian Turner, Director
BlueCross BlueShield of Tennessee

2019 Stats:

5: Number of Regions Served

10: College Scholarships Awarded

44: Volunteer Leaders Engaged

5000+: Individuals engaged

136: Companies Donating Funds

280: Attendees at 2019 Songwriter's Night

2019 Songwriter's Night:

BBB Songwriters Night is a spirited musical event benefitting BBB Integrity Foundation.



2020 Students of Integrity



Chandler Michael

Columbia Central High School | Columbia, TN



Kathleen Oliver

Macon County High School | Lafayette, TN



Brea Croslin

Logan County High School | Russellville, KY



Easton Cash

Waverly Central High School | New Johnsonville, TN



Sydney Wilson

White County High School | Cookeville, TN



William Monaghan

LaVergne High School | LaVergne, TN



Jase Horner

Perry County High School | Linden, TN



Morgan Russell

Independence High School | Franklin, TN



Alivia Lynch

Dickson County High School | Dickson, TN



Rhiannon Artemis Carlisle

Smyrna High School | Mt. Juliet, TN



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Serving Middle Tennessee & Southern Kentucky

2019 REVENUES, EXPENDITURES, AND NET ASSETS

Revenues

2019 YTD Consolidated 2019 Total Consolidated

Dues Income	\$ 2,810,906	\$ 2,810,906
Interest	\$ 5,405	\$ 5,405
Directory/SES	\$ 277,119	\$ 277,119
CEM Income	\$ 63,100	\$ 63,100
Other	\$ 139,878	\$ 139,878
Total Revenues	\$ 3,296,408	\$ 3,296,408

Expenditures

Member Development Expenses	\$ 238,827	\$ 238,827
Administrative Expenses	\$ 579,955	\$ 579,955
Member Project Expenses	\$ 162,978	\$ 162,978
Staff Costs	\$ 2,167,948	\$ 2,167,948
Occupancy	\$ 171,836	\$ 171,836
Total Expenditures	\$ 3,321,543	\$ 3,321,543

2019 Total Consolidated

Change in Net Assets

\$ (25,135)

Net Assets, Beginning of Year

\$ 1,443,118

Net Assets, End of Year

\$ 1,417,983

2019 BOARD OF DIRECTORS

2019 OFFICERS:

Carol Penterman, Chair of the Board
Interim HealthCare of Middle Tennessee

Courtney McGee, Chair Elect
Event Logistics, Inc.

BJ Howard, Treasurer
Convergenz, LLC

Dr. Ayme Melton, Secretary
APSU College of Business

2019 EXECUTIVE COMMITTEE:

Anthony Cassiol, CapStar Bank

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Jim Carden, Goodall Homes

Marianne Vandervoort, Lipscomb University
College of Business

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Casey Harrell, Harper Collins Christian Publishing
Susan Dalton, Heritage Senior Pointe
Garland Mahan, Mahan & Associates, LLC

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Rob Carpenter, Renasant Bank
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Don Delor, Redstone Federal Credit Union
Tracy Hardin, Don Hardin Group
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Dawn Evans, Sweet Magnolia Tours
Darren Metz, Nova Tech
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Brian Turner, BlueCross BlueShield Tennessee



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