



BBB serving Middle TN and Southern KY

2020 Annual Report

Celebrating 59 Years of
Businesses Coming Together
to Build Trust in the Marketplace.



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A NOTE FROM LEADERSHIP

On behalf of our Board of Directors, The BBB Integrity Foundation, our Regional Advisory Committees, and our BBB Team, it is my pleasure to share with you the major milestones of 2020. Given the many obstacles 2020 created for us and the entire marketplace, I am both grateful and proud of the achievements our BBB Team and many volunteer leaders delivered to Middle TN and Southern KY.

Little did we know, when choosing Servant Leadership as our 2020 focus, we would face so many challenges that made our service to the community more important than ever before. Within hours of the devastation caused by the March 3rd tornadoes, your BBB was out in the community assisting with cleanup, providing education and support on avoiding the many scams that were prevalent. In addition, our team made hundreds of calls to our Accredited Businesses to check on them and offer assistance. We launched resource pages on the website, providing consumers and businesses the critical information needed. In addition, your leadership team partnered with the Tennessee Attorney General at a joint press conference covered by all major media outlets, pushing out resources and scam prevention information.

Our ability to be servant leaders was tested again when COVID 19 created a marketplace of uncertainty, financial strain, and stretched marketplace trust like never before. Instances of service skyrocketed, exceeding 4.3 million, complaints grew by 20%, and your BBB provided 213,000 more industry rosters in 2020 than 2019. Consumers trusted your BBB to provide guidance to ensure doing business with a trusted Accredited Business.

To ensure the most relevant and up-to-date information was available, we were fortunate to host a webinar for hundreds of Accredited Businesses from across North America. Dr. David Aronoff, Director of Infectious Diseases at Vanderbilt University, provided expert insight on vaccines, best practices and protocols, and what companies could expect in 2021.

As we continue to navigate the “New Normal,” we have chosen Innovate as the focus for 2021. We will look for new, better, and creative ways to serve our marketplace. Your team understands that innovation can be the change that unlocks new value. Whether it is using technology to increase engagement and service deliverables, or providing new or enhanced value-added programs, your BBB team is committed to ensuring we are doing everything possible to Build Better Business in 2021.

In trust,



Robyn Householder

President and CEO of BBB Serving Middle TN and Southern KY



BBB Numbers

INSTANCES OF SERVICE

4,335,548

BUSINESS PROFILE INQUIRIES

2,246,783

PUBLISHED CUSTOMER REVIEWS

12,002

INVESTIGATIONS CONDUCTED

76

ADVERTISING REVIEWS

38

AUTOLINE ARBITRATIONS

6

MEDIATIONS, ARBITRATIONS & DISPUTE SETTLEMENT HEARINGS

0

VALUE OF CLOSED COMPLAINTS

\$ 12,454,288.48

COMPLAINTS CLOSED

13,678

COMPLAINTS OPENED

13,692

BBB SCAMTRACKER REPORTS PUBLISHED

388

BBB SCAMTRACKER REPORTED LOSS

\$82,603.42

2020 Numbers

Engagement Numbers

While 2020 was not what anyone expected, your BBB has seen a continuation of trend and built off of the work completed in 2019.

MEDIA MENTIONS

477 media value of **\$684,107.07**

WEBINAR/PRESENTATIONS

21

SOCIAL MEDIA ENGAGEMENT

2,027

SOCIAL MEDIA IMPRESSIONS

151,166

UNIQUE WEBSITE VISITORS

960,243

2020 PIVOT

Programs Created to Serve BBB Accredited Businesses in 2020

Mentorship Program

During COVID, many businesses experienced new and uncertain realities and faced questions they had never experienced before. BBB utilized the diverse skill sets our region has to create a mentorship program for small businesses and paired them with experts in marketing, finance, law, HR and others.

Virtual B2B Networking Program

When the COVID-19 pandemic limited travel and meeting in person our team hosted virtual B2B networking events in each region to stay connected with our Accredited Businesses.

Google Training Workshops

In partnership with Google, we hosted two workshops featuring certified Google trainer Dave Delaney: Connect with Customers and Manage Your Business Remotely and Reach Customers Online with Google.

Shop Local Page

At the Beginning of the COVID pandemic we created shop local pages for each marketplace we serve. These pages allowed Accredited Businesses to share business updates and discounts they had available.

Get Middle Tennessee Back to Work- Pilot

BBB created an AB Job board where Accredited Businesses were able to post open positions. The openings were placed on the websites of WGNS and Murfreesboro Pulse and focused on the Central TN region.



Serving in a virtual world

BBB made many changes in 2020 to what was our original plan. In 2019, we hosted networking and many in person learning experiences for businesses and other groups in the community. This year, we moved many of those events online and created a few more programs to assist those businesses hurting most at this time.

Digital Footprint

We live in a virtual world, and online reputation is more important than ever. This report gives the complete expression of a business' brand online, including website ranking, reviews across the internet, and contact information.

BBB Integrity Foundation

The work of BBB Integrity Foundation is a natural extension to the work of BBB; providing programs that build ethical leadership and foster better businesses in Middle TN and Southern KY.

RECOGNITION PROGRAMS:

1 BBB Torch Award 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.

2 BBB Student of Integrity Scholarship Program: Offered to over 150 high schools in Middle TN and Southern KY, this essay-based scholarship program awards seniors with college scholarships for making integrity a priority in their lives.

3 BBB Spark Award Program: This program recognizes entrepreneurs and business leaders who embody trust principles from day one. Business leaders age 35 and younger or new entrepreneurs of any age operating for less than 3 years may apply to demonstrate the 3 C's of Trust: Character, Culture and Community.



Speakers Bureau

While 2020 brought a virtual transition, BBB Integrity Foundation was able to continue its work of education and event speaking by joining webinars as speakers. This new venture was different than in 2019 where many events were in person and to groups of students or to community groups. This has been an interesting addition and allowed BBB Integrity Foundation to grow in a larger area than previous years.

BOARD OF DIRECTORS

Jennifer Davie, Chair
Asurion Insurance Services, Inc.

R. Paul Roussel, Treasurer
Brown & Brown of Tennessee

Leighton Bush, Secretary
Bush Insurance & Financial Services, Inc.

Chuck Harrington, Director
Bridgestone Retail Operations

JoAnne Staler, Director
Remax Choice Properties

Brian Turner, Director
BlueCross BlueShield of Tennessee

BBB Integrity Foundation Numbers

2020 NUMBERS

5 Regions Served In Middle TN
and Southern KY

7 Awards Received by Local
Businesses

11 College Scholarships Awarded

160 Torch Award Nominations

299 Companies Donating Funds



TORCH AWARD WINNERS

**Allgood Sewer-N-Septic Tank
Service | White House, TN**

**Benjamin Franklin Plumbing |
Franklin, TN**

Crosslin, PLLC | Nashville, TN

Lee Company | Franklin, TN

SPARK AWARD FINALISTS

**1) Hell or High Water Tattoo Shop,
Jonathan Capen, Owner | Oak
Grove, KY**

**2) Allstate Insurance, Alexis
Goines, Owner | Clarksville, TN**

**3) Zoren Pharmacy,
T'Bony Jewell, Pharmacist |
Clarksville, TN**



**Hell or High Water Tattoo Shop,
Oak Grove, KY**

**2020
WINNER**

**BBB
spark
award**



2020 Total Consolidated

Change in Net Assets

\$ (48,501)

Net Assets, Beginning of Year

\$ 1,370,760

Net Assets, End of Year

\$ 1,322,259

2020 FINANCIALS

2020 Revenues, Expenditures, and Net Assets (Unaudited)

Revenues

<i>Dues Income</i>	\$ 2,582,329
<i>Interest</i>	\$ 2,734
<i>Directory/SES</i>	\$ 303,720
<i>CEM Income</i>	\$ 30,038
<i>Other</i>	\$ 59,907

Total Revenues **\$ 2,978,728**

Expenditures

<i>Member Development</i>	\$ 203,460
<i>Administrative Expenses</i>	\$ 507,915
<i>Member Project Expenses</i>	\$ 262,987
<i>Staff Costs</i>	\$ 1,862,336
<i>Occupancy</i>	\$ 190,531

Total Expenditures **\$ 3,027,229**

2020 Board of Directors

2020 BOARD OFFICERS

Carol Penterman, Chair of the Board

Penterman Consulting

Courtney McGee, Chair Elect

Event Logistics, Inc.

BJ Howard, Treasurer

March 2020 - September 2020
Convergenz, LLC

Tom Bates, Interim Treasurer

October 2020 - March 2021
Blankenship CPA

Dr. Ayme Melton, Secretary

APSU College of Business

2020 EXECUTIVE COMMITTEE

George Buck

Frost Arnett

Garland Mahan

Mahan & Associates

Marianne Van der Voort

Lipscomb University College of Business

Tracey Rogers

WKRN

Dr. Ayme Melton, APSU College of Business

Anthony Cassiol, Capstar

Brent Thornton, Atlantic Pools

Brian Turner, Blue Cross Blue Shield

Bryan Ansley, FNB Merchants

Carol Penterman, Penterman Consulting

Carolyn Denton, Chamber

Courtney McGee, Event Logistics, inc.

Don Delor, Redstone Credit Union

George Buck, Frost Arnett

Garland Mahan, Mahan & Associates

Jenn Davie, Asuiron

Dr. Mac Edington, Clarksville Dental Center

Marianne Van der Voort, Lipscomb University College of Business

Mark Hill, Tandom Realty

Mark Stoner, Ash Busters

Matt Hardy, SiteWorks LLC

Rob Carpenter, Renasant Bank

Robert Mohon, The Neil Group

Shayne Merrick, Southwestern Career Services

Tom Bates, Blankenship CPA

Tracey Rogers, WKRN

CENTRAL TN ADVISORY COMMITTEE

Don Delor, Chair, Redstone FCU

Jim Africano, Affi Enterprises

Bryan Barrett, WGNS Radio

Brad Mankin, Redstone FCU

Ava Montgomery, Tim Montgomery CPA

Don Lester, L&L Construction

Ron Young, Eagle Communications

TENN-TUCKY ADVISORY COMMITTEE

Dr. Ayme Melton, Chair, APSU College of Business

Joan Dewald, Clarksville Dental Center

Judy Gebers, Frontier Basement Systems

Joy Kraeske, Action Air Conditioning Service

JoAnn Denney, Level 10 Technology

Elliott Herzlich, Elliott's Jeweler's

Mark Kelly, Fast Train Property Management

Rose Melton, Altra Federal Credit Union

Silke Murray, Consumer at Large

WILLIAMSON COUNTY ADVISORY COMMITTEE

Brent Thornton, Chair, Atlantic Pools and Spas, Inc

Josh Berry, The Kenekter, LLC

Emily Bonomo, Lee Company

Bryan Doleshel, Williamson Inc.

Dr. Ila Foster, Graceful Hands Chiropractic & Wellness

BJ Howard, Symphony Advice

Matthew Martin, Dalamar Homes, LLC

Denise O'Neil, Franklin Marriott Cool Springs

Jerry Prosize, CertaPro Painters of Nashville and Middle Tennessee

Kevin Watson, Churchill Mortgage Corporation

