HERTZBACH & COMPANY, P.A. 1803 RESEARCH BLVD, #215 ROCKVILLE, MD 20850

> BETTER BUSINESS BUREAU OF GREATER MARYLA 502 SOUTH SHARP STREET, NO. 1200 BALTIMORE, MD 21201

hilderthelder



November 12, 2019

Better Business Bureau of Greater Maryland 502 South Sharp Street No. 1200 Baltimore, MD 21201

Better Business Bureau of Greater Maryland:

We have prepared the organization's 2018 Exempt Organization returns and 2019 estimated tax payments information. The returns should be signed, dated, and mailed.

Specific filing instructions are as follows.

FORM 990 RETURN:

Please sign and mail on or before November 15, 2019.

Mail to:

Department of the Treasury Internal Revenue Service Center Ogden, UT 84201-0027

FORM 990-T RETURN:

Form 990-T has a balance due of \$14,452.

Payments should be made using the Electronic Federal Tax Payment System (EFTPS). Taxpayers can make deposits online at www.eftps.gov or by calling EFTPS Customer Service at 1-800-555-4477. For deposits made by EFTPS to be on time, the organization must initiate the transaction during business hours at least 1 business day before the date the deposit is due. The deposits must be made by the 15th day of the month in which the return is due. If you are using ACH Credit or Same-Day Fedwire methods, please check with the appropriate financial institution for the deadline to ensure timely transmission of funds.

The 990-T return includes a penalty for underpayment of estimated tax from Form 2220 of \$584.

Mail to:

Department of the Treasury Internal Revenue Service Center Ogden, UT 84201-0027

ESTIMATED TAX PAYMENTS FOR FORM 990-T:

For your reference we have listed all estimated tax payments and their original due dates below.

Installment No. 1 by 04/15/19 \$3,470 Installment No. 2 by 06/17/19 \$3,470 Installment No. 3 by 09/16/19 \$3,470 Installment No. 4 by 12/16/19 \$3,470

Payments should be made using the Electronic Federal Tax Payment System (EFTPS). Taxpayers can make deposits online at www.eftps.gov or by calling EFTPS Customer Service at 1-800-555-4477. For deposits made by EFTPS to be on time, the organization must initiate the transaction during business hours at least 1 business day before the date the deposit is due. The deposits must be made by the 15th day of the month in which the return is due. If you are using ACH Credit or Same-Day Fedwire methods, please check with the appropriate financial institution for the deadline to ensure timely transmission of funds.

Please sign and mail as soon as possible.

A copy of the return is enclosed for your files. We suggest that you retain this copy indefinitely.

Sincerely,

Nah & S

Mark P. S. Edward

Department of the Treasury

** PUBLIC DISCLOSURE COPY ** **Return of Organization Exempt From Income Tax**

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

▶ Do not enter social security numbers on this form as it may be made public.



		enue Service	Go to www.irs.gov/Form990 fo	or instructions and	d the latest	information.	Inspection		
AI	For th	e 2018 calenda	r year, or tax year beginning		ending				
Ba	Check if applicab	le: C Name of	organization			D Employer identifica	tion number		
	Addre	BETT	R BUSINESS BUREAU OF GRI	EATER MARY	ζLA				
	Name		siness as			52-02	46500		
	Initial returr		E Telephone number						
	Final	47-3990							
_	termi ated ⊐Amer	City or to	1,949,034.						
	return		MORE, MD 21201	NIDOO		H(a) Is this a group retu			
	tion pend		d address of principal officer: ANGIE BAR	NET.T.			Yes X No		
	F a a a			a) [4047(a)(1)	or 527	H(b) Are all subordinates inclu			
		empt status: ∟	_ 501(c)(3) X 501(c) (6) ◀ (insert no REATERMD.BBB.ORG	o.) 4947(a)(1)	01 327	H(c) Group exemption r	t. (see instructions)		
		f organization:		Other ►	I Year	of formation: 1917 M			
	art I	Summary							
	1	Briefly describ	the organization's mission or most significant a	activities: THE	PROMOT	ION OF ETHICA	AL		
Activities & Governance			S AMONG BUSINESSES						
rna	2		▶ ☐ if the organization discontinued its o						
ove	3		ng members of the governing body (Part VI, line				27		
ي م	4		pendent voting members of the governing body				27		
ies	5		f individuals employed in calendar year 2018 (Pa				<u> </u>		
tivit	6	Total number o	f volunteers (estimate if necessary)				96,243.		
Ac	/a		business revenue from Part VIII, column (C), line				66,036.		
		Net unrelated i	usiness taxable income from Form 990-T, line 3			Prior Year	Current Year		
	8	Contributions	nd grants (Part VIII, line 1h)			7,605.	97,714.		
Revenue	9					1,543,914.	1,754,682.		
eve	10	•	ome (Part VIII, column (A), lines 3, 4, and 7d)			670.	395.		
č	11		Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, an			250,510.	96,243.		
	12	Total revenue	add lines 8 through 11 (must equal Part VIII, co	lumn (A), line 12)		1,802,699.	1,949,034.		
	13	Grants and sin	ilar amounts paid (Part IX, column (A), lines 1-3)			0.	0.		
	14	•				0.	0.		
es	15		compensation, employee benefits (Part IX, colur			1,219,382.	1,298,402.		
Expenses	16a		ndraising fees (Part IX, column (A), line 11e)	18,0	25	0.	0.		
Ě	D					719,632.	735,013.		
	18		s (Part IX, column (A), lines 11a-11d, 11f-24e) . Add lines 13-17 (must equal Part IX, column (A			1,939,014.	2,033,415.		
	19		xpenses. Subtract line 18 from line 12	y, iii le 20j		-136,315.	-84,381.		
or					Be	ginning of Current Year	End of Year		
ets	20	Total assets (P	art X, line 16)			575,261.	185,888.		
Ass	21	Total liabilities				316,536.	0.		
Net Assets or	22		ind balances. Subtract line 21 from line 20	·····		258,725.	185,888.		
Pa	art II	Signature							
	•		declare that I have examined this return, including acc			•	nowledge and belief, it is		
true	, corre	ct, and complete.	Declaration of preparer (other than officer) is based or	n all information of w	hich preparer	has any knowledge.			
Sia		Signature	of officer			Date			

Sign	Signature of officer		Date							
Here	ANGIE BARNETT, PRESIDE	лт								
	Type or print name and title									
	Print/Type preparer's name	Preparer's signature	Date Check	PTIN PTIN						
Paid	MARK P. S. EDWARD		self-em	ployed P01554651						
Preparer	Firm's name FIERTZBACH & COMP.	ANY, P.A.	Firm's EIN	52-1158459						
Use Only	Firm's address 🖌 1803 RESEARCH BL	VD, #215								
ROCKVILLE, MD 20850 Phone no. (301) 315-215										
May the IF	RS discuss this return with the preparer shown abo	ve? (see instructions)		X Yes No						
832001 12-3	1-18 LHA For Paperwork Reduction Act Notic	e, see the separate instructions.		Form 990 (2018)						

	990 (2018) BETTER BUSINE t III Statement of Program Service Acc	SS BUREAU OF G	REATER MARYLA	52-0246500 Page 2
	Check if Schedule O contains a response or r	- ote to any line in this Part III		
1	Briefly describe the organization's mission: THE PROMOTION OF ETHICAL P			
2			which were not listed on the	Yes X No
	If "Yes," describe these new services on Schedule (
3	Did the organization cease conducting, or make sign If "Yes," describe these changes on Schedule O.			
4	Describe the organization's program service accomplexity $501(c)(3)$ and $501(c)(4)$ organizations are recomplexity for each program and the program is a second service accomplexity of the second s			
4a	revenue, if any, for each program service reported. (Code:) (Expenses \$ 1,715,04) (п	venue \$)
та	NEW AND RENEWAL ACCREDITAT	ION DUES) (ner)
4b	(Code:) (Expenses \$ PILLARS OF TRUST	including grants of \$) (Rev	venue \$)
4c	(Code:) (Expenses \$	including grants of \$) (Rev	venue \$)
4d	Other program services (Describe in Schedule O.)	ato of C		1
4e	(Expenses \$ including grar Total program service expenses ► 1	,715,046.) (Revenue \$)
		,		Form 990 (2018)
002002		0		

			Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)?			
	If "Yes," complete Schedule A	1		X
2	Is the organization required to complete Schedule B, Schedule of Contributors?	2	Х	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for			
	public office? If "Yes," complete Schedule C, Part I	3		X
4	Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect			
	during the tax year? If "Yes," complete Schedule C, Part II	4		
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or			
	similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III	5	Х	
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to			37
_	provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I	6		X
7	Did the organization receive or hold a conservation easement, including easements to preserve open space,	_		v
•	the environment, historic land areas, or historic structures? <i>If</i> "Yes," <i>complete Schedule D, Part II</i>	7		X
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete			x
0	Schedule D, Part III	8		
9	Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for			
	amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services?	9		x
10	<i>If "Yes," complete Schedule D, Part IV</i> Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent	9		
10	endowments, or quasi-endowments? If "Yes," complete Schedule D, Part V	10		x
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VII, VII, IX, or X			
••	as applicable.			
а	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D,			
	Part VI	11a	х	
b	Did the organization report an amount for investments - other securities in Part X, line 12 that is 5% or more of its total			
	assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII	11b		x
с	Did the organization report an amount for investments - program related in Part X, line 13 that is 5% or more of its total			
	assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII	11c		х
d	Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in			
	Part X, line 16? If "Yes," complete Schedule D, Part IX	11d		X
е	Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X	11e		X
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses			
	the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X	11f	Х	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete			
	Schedule D, Parts XI and XII	12a	Х	
b	Was the organization included in consolidated, independent audited financial statements for the tax year?			
	If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional	12b		X
13	Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	13		X
14a	Did the organization maintain an office, employees, or agents outside of the United States?	<u>14a</u>		X
b	Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business,			
	investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000	4.44		x
46	or more? If "Yes," complete Schedule F, Parts I and IV Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any	14b		
15		15		x
16	foreign organization? <i>If</i> "Yes," <i>complete Schedule F, Parts II and IV</i> Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to	15		
10	or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV	16		x
17	Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX,	- ¹⁰		
	column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I	17		x
18	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines	<u> </u>		
	1c and 8a? If "Yes," complete Schedule G, Part II	18		x
19	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If</i> "Yes."			
	complete Schedule G, Part III	19		x
20a	Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H	20a		Х
	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		
21	Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or			
	domestic government on Part IX, column (A), line 1? If "Yes." complete Schedule I. Parts I and II	21		Х
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 Part IV
 Checklist of Required Schedules (continued)
 Employee
 Employee

			Yes	No
22	Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on		103	
	Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III	22		x
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current			
	and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete			
	Schedule J	23	х	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the			
	last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete			
	Schedule K. If "No," go to line 25a	24a		x
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease			
	any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
	Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit			
	transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I	25a		
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and			
	that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete			
	Schedule L, Part I	25b		
26	Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or			
	former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If "Yes,"			
	complete Schedule L, Part II	26		X
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial			
	contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member			
	of any of these persons? If "Yes," complete Schedule L, Part III	27		X
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV			
	instructions for applicable filing thresholds, conditions, and exceptions):			
	A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV	28a		X
b	A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV	28b		x
С	An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer,			
	director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV	28c	Х	
29	Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M	29		X
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation			
	contributions? If "Yes," complete Schedule M	30		X
31	Did the organization liquidate, terminate, or dissolve and cease operations?			
	If "Yes," complete Schedule N, Part I	31		X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete			
~~	Schedule N, Part II	32		X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations			x
	sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I	33		
34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and	24	х	
25.0	Part V, line 1 Did the organization have a controlled entity within the meaning of section 512(b)(13)?	34	<u>_</u>	x
	Did the organization have a controlled entity within the meaning of section 512(b)(13)? If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity	35a		127
U		35b		
36	within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2	000		
00	If "Yes," complete Schedule R, Part V, line 2	36		
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization			
0.	and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI	37		x
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19?			
	Note. All Form 990 filers are required to complete Schedule O	38	х	
Par				•
	Check if Schedule O contains a response or note to any line in this Part V			
			Yes	No
1a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable 1a 9			
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable 1b			
с	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming			
	(gambling) winnings to prize winners?	1c	Х	
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Par	t V Statements Regarding Other IRS Filings and Tax Compliance (continued)			Yes	No
2 a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements,			165	
Zu	filed for the calendar year ending with or within the year covered by this return	2a 41			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax return		2b	X	
D.	Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e -file (see instructions		2.0		
30			3a	X	
	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation in Schedule C		3b	X	<u> </u>
	At any time during the calendar year, did the organization have an interest in, or a signature or other a		50		<u> </u>
та	financial account in a foreign country (such as a bank account, securities account, or other financial a		4a		x
h	If "Yes," enter the name of the foreign country:		Ha		<u> </u>
D	See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Ac				
50			5a		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction at any time during the tax year?	tion?	5a 5b		X
	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?		50 5c		<u> </u>
			50		-
0a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the	-	6a		x
h	any contributions that were not tax deductible as charitable contributions?		0a		
D		•	Ch		
7			6b		-
7	Organizations that may receive deductible contributions under section 170(c). Did the example the receive a payment in evenes of $$75$ mode partly as a contribution and partly for goods and early for goods and early the events of the section 170(c).	viene provided to the power?	70		-
a L	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and ser		7a		
b			7b		├──
С	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was		7-		
ام	to file Form 8282?		7c		
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d	7-		
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit co		7e		<u> </u>
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contra		7f		<u> </u>
g h	If the organization received a contribution of qualified intellectual property, did the organization file Fo		7g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization		7h		
8	Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained	-			
•			8		
9	Sponsoring organizations maintaining donor advised funds.		0-		
a ⊾			9a		├──
b			9b		-
10	Section 501(c)(7) organizations. Enter:	10.			
a L	Initiation fees and capital contributions included on Part VIII, line 12	10a	-		
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b	-		
	Section 501(c)(12) organizations. Enter:	44.			
	Gross income from members or shareholders Gross income from other sources (Do not net amounts due or paid to other sources against	11a	-		
b		114			
10-	amounts due or received from them.) Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form	11b	100		-
			<u>12a</u>		-
	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b	-		
13	Section 501(c)(29) qualified nonprofit health insurance issuers.		120		-
а	Is the organization licensed to issue qualified health plans in more than one state?		<u>13a</u>		-
	Note. See the instructions for additional information the organization must report on Schedule O.				
b	Enter the amount of reserves the organization is required to maintain by the states in which the	404			
	organization is licensed to issue qualified health plans	13b	-		
	Enter the amount of reserves on hand	13c	40-		X
14a		~	14a		<u> </u> ^
	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule		14b		┼──
15	Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuner		4-		.
	excess parachute payment(s) during the year?		15		X
	If "Yes," see instructions and file Form 4720, Schedule N.				v
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment	income?	16		X
	If "Yes," complete Form 4720, Schedule O.				10040

BETTER BUSINESS BUREAU OF GREATER MARYLA

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Form 990 (2018)

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 Part VI
 Governance, Management, and Disclosure
 For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

 Check if Schedule O contains a response or note to any line in this Part VI
 X

		1 1			Yes	N
1 a	Enter the number of voting members of the governing body at the end of the tax year	1a	27			
	If there are material differences in voting rights among members of the governing body, or if the governing					
	body delegated broad authority to an executive committee or similar committee, explain in Schedule O.		<u> </u>			
b	Enter the number of voting members included in line 1a, above, who are independent	1b	27			
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship	o with any othe	r			
	officer, director, trustee, or key employee?			2		X
3	Did the organization delegate control over management duties customarily performed by or under the	e direct supervi	sion			
	of officers, directors, or trustees, or key employees to a management company or other person?			3		X
4	Did the organization make any significant changes to its governing documents since the prior Form 9	90 was filed?		4		Х
5	Did the organization become aware during the year of a significant diversion of the organization's ass	ets?		5		X
6	Did the organization have members or stockholders?			6		X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or ap	point one or				
	more members of the governing body?			7a		Σ
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, st	ockholders, or				
	persons other than the governing body?			7b		X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year					
а	The governing body?	-		8a	Х	
b	Each committee with authority to act on behalf of the governing body?			8b	Х	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be read					
	organization's mailing address? If "Yes." provide the names and addresses in Schedule O			9		2
ec	tion B. Policies (This Section B requests information about policies not required by the Internal Re					
					Yes	N
0a	Did the organization have local chapters, branches, or affiliates?			10a		Σ
	If "Yes," did the organization have written policies and procedures governing the activities of such ch			100		
~	and branches to ensure their operations are consistent with the organization's exempt purposes?	•		10b		
1a	Has the organization provided a complete copy of this Form 990 to all members of its governing body			11a	Х	
	Describe in Schedule O the process, if any, used by the organization to review this Form 990.	y before hing t		114		
	Did the organization have a written conflict of interest policy? If "No," go to line 13			12a	х	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise			12a	X	
	Did the organization regularly and consistently monitor and enforce compliance with the policy? <i>//</i> "			120	- 23	
C		,		12c	х	
3	in Schedule O how this was done			13	X	
	Did the organization have a written whistleblower policy?				X	
4	Did the organization have a written document retention and destruction policy?			14		
5	Did the process for determining compensation of the following persons include a review and approva		nt			
	persons, comparability data, and contemporaneous substantiation of the deliberation and decision?					7
	The organization's CEO, Executive Director, or top management official			15a		Σ Σ
b	Other officers or key employees of the organization			15b		Σ
	If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions).					
6a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangen	nent with a				-
	taxable entity during the year?			16a		Σ
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluat	te its participati	on			
	in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organ	ization's				
	exempt status with respect to such arrangements?			16b		
	tion C. Disclosure					
7	List the states with which a copy of this Form 990 is required to be filed $\blacktriangleright ext{MD}$					
8	Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A if applicable), 990, an	d 990-T (Sectio	on 501(c)(3)s	only) a	availab	ble
	for public inspection. Indicate how you made these available. Check all that apply.					
	Own website Another's website X Upon request Other (explain	n in Schedule O)			
9	Describe in Schedule O whether (and if so, how) the organization made its governing documents, cor	nflict of interest	policy, and	financi	ial	
	statements available to the public during the tax year.					
0	State the name, address, and telephone number of the person who possesses the organization's boo	oks and records	s ▶			
	ANGIE BARNETT - 410-347-3990					
	502 SOUTH SHARP STREET, SUITE 1200, BALTIMORE, MD	21201				
					990	(00

Form 990 (2018)		BUSINESS		-	-		52-0246500	Page 7
Part VII Compensatio	n of Officer	s, Directors, T	rustees, K	ey Eı	nployees, H	ighest Com	pensated	
Employees, a	nd Indepen	dent Contract	ors					
Check if Schedule	O contains a r	esponse or note to	o any line in th	is Par	t VII			

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

• List all of the organization's current officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.

• List all of the organization's current key employees, if any. See instructions for definition of "key employee."

• List the organization's five current highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.

• List all of the organization's former officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

• List all of the organization's former directors or trustees that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and Title	(B) Average			(C Pos	C) ition	1		(D) Reportable	(E) Reportable	(F) Estimated
	hours per	box	, unles cer an	ss per	rson is	s both	ı an	compensation	compensation	amount of
	week (list any hours for related organizations below line)	stee or director	Institutional trustee	Officer		Highest compensated employee		from the organization (W-2/1099-MISC)	from related organizations (W-2/1099-MISC)	other compensation from the organization and related organizations
(1) ANGIE BARNETT	40.00									
PRESIDENT		Х		Х				150,363.	0.	14,947.
(2) ARLENE THAYER	1.00									
CHAIR		Х		Х				0.	0.	0.
(3) SEAN WALKER	1.00									
TREASURER		Х		Х				0.	0.	0.
(4) MELISSA MCGUIRE	1.00									
DIRECTOR		Х						0.	0.	0.
(5) BRUCE QUACKENBUSH, JR.	1.00									
DIRECTOR		Х						0.	0.	0.
(6) WILLIAM THRUSH	1.00									
DIRECTOR		Х						0.	0.	0.
(7) CHRIS BARBER	1.00									
DIRECTOR		Х						0.	0.	0.
(8) JEFFREY BAXTER	1.00									
DIRECTOR		Х						0.	0.	0.
(9) KATE BRIDGEMAN	1.00									
DIRECTOR		Х						0.	0.	0.
(10) RONALD CARSTENS, JR.	1.00									
DIRECTOR		Х						0.	0.	0.
(11) KEVIN CRYSLER	1.00									
DIRECTOR		Х						0.	0.	0.
(12) DIANE DEVANEY	1.00									
DIRECTOR		Х						0.	0.	0.
(13) PEGGY FEENEY	1.00									
DIRECTOR		Х						0.	0.	0.
(14) EVELYN GAINES	1.00									
DIRECTOR		Х						0.	0.	0.
(15) EDWARD HERNANDEZ	1.00									
DIRECTOR		Х						0.	0.	0.
(16) BRIAN HUBBARD	1.00							_		-
DIRECTOR		Х						0.	0.	0.
(17) DANIELLE LOZANO	1.00									-
DIRECTOR		Х						0.	0.	0.
832007 12-31-18				_	_					Form 990 (2018)

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7

	SINESS	BU	RE	AU	0	F	GF	REATER MARYLA	52-024	65	00	Page 8		
Part VII Section A. Officers, Directors, Trust	ees, Key Emp	ploy	ees,	and	l Hig	ghes	st C	ompensated Employee	s (continued)					
(A)			(C	C)			(D)	(E)		(F)				
Name and title	Average										Estimated			
	hours per	box	, unle	ss per	son i	s botł	n an	compensation	compensation		amo	ount of		
	week	offic	cer ar	nd a di	recto	r/trus	tee)	from	from related		0	ther		
	(list any	ector						the	organizations		comp	ensation		
	hours for	or dir				ted		organization	(W-2/1099-MISC)		fro	m the		
	related	stee o	ruste			oensa		(W-2/1099-MISC)			•	nization		
	organizations	al tru	onal t		loyee	com l						related		
	below line)	ndividual trustee or director	nstitutional trustee	Officer	ƙey employee	Highest compensated employee	Former				orgar	nizations		
	1.00	Du l	<u>s</u>	H0	Key	5 E	Foi			+				
(18) TIM LUCK DIRECTOR	1.00	x						0.	0			0.		
	1 0 0	<u> </u>						0.	0	-		0.		
(19) JOHN MARTINDALE	1.00								0			0		
DIRECTOR	1 0 0	X						0.	0	•		0.		
(20) BRENDA MCCHRISTON	1.00											•		
DIRECTOR		Х						0.	0	•		0.		
(21) RANDY MCCLUSKEY	1.00								_					
DIRECTOR		Х						0.	0	•		0.		
(22) ALLISON MULFORD	1.00													
DIRECTOR		Х						0.	0	•		0.		
(23) ANGELA MURPHY	1.00													
DIRECTOR		Х						0.	0	•		0.		
(24) GREG PIERCE	1.00													
DIRECTOR		X						0.	0	•		0.		
(25) JEFF PLUMMER	1.00													
DIRECTOR		x						0.	0			0.		
(26) TOM RAYNER	1.00									<u> </u>				
DIRECTOR		x						0.	0			0.		
								150,363.	0		14	,947.		
						••••		74,912.		•	<u> </u>	<u>,,,,,</u>		
c Total from continuation sheets to Part VII								225,275.	0		1 /	,947.		
d Total (add lines 1b and 1c)										•	14	, 947.		
2 Total number of individuals (including but no	ot limited to th	ose	liste	ed ab	ove) wn	o re	eceived more than \$100,	000 of reportable			1		
compensation from the organization														
												Yes No		
3 Did the organization list any former officer,	-			•	•	•		•						
line 1a? If "Yes," complete Schedule J for su											3	X		
4 For any individual listed on line 1a, is the su	m of reportabl	e co	mpe	ensat	tion	and	oth	ner compensation from t	he organization					
and related organizations greater than \$150	,000? If "Yes,	" со	mple	ete S	Sche	dule	e J f	for such individual		. L	4	X		
5 Did any person listed on line 1a receive or a	ccrue comper	Isati	on fi	rom a	any	unre	elate	ed organization or individ	dual for services					
rendered to the organization? If "Yes." com	plete Schedule	e J fo	or si	ich r	bers	on .					5	X		
Section B. Independent Contractors														
1 Complete this table for your five highest cor	npensated ind	lepe	ndei	nt co	ontra	acto	rs th	hat received more than \$	100,000 of compen	isatio	on fror	n		
the organization. Report compensation for t	he calendar ye	ear e	ndir	ng wi	ith c	or wi	thin	n the organization's tax y	ear.					
(A)								(B)			(C)			
Name and business	address	NC	ONE	Ξ				Description of s	ervices	Cor	mpens			
• Talalaunaha di la ini ini ini ini ini	al all all a													
2 Total number of independent contractors (in	•	ot lin	niteo	a to t			ted	above) who received mo	bre than					
\$100,000 of compensation from the organiz		T 3 7	T T 7	mŦ				ידחכ		_	0	00		
SEE PART VII, SECTION	A CONT	τN	υA	.T.T (ON	5	пΕ	PLP		Fo	orm 9	90 (2018)		
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								EATER MARYLA		6500		
		nplo	yee			lighe	est (Compensated Employees (continued)				
(A) Name and title	(B) Average hours	age Position urs (check all that apply)					y)	(D) Reportable compensation from	(E) Reportable compensation	(F) Estimated amount of other		
	per week (list any hours for related organizations below line)	Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	the organization (W-2/1099-MISC)	from related organizations (W-2/1099-MISC)	compensation from the organization and related organizations		
(27) JARON RICE DIRECTOR	1.00	x						0.	0.	0.		
(28) BLAINE SHIPLER DIRECTOR	1.00	x						0.	0.	0.		
(29) JODY THOMAS	40.00											
VICE PRESIDENT		-		X				74,912.	0.	0.		
Total to Part VII, Section A, line 1c								74,912.				

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Form	99	0 (2	2018) BETTER BUSINE	SS BUREA	U OF GREATE	ER MARYLA	52-0246	500 Page 9
Pa	rt V	/	Statement of Revenue					
			Check if Schedule O contains a response	or note to any lin		(=)	(
					(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514
<u>.</u>	1	а	Federated campaigns 1a					512 514
Contributions, Gifts, Grants and Other Similar Amounts	•		Membership dues 1b					
٦, E			Fundraising events	5,924.				
ifts ar A			Related organizations 1d	•				
nila Dila			Government grants (contributions)					
Sir			All other contributions, gifts, grants, and					
buti			similar amounts not included above 1f	91,790.				
i di di		g	Noncash contributions included in lines 1a-1f: \$		1			
anc			Total. Add lines 1a-1f		97,714.			
				Business Code				
ø	2	а	MEMBERSHIP DUES		1,715,922.	1,715,922.		
e vic			SERVICES PROVIDED TO A	900099	24,223.			
Se			DISPUTE RESOLUTION	900099	8,055.			
am		d	OTHER PROGRAM SERVICE	900099	6,482.	6,482.		
Program Service Revenue		е						
д		f	All other program service revenue					
		g	Total. Add lines 2a-2f		1,754,682.			
	3		Investment income (including dividends, intere-					
			other similar amounts)		395.			395.
	4		Income from investment of tax-exempt bond p	proceeds				
	5		Royalties					
			(i) Real	(ii) Personal	4			
	6		Gross rents		-			
			Less: rental expenses		4			
			Rental income or (loss)					
	_		Net rental income or (loss)					
	7	а	Gross amount from sales of (i) Securities	(ii) Other	4			
		Ŀ	assets other than inventory		-			
		D	Less: cost or other basis					
		~	and sales expenses Gain or (loss)		1			
			Net gain or (loss)					
er	8		Gross income from fundraising events (not					
eni			including \$ <u>5,924.</u> of					
Other Revenue			contributions reported on line 1c). See	0.				
Jer		F-	Part IV, line 18 a Less: direct expenses b					
đ			Less: direct expenses b Net income or (loss) from fundraising events	· <u>·</u>	0.			
			Gross income from gaming activities. See	····· F	0.			
	IJ	a	Part IV, line 19 a					
		b	Less: direct expenses b					
				· ►				
	10		Gross sales of inventory, less returns					
	-		and allowances a					
		b	Less: cost of goods sold b		1			
			Net income or (loss) from sales of inventory					
ľ			Miscellaneous Revenue	Business Code				
ĺ	11	а	ADVERTISING	541800	96,243.		96,243.	
		b						
		с						
		d	All other revenue					
		е	Total. Add lines 11a-11d	►	96,243.			
	12		Total revenue. See instructions	►	µ,949,034.	1,754,682.	96,243.	395.
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Form 990 (2018)		BUSINESS	BUREAU	OF	GREATER	MARYLA	52-0246500	Page 10		
Part IX Statement	of Functional	Expenses								
Section 501(c)(3) and 501(Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).									
Check if Schedule O contains a response or pate to any line in this Dart IV										

	Check if Schedule O contains a respons			·····	
	not include amounts reported on lines 6b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1	Grants and other assistance to domestic organizations				
	and domestic governments. See Part IV, line 21				
2	Grants and other assistance to domestic				
	individuals. See Part IV, line 22				
3	Grants and other assistance to foreign				
	organizations, foreign governments, and foreign				
	individuals. See Part IV, lines 15 and 16				
4	Benefits paid to or for members				
5	Compensation of current officers, directors,				
	trustees, and key employees	240,222.	240,222.		
6	Compensation not included above, to disqualified				
	persons (as defined under section 4958(f)(1)) and				
	persons described in section 4958(c)(3)(B)				
7	Other salaries and wages	915,065.	883,871.	31,194.	
8	Pension plan accruals and contributions (include				
	section 401(k) and 403(b) employer contributions)	13,140.	12,781.	359.	
9	Other employee benefits	41,035.	39,504.	1,531.	
10	Payroll taxes	88,940.	86,507.	2,433.	
11	Fees for services (non-employees):				
а	Management				
b	Legal	5,145.		5,145.	
с	Accounting	28,500.		28,500.	
d	Lobbying				
е	, F				
f	Investment management fees				
g	Other. (If line 11g amount exceeds 10% of line 25,				
	column (A) amount, list line 11g expenses on Sch 0.)	139,681.	24,756. 103,440.	114,925.	
12	Advertising and promotion	103,440.	103,440.		
13	Office expenses	19,128.		19,128.	
14	Information technology				
15	Royalties	105 100	105 100		
16	Occupancy	135,408.	135,408.		
17	Travel	14,066.	14,066.		
18	Payments of travel or entertainment expenses				
	for any federal, state, or local public officials				
19	Conferences, conventions, and meetings	579.		579.	
20		404.	01 700	404.	
21	Payments to affiliates	91,788.	91,788.		
22	Depreciation, depletion, and amortization	9,353.	9,353.	11 015	
23		11,915.		11,915.	
24	Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0.)				
а	BANK AND CREDIT CARD FE	34,592.		34,592.	
b	PRINTING AND POSTATGE	33,867.	33,867.		
c	TELEPHONE	26,304.		26,304.	
d	SUPPLIES	19,601.	19,601.		
	All other expenses	61,242.	19,882.	23,335.	18,025.
25	Total functional expenses. Add lines 1 through 24e	2,033,415.	1,715,046.	300,344.	18,025.
26	Joint costs. Complete this line only if the organization	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	,	.,
	reported in column (B) joint costs from a combined				
	educational campaign and fundraising solicitation.				
	Check here if following SOP 98-2 (ASC 958-720)				
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Form **990** (2018)

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BETTER	BUSINESS	BUREAU	OF	GREATER	MARYLA	52-0246500	Page 11

		Check if Schedule O contains a response or not			(A)		(B)
					Beginning of year		End of year
1	1	Cash - non-interest-bearing			252,114.	1	166,231
2	2	Savings and temporary cash investments				2	
3	3	Pledges and grants receivable, net				3	
4		Accounts receivable, net			288,098.	4	
5		Loans and other receivables from current and former officers, directors,					
		trustees, key employees, and highest compensation	ted em	oloyees. Complete			
		Part II of Schedule L				5	
6	3	Loans and other receivables from other disqualified persons (as defined under					
		section 4958(f)(1)), persons described in section	4958(c	(3)(B), and contributing			
		employers and sponsoring organizations of sect	ion 501	c)(9) voluntary			
		employees' beneficiary organizations (see instr).				6	
7	7	Notes and loans receivable, net				7	
8		Inventories for sale or use				8	
9		Prepaid expenses and deferred charges				9	
10		Land, buildings, and equipment: cost or other				-	
		basis. Complete Part VI of Schedule D	10a	107,210.			
	b	Less: accumulated depreciation		107,210. 87,553.	17,657.	10c	19,65
11		Investments - publicly traded securities			_ / / • • / •	11	
12		Investments - other securities. See Part IV, line 1				12	
13		Investments - program-related. See Part IV, line -				13	
14						14	
		Intangible assets			17,392.	14	
15		Other assets. See Part IV, line 11			575,261.	16	185,88
16		Total assets. Add lines 1 through 15 (must equa			6,205.		105,00
17		Accounts payable and accrued expenses	0,203.	17			
18		Grants payable		18			
19		Deferred revenue				19	
20		Tax-exempt bond liabilities				20	
21		Escrow or custodial account liability. Complete F				21	
22	2	Loans and other payables to current and former					
		key employees, highest compensated employee					
				·····		22	
23	3	Secured mortgages and notes payable to unrela				23	
24	ł	Unsecured notes and loans payable to unrelated				24	
25	5	Other liabilities (including federal income tax, page	yables t	o related third			
		parties, and other liabilities not included on lines	17-24)	Complete Part X of			
		Schedule D		······ -	310,331.	25	
26	6	Total liabilities. Add lines 17 through 25			316,536.	26	
		Organizations that follow SFAS 117 (ASC 958), checl	here 🕨 🔀 and			
		complete lines 27 through 29, and lines 33 an		L			
27	7	Unrestricted net assets			258,725.	27	185,88
28	3	Temporarily restricted net assets		·····		28	
29)					29	
		Organizations that do not follow SFAS 117 (A	SC 958	, check here 🕨 📃			
		and complete lines 30 through 34.		L			
30)	Capital stock or trust principal, or current funds				30	
31	1	Paid-in or capital surplus, or land, building, or eq	luipmer	t fund		31	
32	2	Retained earnings, endowment, accumulated in	come, c	r other funds		32	
27 28 29 30 31 32 33	3	Total net assets or fund balances			258,725.	33	185,88
1	1	Total liabilities and net assets/fund balances		Γ	575,261.	34	185,88

Form 990 (2018)
Part X Balance Sheet

Form	990 (2018) BETTER BUSINESS BUREAU OF GREATER MARYLA	52-02	246500	Pag	_{ge} 12
Par	t XI Reconciliation of Net Assets				
	Check if Schedule O contains a response or note to any line in this Part XI	<u></u>			
1	Total revenue (must equal Part VIII, column (A), line 12)	1	1,949		
2	Total expenses (must equal Part IX, column (A), line 25)	2	2,033		
3	Revenue less expenses. Subtract line 2 from line 1	3	-84		
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	258	,72	25.
5	Net unrealized gains (losses) on investments	5			
6	Donated services and use of facilities	6			
7	Investment expenses	7			
8	Prior period adjustments	8	11	, 54	<u>44.</u>
9	Other changes in net assets or fund balances (explain in Schedule O)	9			0.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33,				
	column (B))	10	185	, 88	88.
Par	t XII Financial Statements and Reporting				
	Check if Schedule O contains a response or note to any line in this Part XII	<u></u>	·····		
				Yes	No
1	Accounting method used to prepare the Form 990: Cash Accrual X Other MODIFIED) CASI	<u>I</u>		
	If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule C).			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?		2a		<u> </u>
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed of	on a			
	separate basis, consolidated basis, or both:				
	Separate basis Consolidated basis Both consolidated and separate basis				
b	Were the organization's financial statements audited by an independent accountant?		2 b	Х	
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate	basis,			
	consolidated basis, or both:				
	X Separate basis Consolidated basis Both consolidated and separate basis				
С	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the	,			
	review, or compilation of its financial statements and selection of an independent accountant?		2c	X	
	If the organization changed either its oversight process or selection process during the tax year, explain in Sched				
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Sing	le Audit			
	Act and OMB Circular A-133?		<u>3a</u>		<u> </u>
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the require	ed audit			
	or audits, explain why in Schedule O and describe any steps taken to undergo such audits		3b	000	

Form **990** (2018)

832012 12-31-18

Schedule B	(Form 990,	990-EZ, d	or 990-PF)	(2018)
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Name of organization

Employer identification number

BETTER BUSINESS BUREAU OF GREATER MARYLA

52-0246500

Part II	Noncash Property (see instructions). Use duplicate copies of Part II if a	additional space is needed.	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$	

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Schedule B (Form 990, 990-EZ, or 990-PF) (2018)

10091112 795281 14991.001

Schedule B	(Form 990, 990-EZ, or 990-PF) (2018)				Page 4
Name of org	anization				Employer identification number
BETTER	BUSINESS BUREAU OF GR	EATER MARYLA			52-0246500
Part III	Exclusively religious, charitable, etc., contribut from any one contributor. Complete columns (a completing Part III, enter the total of exclusively religious,	tions to organizations descuent the secuence of the secuence o	na line entry. For o	roanizations	hat total more than \$1,000 for the year
	Use duplicate copies of Part III if additional	I space is needed.		ic year. (Liner tins line, on	uu.) × ·
(a) No. from Part I	(b) Purpose of gift	(c) Use of g	gift	(d) Des	cription of how gift is held
		(e) Transi	fer of gift		
-	Transferee's name, address, a	and ZIP + 4	R	elationship of tra	Insferor to transferee
(a) No. from Part I	(b) Purpose of gift	(c) Use of g	gift	(d) Des	cription of how gift is held
_		(e) Transf	fer of gift		
	Transferee's name, address, a	R	elationship of tra	Insferor to transferee	
(a) No. from Part I	(b) Purpose of gift	(c) Use of g	gift	(d) Des	cription of how gift is held
-		(e) Trans	fer of gift		
-	Transferee's name, address, a	and ZIP + 4	R	elationship of tra	insferor to transferee
(a) No. from Part I	(b) Purpose of gift	(c) Use of	gift	(d) Des	cription of how gift is held
		(a) T ere and	for of citt		
	Transforce's name address	(e) Transi		lationship of the	neferor to transferoo
	Transferee's name, address, a	anu ∠ir + 4	R		Insferor to transferee
823454 11-08-1	0			Schedule	B (Form 990, 990-FZ, or 990-PF) (2018)

SCHEDULE C	Political Campaign and Lobbying Activities	;	OMB No. 15	45-0047
(Form 990 or 990-EZ)	For Organizations Exempt From Income Tax Under section 501(c) and section		20 ⁻	18
Department of the Treasury Internal Revenue Service	 Complete if the organization is described below. Attach to Form 990 or Form Go to www.irs.gov/Form990 for instructions and the latest information. 	Open to Public Inspection		
If the organization answ	vered "Yes," on Form 990, Part IV, line 3, or Form 990-EZ, Part V, line 46 (Political Cam	paign Activi	ties), then	
 Section 501(c)(3) org 	anizations: Complete Parts I-A and B. Do not complete Part I-C.			
 Section 501(c) (other 	than section 501(c)(3)) organizations: Complete Parts I-A and C below. Do not complete Pa	rt I-B.		
 Section 527 organiza 	ations: Complete Part I-A only.			
If the organization answ	vered "Yes," on Form 990, Part IV, line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Ac	tivities), ther	n	
	anizations that have filed Form 5768 (election under section 501(h)): Complete Part II-A. Do	•		
	anizations that have NOT filed Form 5768 (election under section 501(h)): Complete Part II-		-	
	vered "Yes," on Form 990, Part IV, line 5 (Proxy Tax) (see separate instructions) or For	n 990-EZ, Pa	art V, line 35	c (Proxy
Tax) (see separate inst				
	, or (6) organizations: Complete Part III.	F armel and an	i de utifi e etier	
Name of organization			identification	
Part I-A Comple	BETTER BUSINESS BUREAU OF GREATER MARYLA ete if the organization is exempt under section 501(c) or is a section 5		2 - 02465	00
3 Volunteer hours for	activity expenditures political campaign activities ete if the organization is exempt under section 501(c)(3).			
· · · ·	f any excise tax incurred by the organization under section 4955	▶\$		
	f any excise tax incurred by organization managers under section 4955			
	ncurred a section 4955 tax, did it file Form 4720 for this year?		Yes	No
	ade?		Yes	No No
b If "Yes," describe ir	Part IV.			
Part I-C Comple	ete if the organization is exempt under section 501(c), except section	501(c)(3).		
1 Enter the amount d	rectly expended by the filing organization for section 527 exempt function activities	🕨 \$		
2 Enter the amount o	f the filing organization's funds contributed to other organizations for section 527			
exempt function ac		🕨 \$		
	on expenditures. Add lines 1 and 2. Enter here and on Form 1120-POL,	▶\$		
	zation file Form 1120-POL for this year?		Yes	No
5 Enter the names, ad made payments. Fo contributions receiv	dresses and employer identification number (EIN) of all section 527 political organizations to a each organization listed, enter the amount paid from the filing organization's funds. Also e ed that were promptly and directly delivered to a separate political organization, such as a mittee (PAC). If additional space is needed, provide information in Part IV.	o which the f enter the amo	ount of politic	al

(a) Name	(b) Address	(c) EIN	(d) Amount paid from filing organization's funds. If none, enter -0	(e) Amount of political contributions received and promptly and directly delivered to a separate political organization. If none, enter -0

For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ. LHA

Schedule C (Form 990 or 990-EZ) 2018

832041 11-08-18

Schedule C (Form 990 or 990-EZ) 2018 BE	TTER BUSI	NESS BUREAU	OF GREATER	MARYL 52-0	246500 Page 2
section 501(h)).		npt under section			ection under
A Check	belongs to an affi	liated group (and list in	Part IV each affiliated	aroup member's nam	e. address. FIN.
expenses, and share of	-			group monibor o nam	
B Check ► if the filing organization	, ,	, ,	ovisions apply.		
	n Lobbying Expe	nditures		(a) Filing organization's totals	(b) Affiliated group totals
1a Total lobbying expenditures to influence	e public opinion (arass roots lobbying)			
 b Total lobbying expenditures to influence 					
c Total lobbying expenditures (add lines					
d Other exempt purpose expenditures					
e Total exempt purpose expenditures (a		N N N N N N N N N N N N N N N N N N N			
f Lobbying nontaxable amount. Enter th					
If the amount on line 1e, column (a) or (b)	is: The lob	bying nontaxable am	ount is:		
Not over \$500,000		the amount on line 1e.			
Over \$500,000 but not over \$1,000,00	0 \$100,00	0 plus 15% of the exc	ess over \$500,000.		
Over \$1,000,000 but not over \$1,500,0		0 plus 10% of the exc	ess over \$1,000,000.		
Over \$1,500,000 but not over \$17,000	,000 \$225,00	0 plus 5% of the exce	ss over \$1,500,000.		
Over \$17,000,000	\$1,000,				
g Grassroots nontaxable amount (enter a	25% of line 1f)				
h Subtract line 1g from line 1a. If zero or	less, enter -0-				
i Subtract line 1f from line 1c. If zero or	less, enter -0				
j If there is an amount other than zero o	n either line 1h or	line 1i, did the organiza	ation file Form 4720		
reporting section 4911 tax for this yea	?				Yes No
	4-Year Ave	eraging Period Under	Section 501(h)		
(Some organizations that		01(h) election do not ate instructions for lin		f the five columns b	elow.
	Lobbying Expe	nditures During 4-Yea	ar Averaging Period		
Calendar year (or fiscal year beginning in)	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) Total
2a Lobbying nontaxable amount					
b Lobbying ceiling amount (150% of line 2a, column(e))					
c Total lobbying expenditures					
d Grassroots nontaxable amount					
e Grassroots ceiling amount (150% of line 2d, column (e))					
f Grassroots lobbying expenditures					

Schedule C (Form 990 or 990-EZ) 2018

832042 11-08-18

Schedule C (Form 990 or 990-EZ) 2018 BETTER BUSINESS BUREAU OF GREATER MARYL 52-0246500 Page 3 Part II-B Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

For e	ach "Yes," response on lines 1a through 1i below, provide in Part IV a detailed description	(a)		(k)
	e lobbying activity.	Yes	No	Amo	ount
1 a	During the year, did the filing organization attempt to influence foreign, national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of: Volunteers?				
b	Paid staff or management (include compensation in expenses reported on lines 1c through 1i)? Media advertisements?				
	Mailings to members, legislators, or the public?				
	Publications, or published or broadcast statements?				
f	Grants to other organizations for lobbying purposes?				
g	Direct contact with legislators, their staffs, government officials, or a legislative body?				
h	Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?				
i	Other activities?				
j	Total. Add lines 1c through 1i				
	Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?				
	If "Yes," enter the amount of any tax incurred under section 4912				
	If "Yes," enter the amount of any tax incurred by organization managers under section 4912				
	If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?				
Par	t III-A Complete if the organization is exempt under section 501(c)(4), section 501(c)(6).	n 501(c)(5)	, or sec	tion	
				Yes	No
1	Were substantially all (90% or more) dues received nondeductible by members?		1		Х
2	Did the organization make only in-house lobbying expenditures of \$2,000 or less?		. 2	Х	
_3	Did the organization agree to carry over lobbying and political campaign activity expenditures from the		3		Х
Par	t III-B Complete if the organization is exempt under section 501(c)(4), section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered ' answered "Yes."	'No," OR (b) Part		e 3, is
1	Dues, assessments and similar amounts from members		. 1		
2	Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of politic	al			
	expenses for which the section 527(f) tax was paid).				
	Current year				
b	Carryover from last year		2b		
С	Total		2c		
3	Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues		3		
4	If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the exce	ess			
	does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and po				
	expenditure next year?		. 4		
5	Taxable amount of lobbying and political expenditures (see instructions)		. 5		
Par					
Provi	de the descriptions required for Part I-A, line 1; Part I-B, line 4; Part I-C, line 5; Part II-A (affiliated group	list); Part II-A,	, lines 1 a	nd 2 (see	

instructions); and Part II-B, line 1. Also, complete this part for any additional information.

Schedule C (Form 990 or 990-EZ) 2018

SCHEDULE	E D
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epartment of the Treasury

Internal Revenue Service

(Form	990)
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Supplemental Financial Statements

 Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
 Attach to Form 990.

	www.								



Name of the organization

Employer identification number

BETTER BUSINESS BUREAU OF GREATER MARYLA 52-0246500 Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the Part I organization answered "Yes" on Form 990, Part IV, line 6. (a) Donor advised funds (b) Funds and other accounts Total number at end of year 1 Aggregate value of contributions to (during year) 2 3 Aggregate value of grants from (during year) Aggregate value at end of year 4 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds 5 are the organization's property, subject to the organization's exclusive legal control? Yes No 6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? No Part II Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7. Purpose(s) of conservation easements held by the organization (check all that apply). Preservation of land for public use (e.g., recreation or education) Preservation of a historically important land area Protection of natural habitat Preservation of a certified historic structure Preservation of open space Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last 2 day of the tax year. Held at the End of the Tax Year Total number of conservation easements 2a а b Total acreage restricted by conservation easements 2b Number of conservation easements on a certified historic structure included in (a) 2c С Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register 2d 3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year 🕨 Number of states where property subject to conservation easement is located 4 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of 5 violations, and enforcement of the conservation easements it holds? No 6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year 7 ► \$ Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) 8 and section 170(h)(4)(B)(ii)? Yes No In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and 9 include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Part III Complete if the organization answered "Yes" on Form 990, Part IV, line 8. 1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items. b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items: (i) Revenue included on Form 990, Part VIII, line 1 ▶ \$ (ii) Assets included in Form 990, Part X ▶ \$ If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide 2 the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items: a Revenue included on Form 990, Part VIII, line 1 \$ Assets included in Form 990, Part X LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990. Schedule D (Form 990) 2018 832051 10-29-18

21

	dule D (Form 990) 2018 BETTER	BUSINESS BU						<u>52-02</u> r Assets			age 2
									,	,	
3	Using the organization's acquisition, accessi	on, and other record	s, check a	ny of the	following that	are a sig	gnificant l	use of its c	ollection	items	
	(check all that apply):										
а	Public exhibition	C			hange progra						
b	Scholarly research	e	e 🛄 Ot	ther							
С	Preservation for future generations										
4	Provide a description of the organization's co							se in Part	XIII.		
5	During the year, did the organization solicit o					er similar	assets		٦		٦
Des	to be sold to raise funds rather than to be ma								Yes		No
Par	t IV Escrow and Custodial Arran reported an amount on Form 990, Pa		ete if the o	rganizatio	on answered '	'Yes" on	Form 990	D, Part IV, I	ine 9, or		
4.											
1a	Is the organization an agent, trustee, custodi								7 ¥ • •		7
L	on Form 990, Part X?							∟	Yes		No
D	If "Yes," explain the arrangement in Part XIII	and complete the fol	lowing tab	ne:					A	+	
-	Designing belongs						10		Amoun	L	
с А	Additions during the year										
	Additions during the year										
-	Distributions during the year										
f 20	Ending balance Did the organization include an amount on F								Yes		No
	If "Yes," explain the arrangement in Part XIII.						ity ?	∟	1165		
Par							0				
		(a) Current year	(b) Pric		(c) Two year			vears hack	(e) Fou	r vears	hack
19	Beginning of year balance	(a) Odirent year		Ji ycai		3 DUCK		yours buok	(0) 1 00	yours	DUCK
b	Contributions										
с С	Net investment earnings, gains, and losses										
d	Grants or scholarships										
	Other expenditures for facilities										
e											
	and programs										
	Administrative expenses										
g	End of year balance			l							
2	Provide the estimated percentage of the curr			column (a)) heid as.						
a L	Board designated or quasi-endowment		_%								
b	Permanent endowment	%									
с	Temporarily restricted endowment	<u>%</u>									
2-	The percentages on lines 2a, 2b, and 2c sho		tion that a	we held a	ad administary	ad for th	o organia	otion			
38	Are there endowment funds not in the posse	ssion of the organiza	alion that a	are neio ai	iu auminister	ed for th	e organiz	ation	1	Yes	No
	by:								20(1)	165	INO
	(i) unrelated organizations(ii) related organizations								3a(i)		
h	If "Yes" on line 3a(ii), are the related organizations	tiona liatad aa kaavir							3a(ii)		
4	Describe in Part XIII the intended uses of the								3b		
	t VI Land, Buildings, and Equipm			ius.							
	Complete if the organization answere) Part IV I	ine 11a S	See Form 990	Part X	line 10				
	Description of property	(a) Cost or o			t or other		ccumulat	bo	(d) Boo	k valu	
	Description of property	basis (investr			(other)	• • •	preciation		(u) 000	r valu	6
12	Land	· · ·									
	Buildings										
	Leasehold improvements										
			697.				72,6	43.		8,0	54.
	Equipment Other		513.				14,9			$\frac{0,0}{1,6}$	
	Add lines 1a through 1e. (Column (d) must e			(D) //	0=)		<u></u> , , ,	<u>+ • • • </u>		9,6	
Tota	Aud miles ta tritough te. (Column (d) must e	gual Form 990, Part	x. column	(B), line 1	UC.)					<i>,</i> , 0.	

Schedule D (Form 990) 2018

Schedul					52-0246500 Page 3
(a) Des	cription of security or category (including name of security				or end-of-year market value
	ncial derivatives				
• •	ely-held equity interests				
(3) Othe					
(A)					
(B)					
(C)					
(D)					
(E)					
(F)					
<u>(G)</u>					
(H)					
	 (b) must equal Form 990, Part X, col. (B) line 12.) Investments - Program Related. Complete if the organization answered "Ye 		/ line 11c See Form 99	Dert Vilino 13	
	(a) Description of investment	(b) Book value			or end-of-year market value
(1)		(, 200	(0)		
(2)					
(3)					
(4)					
(5)					
(6)					
(7)					
(8)					
(9)					
Part I	 (b) must equal Form 990, Part X, col. (B) line 13.) Other Assets. Complete if the organization answered "Yee" 		/, line 11d. See Form 99	0, Part X, line 15.	
		(a) Description			(b) Book value
(1)					
(2)					
(3)					
(4)					
(5)					
<u>(6)</u>					
(7)					
(8)					
(9) <u>Total. (C</u> Part X	olumn (b) must equal Form 990. Part X. col. (B)	line 15.)			▶
	Complete if the organization answered "Ye	s" on Form 990. Part IV	/, line 11e or 11f. See Fo	rm 990, Part X. li	ine 25.
1.	(a) Description of liability		(b) Book value		
-	Federal income taxes			-	
(2)					
(3)					
(4)					
(5)					
(6)					
(7)					
(8)					
(9)					
	olumn (b) must equal Form 990, Part X, col. (B)				
	lity for uncertain tax positions. In Part XIII, prov				
orga	nization's liability for uncertain tax positions un	der FIN 48 (ASC 740). (<u>Check here if the text of t</u>	he footnote has	been provided in Part XIII X

Schedule D (Form 990) 2018

Sche	dule D (Form 990) 2018 BETTER BUSINESS BUREAU C	F GREATER MA	ARYLA 52-	-0246500 Page 4
Pa	t XI Reconciliation of Revenue per Audited Financial State	ments With Reve	nue per Return	•
	Complete if the organization answered "Yes" on Form 990, Part IV, line	12a.		
1	Total revenue, gains, and other support per audited financial statements		1	1,949,034.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
а	Net unrealized gains (losses) on investments	2a		
b	Donated services and use of facilities	2b		
с	Recoveries of prior year grants			
d				
е	Add lines 2a through 2d		2e	0.
3	Subtract line 2e from line 1			1,949,034.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
а	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		
с	Add lines 4a and 4b		4c	0.
			_	
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)		5	1,949,034.
	Total revenue. Add lines 3 and 4c. (This must equal Form 990. Part I. line 12.) t XII Reconciliation of Expenses per Audited Financial Stat	ements With Expe		
	Total revenue. Add lines 3 and 4c. (This must equal Form 990. Part I. line 12.) t XII Reconciliation of Expenses per Audited Financial Stat Complete if the organization answered "Yes" on Form 990, Part IV, line	ements With Expe		rn.
	t XII Reconciliation of Expenses per Audited Financial Stat	ements With Expension 12a.	enses per Retu	rn.
Pa	T XII Reconciliation of Expenses per Audited Financial Stat Complete if the organization answered "Yes" on Form 990, Part IV, line	ements With Expension 12a.	enses per Retu	rn.
Pa 1	t XII Reconciliation of Expenses per Audited Financial Stat Complete if the organization answered "Yes" on Form 990, Part IV, line Total expenses and losses per audited financial statements	ements With Expe	enses per Retu	rn.
Pa 1 2	t XII Reconciliation of Expenses per Audited Financial Stat Complete if the organization answered "Yes" on Form 990, Part IV, line Total expenses and losses per audited financial statements Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities	ements With Expenses	enses per Retu	rn.
Pa 1 2 a	t XII Reconciliation of Expenses per Audited Financial Stat Complete if the organization answered "Yes" on Form 990, Part IV, line Total expenses and losses per audited financial statements Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities	ements With Expense 12a. 2a 2b	enses per Retu	rn.
Pa 1 2 a b	t XII Reconciliation of Expenses per Audited Financial Stat Complete if the organization answered "Yes" on Form 990, Part IV, line Total expenses and losses per audited financial statements Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities Prior year adjustments	ements With Expendent 12a. 2a 2b 2c	enses per Retu	rn.
Pa 1 2 a b c d	t XII Reconciliation of Expenses per Audited Financial Stat Complete if the organization answered "Yes" on Form 990, Part IV, line Total expenses and losses per audited financial statements Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities Prior year adjustments Other losses Other (Describe in Part XIII.)	2a 2b 2c 2d	2.	rn. 2,033,417. 2.
Pa 1 2 a b c d	t XII Reconciliation of Expenses per Audited Financial Stat Complete if the organization answered "Yes" on Form 990, Part IV, line Total expenses and losses per audited financial statements Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities Prior year adjustments Other losses Other (Describe in Part XIII.) Add lines 2a through 2d	2a 2b 2c 2d	2 . 2e	rn.
Pa 1 2 a b c d e	t XII Reconciliation of Expenses per Audited Financial Stat Complete if the organization answered "Yes" on Form 990, Part IV, line Total expenses and losses per audited financial statements Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities Prior year adjustments Other losses Other (Describe in Part XIII.)	2a 2b 2c 2d	2 . 2e	rn. 2,033,417. 2.
Pa 1 2 b c d 3	t XII Reconciliation of Expenses per Audited Financial Stat Complete if the organization answered "Yes" on Form 990, Part IV, line Total expenses and losses per audited financial statements Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities Prior year adjustments Other losses Other (Describe in Part XIII.) Add lines 2a through 2d Subtract line 2e from line 1	2a 2b 2c 2d	2 . 2e	rn. 2,033,417. 2.
Pa 1 2 a b c d 3 4 a	t XII Reconciliation of Expenses per Audited Financial Stat Complete if the organization answered "Yes" on Form 990, Part IV, line Total expenses and losses per audited financial statements Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities Prior year adjustments Other losses Other (Describe in Part XIII.) Add lines 2a through 2d Subtract line 2e from line 1 Amounts included on Form 990, Part IX, line 25, but not on line 1:	2a 2b 2c 2d	2 . 2e	rn. 2,033,417. 2.
Pa 1 2 3 4 4 a	t XII Reconciliation of Expenses per Audited Financial Stat Complete if the organization answered "Yes" on Form 990, Part IV, line Total expenses and losses per audited financial statements Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities Prior year adjustments Other losses Other (Describe in Part XIII.) Add lines 2a through 2d Subtract line 2e from line 1 Amounts included on Form 990, Part IX, line 25, but not on line 1: Investment expenses not included on Form 990, Part VIII, line 7b	2a 2b 2c 2d 2d	2 . 2e 3	m. 2,033,417. 2,033,417. 2,033,415. 0.
Pa 1 2 a b c d e 3 4 a b c 5	t XII Reconciliation of Expenses per Audited Financial State Complete if the organization answered "Yes" on Form 990, Part IV, line Total expenses and losses per audited financial statements Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities Prior year adjustments Other losses Other (Describe in Part XIII.) Add lines 2a through 2d Subtract line 2e from line 1 Amounts included on Form 990, Part IX, line 25, but not on line 1: Investment expenses not included on Form 990, Part VIII, line 7b Other (Describe in Part XIII.)	2a 12a. 2b 2c 2d 2d	2. 2. 2. 3 4c	rn. 2,033,417. 2.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

PART X, LINE 2:

BBB	IS	A N	ONP	ROFI	r or	GAN	[ZAT]	ION 2	AND	IS	EXEM	IPT :	FROM	THE	PAYM	ENT	OF	TAXE	s (ON
TNO	ОМБ	੦ਾਾਸ	тр	ͲϤϪϺ	Nদণ		ס דיד. מיז	ו תיקיו	BIIGT	NFC	C TN	ICOM.		סיקר	SECTI	ON	501/	(C) (e	5) (∩₽
<u>110C</u>	OME	0111	<u>ER</u>	TIIVI			נאתייו	י עמי	0051								JUI (,,,,	01
THE	INT	rern	AL	REVEI	JUE	CODE	E. NO) PR	ovis	ION	I FOF	IN	COME	TAXI	ES IS	RE	QUIF	RED E	OR	
THE	YEA	ARS	END	ED DI	ECEM	IBER	31,	201	8 AN	ID 2	:017,	AS	THE	FINZ	ANCIA	L S'	TATI	EMENT	s	
ARE	PRI	EPAR	ED	ON TH	IE M	IODIE	FIED	CAS	H BA	SIS	OF	ACC	OUNTI	ING.						

832054 10-29-18

10091112 795281 14991.001

sc	HEDULE J Compensation Information	I	OMB No. 1	545-004	47
(Fo	rm 990) For certain Officers, Directors, Trustees, Key Employees, and Highest		20	40	<u> </u>
•	Compensated Employees		20	ĬŎ	j –
Depa	► Complete if the organization answered "Yes" on Form 990, Part IV, line 23. ► Attach to Form 990.		Open to	Publ	ic
Interr	Bal Revenue Service Go to www.irs.gov/Form990 for instructions and the latest information.		Inspe		
Nan	-	-	entificatio		nber
D		<u>52-02</u>	24650	0	
Pa	art I Questions Regarding Compensation				
				Yes	No
па	Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.				
	First-class or charter travel Housing allowance or residence for personal us				
	Travel for companions				
	Tax indemnification and gross-up payments				
	Discretionary spending account	ef)			
		,			
b	If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or				
	reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain		. 1b		
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors,				
	trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?		. 2		
3	Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's				
	CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to				
	establish compensation of the CEO/Executive Director, but explain in Part III.				
	Compensation committee				
	Independent compensation consultant				
	Form 990 of other organizations	ttee			
	During the user did environment to the form 000 Dart VIII. Continue A. line to with memory to the filing				
4	During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing				
~	organization or a related organization: Receive a severance payment or change-of-control payment?		4a		x
a b	Participate in, or receive payment from, a supplemental nonqualified retirement plan?				X
c	Participate in, or receive payment from, an equity-based compensation arrangement?				X
U	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.				
	Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.				
5	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation				
	contingent on the revenues of:				
а	The organization?		5a		
b	Any related organization?		5b		
	If "Yes" on line 5a or 5b, describe in Part III.				
6	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation				
	contingent on the net earnings of:				
	•				<u> </u>
b	Any related organization?		6b		<u> </u>
_	If "Yes" on line 6a or 6b, describe in Part III.				
7	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments		_		
~	not described on lines 5 and 6? If "Yes," describe in Part III		. 7		
8	Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the				
0	initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III		8		
9	If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in		9		
	Regulations section 53.4958-6(c)? For Paperwork Reduction Act Notice, see the Instructions for Form 990.	Schodu		000	2019
LUNA	יו טו רמאפו אטוג הפעטכווטון אכן אטוניב, שלי נווט וושנו עכנוטוש וטו רטווון ששט.	Juneau	le J (Forn	1 330)	, 2010

832111 10-26-18

Fart I Ornicers, Directors, Frustees, Key Employees, and Highest Compensated Employees. Use duplicate copies if additional space is needed. For each individual whose compensation must be reported on Schedule 4, report compensation from the organization on row (1) and from related organizations, described in the instructions, on row (1).	be re	oyees, and Highest C ported on Schedule J	compensated Emplo	oyees. Use duplication from the organized	e copies it additional s tion on row (i) and from	pace is needed. related organizations	s. described in the inst	ructions. on row (ii).
Do not list any individuals that aren't listed on Form 990, Part VII.	- Eng	990, Part VII.						
Note: The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.	in bé	dividual must equal tr	ne total amount of Fc	orm 990, Part VII, Se	ction A, line 1a, applica	able column (D) and (E	 amounts for that indi 	vidual.
		(B) Breakdown of \	(B) Breakdown of W-2 and/or 1099-MISC compensation	SC compensation	(C) Retirement and	(D) Nontaxable	(E) Total of columns	E.
(A) Name and Title		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation	compensation	Delletts	(n)-()(a)	in column (b) reported as deferred on prior Form 990
(1) ANGIE BARNETT	Ξ	150,363.	.0	.0	0.	14,947.	165,310.	.0
PRESIDENT	(ii)	• 0	• 0	• 0	• 0	• 0	• 0	.0
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
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	(i)							
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	(i)							
	(ii)							
	(i)							
	(<u>ii</u>							
	(i)							
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	(i)							
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	(ii)							
	(i)							
	(ii)							
	Ξ							
	(ii)							
	Ξ							
	(ii)							
							Sched	Schedule J (Form 990) 2018

 Schedule J (Form 990) 2018
 BETTER
 BUSINESS
 BUREAU
 OF
 GREATER
 MARYLA
 52-0246500

 Part II
 Officers.
 Directors.
 Trustees.
 Key Employees.
 and Highest Compensated Employees.
 Use duplicate copies if additional space is needed.

Page 2

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832112 10-26-18

Schedule J (Form 990) 2018 BETTER BUSINESS BUREAU OF GREATER MARYLA	52-0246500 Page 3
Part III Supplemental Information Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.	s part for any additional information.
PART I, LINE 3:	
THEE PRESIDENT'S SALARY IS APPROVED ANNUALLY BY THE BOARD OF DIRECTORS.	
	Schedule J (Form 990) 2018

SCHEDULE L (Form 990 or 990-EZ)			rganization ans	swere	d "Yes	Interested " on Form 990, Par	t IV,	line 25a, 25b, 2	6, 27,	2 8a,	0	MB No	1545-00	47
Department of the Treasury Internal Revenue Service	► G	io to v	Atta	ch to	Form	-EZ, Part V, line 38a 990 or Form 990-EZ nstructions and the	Ζ.				In	pen Tespect	ion	
Name of the organization			~								ident		on nu	mber
Part I Excess B	BETTER	BU: actio	SINESS B	URE	AU (OF GREATER ion 501(c)(4), and 50		ARYLA			465	00		
						art IV, line 25a or 25b					h			
1			Relationship betv			lified					<u>.</u>	(d)	Corre	cted?
(a) Name of disqualifi	ied person		person and or	ganiza	ation	(0	c) De	escription of tran	sactio	n		Y	es	No
													_	
												_		
												+-		
												-		
2 Enter the amount of	tax incurred by	the or	rganization man	agers	or disc	qualified persons dur	ring t	he year under						
										► \$				
3 Enter the amount of	tax, if any, on lir	ne 2, a	above, reimburs	ed by	the or	ganization				▶ \$				
Part II Loans to	and/or From	n Inte	erested Pers	sons.										
Complete if t	the organization	answ	vered "Yes" on F	Form 9	990-EZ	, Part V, line 38a or F	=orm	990, Part IV, lin	e 26; d	or if th	e orga	nizatio	n	
	amount on Forn	n 990,	, Part X, line 5, 6			I					<u>(L) An</u>	nround		
(a) Name of interested person	(b) Relation with organiz		(c) Purpose of loan	fror	oan to or m the	(e) Original principal amount	(f) Balance due) In ault?	by bo	proved ard or		/ritten ement ?
interested person	with organiz	2011011	onoan		ization?	1				r	comm			
				To	From				Yes	No	Yes	No	res	No
														<u> </u>
														<u> </u>
							-							<u> </u>
														+
Total	.			<u>.</u>		> \$								
			efiting Inter											
Complete if t (a) Name of interest			vered "Yes" on F						of					
(a) Name of Interest	tea person		b) Relationship interested pers the organiza	son an		(c) Amount of assistance		(d) Type assistan			•) Purp assista		T
		_												
		_												
										-+				

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule L (Form 990 or 990-EZ) 2018

832131 10-25-18

	. (Form 990 or 990-EZ) 2018 BETTER	BUSINESS BUREAU OF	GREATER MAR	RYLA 52-0246	500	Page 2
Part IV	Business Transactions Involvi	ng Interested Persons.				
	Complete if the organization answered	"Yes" on Form 990, Part IV, line 28a, 28	8b, or 28c.		-	
(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of transaction	(d) Description of transaction	(e) Sha organiz rever	aring of ation's ues?
					Yes	No
JARON		BOARD MEMBER		CREDIT CARD		Х
ARLENE	E THAYER	BOARD MEMBER	28,500.	PROVIDED OU		X
Devit V/						
Part V	Supplemental Information. Provide additional information for response	onses to questions on Schedule L (see i	instructions).			
SCH L,	PART IV, BUSINESS T	RANSACTIONS INVOLVIN	G INTERESTE	D PERSONS:		
(A) NA	ME OF PERSON: JARON	RTCE				
	SCRIPTION OF TRANSAC		OCECTNC CE	DUTOEC		
	DERIFIION OF TRANSAC	TION: CREDIT CARD FR	OCESSING SE	KVICED		
<u>(A) NA</u>	ME OF PERSON: ARLENE	THAYER				
(D) DE	SCRIPTION OF TRANSAC	TION: PROVIDED OUTSC	URCED ACCOU	NTING SERVI	CES	

Schedule L (Form 990 or 990-EZ) 2018

SCHEDULE O

(Form 990 or 990-EZ)

Department of the Treasury Internal Revenue Service Name of the organization Supplemental Information to Form 990 or 990-EZ Complete to provide information for responses to specific questions on

Form 990 or 990-EZ or to provide any additional information. Attach to Form 990 or 990-EZ.

OMB No. 1545-0047 18 L **Open to Public** Inspection

Go to www.irs.gov/Form990 for the latest information. Employer identification number BETTER BUSINESS BUREAU OF GREATER MARYLA

52-0246500

FORM 990, PART VI, SECTION B, LINE 11B:

COPY OF THE RETURN IS GIVEN TO THE BOARD FOR THEIR REVIEW PRIOR TO FILING А

FORM 990, PART VI, SECTION B, LINE 12C:

BOARD MEMBERS MUST DISCLOSE ANY CONFLICTS OF INTEREST THEY HAVE. IT IS

REVIEWED ANNUALLY.

FORM 990, PART VI, SECTION C, LINE 19:

THESE DOCUMENTS ARE AVAILABLE UPON REQUEST

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule O (Form 990 or 990-EZ) (2018)

832211 10-10-18

SCHEDULE R (Form 990) Department of the Treasury Internal Revenue Service	Related Organizations and Unrelated Partnerships Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37. ▲ Attach to Form 990. ▲ Go to www.irs.gov/Form990 for instructions and the latest information.	ons and Unrelated Pal sred "Yes" on Form 990, Part IV, I ► Attach to Form 990. 1990 for instructions and the lates	tnerships ine 33, 34, 35b, 36 t information.	3, or 37.		OMB No. 1545-0047 2018 Open to Public Inspection
Name of the organization BETTER BUSINESS	SS BUREAU OF GREATER MARYLA	R ΜΑ ΓΥΓΑ			Employer identification number 52-0246500	ication number 5 0 0
Part I Identification of Disregarded Entities. Complete if the organization answered "Yes" on Form 990, Part IV, line 33.	te if the organization answered "Yes"	on Form 990, Part IV, line 33				
(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	ne End-of-year assets		(f) Direct controlling entity
Part II Identification of Related Tax-Exempt Organizations. organizations during the tax year.	ations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt	answered "Yes" on Form 990	, Part IV, line 34, b	ecause it had one	or more related tax-ex	empt
(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	Section 512(b)(13) controlled entity?
BETTER BUSINESS BUREAU OF GREATER MARYLAND FOUNDATION - 52-1276325, 502 SOUTH SHARP STREET, BALTIMORE, MD 21201	EDUCATE CONSUMERS IN BUSINESS PRACTICES	MARYLAND	501(C)(3)	LINE 7	N/A	
For Paperwork Reduction Act Notice, see the Instructions for Form 990.	is for Form 990.				Schedule F	Schedule R (Form 990) 2018

Schedule R (Form 990) 2018 BETTER	ER BUSINESS	BUREAU		TER MAH	MARYLA				52-02	-0246500	Page 2
Part III Identification of Related Organizations Taxable as a Partnership. organizations treated as a partnership during the tax year.	ganizations Taxable a	as a Partne tx year.		the organiza	Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related	es" on Form 990	, Part IV, line	34, becaus	se it had one or n	nore relate	q
(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)		(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?	(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or l managing le partner?	(k) r Percentage ownership
		16									
Part IV Identification of Related Organizations Taxable as a Corporation organizations treated as a corporation or trust during the tax year.	ganizations Taxable	as a Corpoi	or Trust.	omplete if the	Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related	wered "Yes" on	Form 990, Pa	art IV, line 3	4, because it ha	d one or n	ore related
(a) Name, address, and EIN of related organization	Nu	Prime	(b) Primary activity	(C) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total b, income	f total me	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity? Yes No
832162 10-02-18				- ~				-	Sched	ule R (Fo	Schedule R (Form 990) 2018

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Schedule R (Form 990) 2018 BETTER BUSINESS BUREAU OF GREATER MARYLA

52-0246500 Page 3

1 "Yes" on Form 990, Part IV, line 34, 35b, or 36.	
izations. Complete if the organization answered "	
Transactions With Related Organizations.	
Part V	

Note: Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.				<u> </u>	Yes N	No
1 During the tax year, did the organization engage in any of the following transactions	with one or more rel	transactions with one or more related organizations listed in Parts II-IV?	n Parts II-IV?			
a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity				1a		Х
b Gift, grant, or capital contribution to related organization(s)				1b	· ·	X
c Gift, grant, or capital contribution from related organization(s)				1c		x
				1d		X
e Loans or loan guarantees by related organization(s)				1e		Х
f Dividends from related organization(s)				1f		×
g Sale of assets to related organization(s)				1g		X
				ŧ		×
i Exchange of assets with related organization(s)				1i		Х
j Lease of facilities, equipment, or other assets to related organization(s)				1j		X
k Lease of facilities, equipment, or other assets from related organization(s)				¥		$ \bowtie$
I Performance of services or membership or fundraising solicitations for related organization(s)	iization(s)			11	Х	
m Performance of services or membership or fundraising solicitations by related organization(s)	iization(s)			1m		Х
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)	nn(s)			1n	Х	
 Sharing of paid employees with related organization(s) 				10	Х	
p Reimbursement paid to related organization(s) for expenses				1p		Х
Reimbursement paid by related organization(s) for expenses				1q		X
r Other transfer of cash or property to related organization(s)				1r	-	X
s Other transfer of cash or property from related organization(s)				1s	-	Х
2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.	no must complete this	s line, including covered r	elationships and transaction thresholds.			
(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved	olved		
(1)						
(2)						
(3)						
(4)						

33

(6) 832163 10-02-18

(2)

Schedule R (Form 990) 2018 BETTER	R BUSINESS BUH		GREATER MARYLA					52-024	-0246500	Page 4
Provide the following information. See instructions reacrine as a partnership. Complete in the organization answered reprovide the following information for each entity taxed as a partnership through which the organization cond that was not a related organization. See instructions reparding exclusion for certain investment partnerships.	ble as a Partnersnip. Cor entity taxed as a partnershi structions reparding exclus	npiete it the organ p through which t ion for certain inve	e organization answered Tes on Form 990, Part IV, line 37. which the organization conducted more than five percent of its activities (measured by total assets or rain investment partnerships.	ed more t	bau, Part IV, line , han five percent	of its activities (me	asured by	total assets or g	gross revenue)	enue)
(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	Predominant income part (d) Predominant income part (related, unrelated, excluded from tax under sections 512-514)	er (13) (e) 501(c)(3) er (13) (c)(3) (c)(5) (c) (c)(5) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	(f) Share of total income	(g) Share of end-of-year assets	(h) Dispropor- tionate allocations?	(i) Code V-UBI Code V	(j) General or managing partner? Yes NO	(k) Percentage ownership
				2						
								Schedule	B (Forr	Schedule R (Form 990) 2018

Schedule R (Form 990) 2018	
----------------------------	--

Part VII Supplemental Information.

Provide additional information for responses to questions on Schedule R. See instructions.

Form	BETT	Income	Tax e foi	on Unrelate	ed Business ot Organizati	ons	Ĺ	O OMB No. 1545-0976
Depa	rksheet) rtment of the Treasury nal Revenue Service	(and ► Go to www.irs	on Inv .gov/F	estment Income for F form990W for instruct ords. Do not send to	Private Foundations) tions and the latest in	FORM 990-1 formation.	ר	2019
1	Unrelated business taxab	le income expected in the tax y	ear				1	
2	Tax on the amount on li	ne 1. See instructions for tax c	omputa	tion			2	
3	Alternative minimum tax	for trusts. See instructions					3	
4	Total. Add lines 2 and 3						4	
5	Estimated tax credits. Se	e instructions					5	
6	Subtract line 5 from line	4					6	
7	Other taxes. See instruct	ions					7	
8	Total. Add lines 6 and 7		8					
9	Credit for federal tax paid	d on fuels. See instructions					9	
10 a		8. Note: If less than \$500, the of Private foundations, see instruct	-					
b	Enter the tax shown on t	he 2018 return. See instructions for less than 12 months, skip th	s. Caut iis line			13,868.		
C	2019 Estimated Tax. En from line 10a on line 10a	ter the smaller of line 10a or lin					10c	13,880.
				(a)	(b)	(C)		(d)
11	Installment due dates.	See instructions	11	04/15/19	06/17/19	09/16/19	9	12/16/19
12	Required installments. columns (a) through (d) the organization uses the installment method, the a	. But see instructions if annualized income						
	installment method, or is	-	12	3,470.	3,470.	3,47	70.	3,470.
13	2018 Overpayment. See	instructions	13					
14	Payment due (Subtract	,	14	3,470.	3,470.	3,47	70.	3,470.
LHA	For Paperwork Reduc	tion Act Notice, see instruction	IS.					Form 990-W (2019)

Form	990-T	E	Exempt Organ	nization Bus	ines	ss Incom	e Ta	x Returr	י ר	OMB No. 1545-0687
		_		nd proxy tax unde)			2018
		For ca	lendar year 2018 or other tax yea				- f +!		·	ZU 10
	ment of the Treasury I Revenue Service		► Go to www. Do not enter SSN number	irs.gov/Form990T for ins s on this form as it may					OI 50	pen to Public Inspection for 01(c)(3) Organizations Only
A 🗌	Check box if address changed		Name of organization (Check box if name cl	hanged	and see instruction	ıs.)		D Employ	er identification number /ees' trust, see
B Ex	empt under section	Print	BETTER BUSIN	NESS BUREAU	OF	GREATER	MARY	LA	52	-0246500
Х	501(c)(6)	or	Number, street, and room	or suite no. If a P.O. box	, see in	structions.				ed business activity code
	408(e) 220(e)	Туре	502 SOUTH SH	IARP STREET	<u>, NC</u>	. 1200				
	408A 530(a) 529(a)		City or town, state or prov BALTIMORE, N		r foreigr	postal code			5418	00
C Boo at e	k value of all assets nd of year		F Group exemption numb							
	185,8					501(c) t	trust	401(a) trust	Other trust
		U	tion's unrelated trades or b		1	Des	scribe the	e only (or first) u	nrelated	
			EE STATEMENT			If only		-		
			ice at the end of the previou	s sentence, complete Pa	rts I and	I II, complete a Sch	hedule M	for each addition	nal trade o	r
	iness, then complete									
			ooration a subsidiary in an a		it-subsid	liary controlled gro	oup?	►	Yes	X No
			tifying number of the parent				- I I		110 2	47 2000
J Ind	t l l l l l l l l l l l l l l l l		ANGIE BARNETT			(A) Income	elephone	e number 🕨 4		
				JIIE		(A) Income	-	(B) Expense	5	(C) Net
	Gross receipts or sale		96,243.	- Delener		96,24	12			
	Less returns and allow			c Balance ►	1c 2	90,24	±J.			
			A, line 7)		2	96,24	13			96,243.
			rom line 1c h Schedule D)		- 3 - 4a	50,21	<u> </u>			50,245.
			Part II, line 17) (attach Form		4b		_			
			sts		40 40		-			
			ship or an S corporation (at		5		_			
					6					
			ne (Schedule E)		7					
			nd rents from a controlled o		8					
			on 501(c)(7), (9), or (17) or	-	9					
			me (Schedule I)	- , ,	10					
			e J)		11					
	Other income (See ins				12					
	Total. Combine lines	3 throu	gh 12		13	96,24				96,243.
Pa			ot Taken Elsewhere	•						
			utions, deductions must					,		
14			rectors, and trustees (Sche						14	
15									15	3,975.
16									16	
17	Bad debts								17	
18			ee instructions)						18	
19 20	Charitable contributio		a instructions for limitation						19 20	
20 21			e instructions for limitation						20	
22	Less depreciation cla	i unn 4. aimed oi	562) 1 Schedule A and elsewhere	on return		229			22b	
23									23	
24	Contributions to defe	erred co	mpensation plans						24	
25									25	
26			chedule I)						26	
27	Excess readership co	osts (Sc	hedule J)						27	
28	Other deductions (at	tach sch	nedule)			SEE S	TATE	MENT 2	28	30,002.
29	Total deductions. A	dd lines	14 through 28						29	33,977.
30			ncome before net operating						30	62,266.
31	Deduction for net op	erating	loss arising in tax years beg	inning on or after Januar	ry 1, 20 ⁻	18 (see instruction	S)		31	
32	Unrelated business t	axable i	ncome. Subtract line 31 fro	m line 30					32	62,266.
82370	1 01-09-19 LHA FO	or Paper	work Reduction Act Notice	, see instructions.						Form 990-T (2018)

10091112 795281 14991.001

Form 990-T			ARYLA	52-024	46500	Page 2
33	Total of unrelated business taxable income comput	ted from all unrelated trades or busines	sses (see instructions	;)	33	62,266.
					34	4,770.
	Deduction for net operating loss arising in tax year					
	Total of unrelated business taxable income before					
	lines 00 and 04				36	67,036.
37	Specific deduction (Generally \$1,000, but see line 3				37	1,000.
	Unrelated business taxable income. Subtract line					
	optor the employ of zero or line 26		,		38	66,036.
Part I	Tax Computation					
39	Organizations Taxable as Corporations. Multiply	line 38 by 21% (0.21)		►	39	13,868.
40	Trusts Taxable at Trust Rates. See instructions fo	or tax computation. Income tax on the a	mount on line 38 fro	m:		
	Tax rate schedule or Schedule D (Fo	orm 1041)		►	40	
41	Proxy tax. See instructions			►	41	
	Alternative minimum tax (trusts only)				42	
	Tax on Noncompliant Facility Income. See instruc				43	
44	Total. Add lines 41, 42, and 43 to line 39 or 40, wh	hichever applies			44	13,868.
Part V						
45 a	Foreign tax credit (corporations attach Form 1118;	; trusts attach Form 1116)	45a			
b	Other credits (see instructions)		45b			
-						
d	Credit for prior year minimum tax (attach Form 880	01 or 8827)	45d			
е	Total credits. Add lines 45a through 45d				_45e	
46	Subtract line 45e from line 44				46	13,868.
	Other taxes. Check if from: Form 4255			er (attach schedule)	_ 47	
48	Total tax. Add lines 46 and 47 (see instructions) .				48	13,868.
49	2018 net 965 tax liability paid from Form 965-A or		1 1		49	0.
	Payments: A 2017 overpayment credited to 2018				_	
	2018 estimated tax payments				_	
C	Tax deposited with Form 8868		<u>50c</u>			
	Foreign organizations: Tax paid or withheld at sour					
	Credit for small employer health insurance premiu		<u>50f</u>			
g		orm 2439				
			tal 🕨 50g			
	Total payments. Add lines 50a through 50g				51	584.
52	Estimated tax penalty (see instructions). Check if F				52	
53	Tax due. If line 51 is less than the total of lines 48,			🕈	53	14,452.
54	Overpayment. If line 51 is larger than the total of I Enter the amount of line 54 you want: Credited to			Defineded	54	
55 Part V				Refunded	55	
	At any time during the 2018 calendar year, did the			,		Yes No
50	over a financial account (bank, securities, or other)		-	-		
	FinCEN Form 114, Report of Foreign Bank and Fina	,	-			
	here					X
57	During the tax year, did the organization receive a	distribution from or was it the grantor	of or transferor to a	foreign trust?		
	If "Yes," see instructions for other forms the organi					
58	Enter the amount of tax-exempt interest received o	•				
	Under penalties of perjury, I declare that I have examined	d this return, including accompanying schedule			edge and belief,	it is true,
Sign	correct, and complete. Declaration of preparer (other than	In taxpayer) is based on all information of which	n preparer has any knowle	-		
Here		PRES	SIDENT		May the IRS disc he preparer sho	uss this return with wn below (see
	Signature of officer	Date			nstructions)?	·
	Print/Type preparer's name	Preparer's signature	Date	Check	if PTIN	
Paid				self- employed	1	
Prepa	rer MARK P. S. EDWARD			<u> </u>		554651
Use C	nly Firm's name ► HERTZBACH &			Firm's EIN	52-	1158459
	[1803 RESEA	ARCH BLVD, #215				
	Firm's address FIRCKVILLE ,	, MD 20850		Phone no.		315-2150
823711 01-	09-19	20			Fo	orm 990-T (2018)
		38				

10091112 795281 14991.001

^{2018.05000} BETTER BUSINESS BUREAU OF 14991.01

Form 990-T (2018) BETTER BUSINESS BUREAU OF GREATER MARYLA

52-0246500

Page 3

Schedule A - Cost of Goods	Sold. Enter	method of invent	orv v	aluation 🕨 N/A			
1 Inventory at beginning of year				Inventory at end of yea			6
2 Purchases				Cost of goods sold. Si			
3 Cost of labor				from line 5. Enter here			
4a Additional section 263A costs				line 2			7
(attach schedule)	4a		8	Do the rules of section			Yes No
b Other costs (attach schedule)			1	property produced or a	`	•	
5 Total. Add lines 1 through 4b				the organization?			
Schedule C - Rent Income ((see instructions)	From Real	Property and	Per	sonal Property L	.ease	d With Real Prop	perty)
. Description of property							
1)							
(2)							
3)							
4)	_						
		ed or accrued				3(a) Deductions directly	y connected with the income in
(a) From personal property (if the pero rent for personal property is more 10% but not more than 50%)	centage of than	` of rent for pe	nd personal property (if the percentage ersonal property exceeds 50% or if t is based on profit or income)			columns 2(a) a	nd 2(b) (attach schedule)
1)							
2)							
3)							
4)							
otal	0.	Total			0.		
) Total income. Add totals of columns : ere and on page 1, Part I, line 6, column	(A)	►			0.	(b) Total deductions. Enter here and on page 1, Part I, line 6, column (B)	. ► 0
chedule E - Unrelated Deb	t-Financed	Income (see i	nstru	ctions)			
			2	Gross income from		3. Deductions directly con to debt-finant	
1. Description of debt-financed property				or allocable to debt- financed property (a)		(a) Straight line depreciation (attach schedule) (b) Other de (attach sch	
1)							
2)							
, 3)			Ì				
4)			Ì				
 4. Amount of average acquisition debt on or allocable to debt-financed property (attach schedule) 5. Average adjusted basis of or allocable to debt-financed property (attach schedule) 			6	Column 4 divided by column 5		7. Gross income reportable (column 2 x column 6)	8. Allocable deductions (column 6 x total of columns 3(a) and 3(b))
(1)				%			

0. Total dividends-received deductions included in column 8 ►

%

%

%

Form 990-T (2018)

0.

0.

Enter here and on page 1,

Part I, line 7, column (B).

823721 01-09-19

(1)

(2)

(3)

(4)

Totals

Enter here and on page 1,

Part I, line 7, column (A).

Form 990-T (2018) BETTER	BUSI	NESS B	UREA	UOF	GREATE	R MAR	YLA		52-02	4650	O Page 4
Schedule F - Interest, A	nnuitie	s, Royalti	ies, an	1			_	ations	see ins	struction	s)
				Exempt	Controlled O	rganizatio	ons	-			
1. Name of controlled organization		2. Employer identification			related income e instructions)		al of specified nents made		t of column 4 ed in the cont		6. Deductions directly connected with income
		numb	ver						ation's gross		in column 5
(4)											
(1)											
(2)											
<u>(3)</u> (4)											
Nonexempt Controlled Organiz	rations			<u>.</u>		1					
7. Taxable Income		inrelated income	e (loss)	9 Total	l of specified pay	ments	10. Part of colu	mn 9 tha	t is included	11 De	ductions directly connected
		see instructions)			made		in the controlli	ing orgar s income	ization's		i income in column 10
							-				
(1)											
(2)											
(3)											
(4)											
							Add colun	nns 5 and	d 10.	Ad	ld columns 6 and 11.
							Enter here and				ere and on page 1, Part I,
							line 8, 0	column (/			line 8, column (B).
Totals						>			0.		0.
Schedule G - Investme		ne of a S	ection	501(c)(7	7), (9), or (17) Org	anization				
(see instr	uctions)				1		0 Destautie				E Tatal da duations
1. Descr	iption of inco	me			2. Amount of	income	 Deductio directly conner 	ected	4. Set-	asides schedule)	 Total deductions and set-asides
(1)							(attach sched	dule)	(uttuon e		(col. 3 plus col. 4)
(1) (2)											
(3)											
(4)											
(-)					Enter here and	on page 1,					Enter here and on page 1,
					Part I, line 9, co	olumn (A).					Part I, line 9, column (B).
Totals				►		0.					0.
Schedule I - Exploited	Exempt	Activity	Income	e, Other	Than Adv	/ertisin	g Income				
(see instru	-	-					-				
			3 Ev	penses	4. Net incor		-				7. Excess exempt
1. Description of	unrelated	Bross business	directly c	connected	from unrelated business (co		 Gross inco from activity t 		6. Exp attribut		expenses (column
exploited activity		le from business	of unr	oduction related	minus colum gain, comput		is not unrelat business inco		colu		6 minus column 5, but not more than
			busines	s income	through						column 4).
(1)											
(2)											
(3)											
(4)	Entry has										Enter have and
	page 1	re and on , Part I,	page 1	re and on 1, Part I,							Enter here and on page 1,
-	line 10,	col. (A).	line 10,	, col. (B).							Part II, line 26.
Totals Schedule J - Advertisir	a Incor	0.	otruction	0.							0.
Part I Income From F			struction	,	<u>batchilos</u>	Basis					
	enouic	ais nepu	i teu oi		Solidated	Dasis					
					4						7
1		2. Gross advertising		3. Direct	or (loss) (c	tising gain ol. 2 minus	5. Circulat		6. Read		 Excess readership costs (column 6 minus
1. Name of periodical		income	adve	ertising costs		ain, compute hrough 7.	e income	•	cost	is	column 5, but not more than column 4).
(1)			+								
(2)											
(3)			+								

823731 01-09-19

(4)

Totals (carry to Part II, line (5))

0.

►

0.

Form 990-T (2018) BETTER BUSINESS BUREAU OF GREATER MARYLA

52-0246500

Part II Income From Periodicals Reported on a Separate Basis (For each periodical listed in Part II, fill in columns 2 through 7 on a line-by-line basis.)

1. Name of periodical	2. Gross advertising income	3. Direct advertising costs	4. Advertising gain or (loss) (col. 2 minus col. 3). If a gain, compute cols. 5 through 7.	5. Circulation income	6.	Readership costs	7. Excess readership costs (column 6 minus column 5, but not more than column 4).
(1)							
(2)							
(3)							
(4)							
Totals from Part I	0.	0.		-			0.
	Enter here and on page 1, Part I, line 11, col. (A).	Enter here and on page 1, Part I, line 11, col. (B).					
Totals, Part II (lines 1-5)	0.	0.					0.
Schedule K - Compensation	n of Officers, I	Directors, and	Trustees (see in	nstructions)			
1 . Name			2. Title	3. Perc time deve busin	oted to		ensation attributable related business
(1)					%		
(2)					%		
(3)					%		
(4)					%		
Total. Enter here and on page 1, Part II, li	ine 14	-		•			0.

Total. Enter here and on page 1, Part II, line 14

Form 990-T (2018)

823732 01-09-19

FORM 990-T DESCRIPTION OF ORGANIZATION'S PRIMARY UNRELATED STATEMENT 1 BUSINESS ACTIVITY

ROYALTY INCOME FROM 3RD PARTIES THAT SELL ADVERTISING AND MARKETING PACKAGES TO MEMBERS

TO FORM 990-T, PAGE 1

FORM 990-T	OTHER DEDUCTIONS	STATEMENT 2
DESCRIPTION		AMOUNT
CO-OP ADVERTISING FEES OCCUPANCY EQUIPMENT AND SOFTWARE		22,952. 6,045. 1,005.
TOTAL TO FORM 990-T, PAGE 1, L	INE 28	30,002.

FORM 990-T UNDERPAYMENT OF ESTIMATED TAX WORKSHEET

Name(s)				Identifying Nu	ımber
BETTER BUS	INESS BUREAU	OF GREATER MA	RYLA	52-024	16500
(A)	(B)	(C)	(D)	(E)	(F)
*Date	Amount	Adjusted Balance Due	Number Days Balance Due	Daily Penalty Rate	Penalty
		-0-			
04/15/18	3,467.	3,467.	61	.000136986	29
06/15/18	3,467.	6,934.	92	.000136986	87.
09/15/18	3,467.	10,401.	91	.000136986	130
12/15/18	3,467.	13,868.	16	.000136986	30
12/31/18	0.	13,868.	135	.000164384	308
enalty Due (Sum of Col	umn F).				

* Date of estimated tax payment, withholding credit date or installment due date.

812511 04-01-18

Form 2220	Underpayment of Estimated Tax	by Corpor	ations	OMB No. 1545-0123
Department of the Treasury Internal Revenue Service	Attach to the corporation's tax ret Go to www.irs.gov/Form2220 for instructions and t	turn. FORM	990-T	2018
Name BETTER H	BUSINESS BUREAU OF GREATER MARYLA			ntification number 0246500
bill the corporation. Ho estimated tax penalty li	rporation is not required to file Form 2220 (see Part II below for exe wever, the corporation may still use Form 2220 to figure the penalt ne of the corporation's income tax return, but do not attach Form	y. If so, enter the am	0	
Part I Require	ed Annual Payment			1
1 Total tax (see instruct	ions)			13,868.
2 a Personal holding com	pany tax (Schedule PH (Form 1120), line 26) included on line 1	2a		
b Look-back interest in	cluded on line 1 under section 460(b)(2) for completed long-term			
contracts or section	67(g) for depreciation under the income forecast method	2b		
c Credit for federal tax	paid on fuels (see instructions)	2c		
	rough 2c		20	
3 Subtract line 2d from	line 1. If the result is less than \$500, do not complete or file this form. The			12 969
does not owe the pen	·····		3	13,868.
	n the corporation's 2017 income tax return. See instructions. Caution: If th or less than 12 months, skip this line and enter the amount from line 3 or		4	
	ment. Enter the smaller of line 3 or line 4. If the corporation is required to			12 0 6 0
Part II Reason	n line 3 s for Filing - Check the boxes below that apply. If any boxes are chec			13,868.
	bes not owe a penalty. See instructions.	ked, the corporation n	iust nie form 2220	
6 The corporati	on is using the adjusted seasonal installment method.			
7 D The corporati	on is using the annualized income installment method.			

8 The corporation is a "large corporation" figuring its first required installment based on the prior year's tax.
Part III Figuring the Underpayment

			(a)	(b)	(C)	(d)
9	Installment due dates. Enter in columns (a) through (d) the 15th day of the 4th (Form 990-PF filers: Use 5th month), 6th, 9th, and 12th months of the corporation's tax year	9	04/15/18	06/15/18	09/15/18	12/15/18
10	Required installments. If the box on line 6 and/or line 7 above is checked, enter the amounts from Sch A, line 38. If the box on line 8 (but not 6 or 7) is checked, see instructions for the amounts to enter. If none of these boxes are checked, enter 25% (0.25) of line 5 above in each column	10	3,467.	3,467.	3,467.	3,467.
11	Estimated tax paid or credited for each period. For column (a) only, enter the amount from line 11 on line 15. See instructions Complete lines 12 through 18 of one column	11				
	before going to the next column.					
12	Enter amount, if any, from line 18 of the preceding column	12				
13	Add lines 11 and 12	13				
14	Add amounts on lines 16 and 17 of the preceding column	14		3,467.	6,934.	10,401.
15	Subtract line 14 from line 13. If zero or less, enter -0-	15	0.	0.	0.	0.
16	If the amount on line 15 is zero, subtract line 13 from line 14. Otherwise, enter -0-	16		3,467.	6,934.	
17		17	3,467.	3,467.	3,467.	3,467.
18	Overpayment . If line 10 is less than line 15, subtract line 10 from line 15. Then go to line 12 of the next column	18				
Go	to Part IV on page 2 to figure the penalty. Do not go to Part IV	/ if th	ere are no entries on lin	e 17 - no penalty is owed	l.	
						

LHA For Paperwork Reduction Act Notice, see separate instructions. Form **2220** (2018)

812801 01-09-19

FORM 9	90	$-\mathbf{T}$
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Form 2220 (2018)

Part IV Figuring the Penalty

			(a)	(b)	(C)		(0	d)
19	Enter the date of payment or the 15th day of the 4th month after the close of the tax year, whichever is earlier. (C corporations with tax years ending June 30							-
	and S corporations: Use 3rd month instead of 4th month. Form 990-PF and Form 990-T filers: Use 5th month instead of 4th month.) See instructions	19						
20	Number of days from due date of installment on line 9 to the							
	date shown on line 19	20						
21	Number of days on line 20 after 4/15/2018 and before 7/1/2018	21						
22	Underpayment on line 17 x Number of days on line 21 x 5% (0.05) 365	22	\$	\$	\$		\$	
23	Number of days on line 20 after 06/30/2018 and before 10/1/2018	23						
24	Underpayment on line 17 x Number of days on line 23 x 5% (0.05) 365	24	\$	\$	\$		\$	
25	Number of days on line 20 after 9/30/2018 and before 1/1/2019	25						
26	Underpayment on line 17 x Number of days on line 25 x 5% (0.05) 365	26	\$	\$	\$		\$	
27	Number of days on line 20 after 12/31/2018 and before 4/1/2019	27	SEE	ATTACHED W	ORKSHEET			
28	Underpayment on line 17 x Number of days on line 27 x 6% (0.06) 365	28	\$	\$	\$		\$	
29	Number of days on line 20 after 3/31/2019 and before 7/1/2019	29						
30	Underpayment on line 17 x Number of days on line 29 x *%	30	\$	\$	\$		\$	
31	Number of days on line 20 after 6/30/2019 and before 10/1/2019 $\qquad \dots \qquad$	31						
32	Underpayment on line 17 x Number of days on line 31 x *%	32	\$	\$	\$		\$	
33	Number of days on line 20 after 9/30/2019 and before 1/1/2020	33						
34	Underpayment on line 17 x Number of days on line 33 x *%	34	\$	\$	\$		\$	
35	Number of days on line 20 after 12/31/2019 and before 3/16/2020	35						
36	Underpayment on line 17 x Number of days on line 35 x *%	36	\$	\$	\$		\$	
37	Add lines 22, 24, 26, 28, 30, 32, 34, and 36	37	\$	\$	\$		\$	
38	Penalty. Add columns (a) through (d) of line 37. Enter the to	tal he	ere and on Form 1120, lir	ne 34; or the comparable				
	line for other income tax returns					00	\$	584

These rates are published quarterly in an IRS News Release and in a revenue ruling in the Internal Revenue Bulletin. To obtain this information on the Internet, access the IRS website at **www.irs.gov**. You can also call 1-800-829-4933 to get interest rate information.

Form **2220** (2018)

812802 01-09-19

FORM 990-T UNDERPAYMENT OF ESTIMATED TAX WORKSHEET

Name(s)				Identifying Nu	mber
BETTER BUS	INESS BUREAU	OF GREATER MA	RYLA	52-024	6500
(A)	(B)	(C)	(D)	(E)	(F)
*Date	Amount	Adjusted Balance Due	Number Days Balance Due	Daily Penalty Rate	Penalty
		-0-			
04/15/18	3,467.	3,467.	61	.000136986	29.
06/15/18	3,467.	6,934.	92	.000136986	87.
09/15/18	3,467.	10,401.	91	.000136986	130.
12/15/18	3,467.	13,868.	16	.000136986	30.
12/31/18	0.	13,868.	135	.000164384	308.
enalty Due (Sum of Colu	umn F).				584.

* Date of estimated tax payment, withholding credit date or installment due date.

812511 04-01-18