Mission

TO EDUCATE, ENGAGE, AND INSPIRE THE CURRENT AND FUTURE WORKFORCES OF WESTERN MICHIGAN TO ACHIEVE SUCCESS BY EMBRACING THE POWER OF TRUST, TO PROVIDE INFORMATION AND RESOURCES TO NON-PROFITS AND DONORS IN WESTERN MICHIGAN TO ASSIST THEM IN BEST PRACTICES, TRANSPARENCY, AND MAKING KNOWLEDGEABLE CHOICES, TO EDUCATE ALL AGE GROUPS, PARTICULARLY SENIORS, ABOUT BEST PRACTICES TO AVOID SCAMS AND FRAUD.
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FOUNDATION LEADERSHIP

Phil Catlett- President/CEO
Troy Baker- Educational Foundation Director
2020 was a year of change for the Better Business Bureau Serving Western Michigan Educational Foundation. The Foundation made a number of changes due to the COVID 19 pandemic. The Foundation worked with our business and community partners to bring relevant educational content to businesses, nonprofits and consumers. BBB hosted a number of webinars to go over PPP funding, State of Michigan lockdown regulations, help transitioning to a remote workforce, PPE and sanitation concerns for businesses, funding options for nonprofits, and COVID 19 related scams. BBB partnerships in 2020 included the Michigan Attorney General’s office, Federal Trade Commission, Michigan Governor’s Office, U.S. Small Business Administration, Michigan State Police and local businesses and chamber groups.

The BBB Educational Foundation’s educational programming also underwent a change in response to COVID 19 restrictions. The Foundation transitioned all of its programming to a remote learning environment, offering all of its presentations live via zoom. With the support of Lake Michigan Credit Union, the BBB also created an interactive video for the BBB Scambusters program, allowing schools to assign Scambusters to their students on their own time, and not requiring a specific presentation.

In 2020 the Foundation also began the process to expand the Charity Review program and its offerings to bring new benefits to BBB Accredited Charities.

While COVID regulations limited the Foundation’s ability to meet with organizations and groups in-person, the Foundation was still able to hold a small in-person Trust Award celebration, award three college scholarships and hold two Torch Award celebrations.

The BBB Educational Foundation also rolled out the first editions of the BBB Beacon magazine in 2020. The magazine is intended to share the story of the Better Business Bureau, accredited businesses and BBB programs aimed at making Western Michigan the most trusted place in America to do business.
Building off of a strong 2019, BBB Scambusters™ was seeing consistent growth and enthusiasm among schools before the COVID 19 pandemic struck. The program is based off the Scambusters™ presentations created by BBB in Raleigh, North Carolina. The game show-style presentation presents teams of students with scenarios that may, or may not, be a scam. Students collaborate to decide if the example is real or a scam. Teams that select the correct answer get to roll a large die for points. The team with the most points at the end of the class wins. When schools were forced to go to a remote learning model in March 2020, opportunities to present became limited. BBB used this opportunity to shift to a virtual learning model, turning the team game into an individual competition and presenting the game live via zoom or in an interactive video. While still not at the levels anticipated at the beginning of 2020, the fall 2020 semester saw schools begin to welcome presentations like Scambusters back in an online format and, in limited cases, in-person. Even in an online format, Scambusters is getting positive reviews from educators and students.

**Response from Teachers**

“THE STUDENTS REALLY ENJOYED IT AND TALKED ABOUT SOME OF THE EXAMPLES FOR DAYS. THEY ALSO WOULD COME IN AND TALK ABOUT HOW THEY SAW SOME OF THE SCAMS AND THAT KNEW WHAT TO LOOK FOR.”

“I LOVE THIS PRESENTATION, IT WAS JUST AS FUN IN THE ZOOM FORMAT.”

**2020 Scambusters Presentations**

16 Schools
1028 Students
In partnership with FINRA, the Better Business Bureau Serving Western Michigan Educational Foundation is sharing the Fighting Financial Fraud series of presentations with the community. Sponsored by Centennial Securities and Ayers Basement Systems, Fighting Financial Fraud helps consumers avoid scams that can have a negative impact on their financial wellbeing. Each of the three presentations is made available live via zoom or in-person. Like the other presentations made available by the Foundation, Fighting Financial Fraud is presented free of charge to the community thanks in large part to our generous sponsors.

Spot the Con: Is that offer real or is it a scam? Spot the Con presents common offers in a game-like scenario. Learn about the scams affecting our community and tricks to spot the scammers before you lose money.

Red Flags of Fraud: There are a lot of different scams targeting people, but most of them use the same tricks. Red Flags of Fraud examines the common tactics used by scammers to teach you how to spot the Red Flags and avoid becoming a victim.

Outsmarting Investment Fraud: For adults age 55+, Investment Fraud is a major problem. How do you protect your nest egg and make sure you have what you need for retirement? BBB will show you the common scams targeting investors and how you can safeguard your financial future.

Sponsored By:
The Better Business Bureau Educational Foundation continues to offer a number of presentations aimed at educating the public, businesses and nonprofits in our community. These presentations are provided free of charge. Like Scambusters, these presentations are being made live via Zoom and in-person as available.

**5 Gestures of Trust**

5 Gestures of Trust is presented to businesses and groups looking to enhance trust internally and with customers. What can your organization do to make sure you are a trusted source? BBB will go over the 5 Gestures of Trust and how they can be applied to organizations of any size.

**Nonprofit Best Practices**

BBB works with local nonprofits to help them meet best practices and build trust with both donors and the community they serve. Nonprofit Best Practices shares the 20 Standards of Charity Accountability created by the BBB’s Wise Giving Alliance. These 20 standards are based on best practices and can help nonprofits demonstrate the responsible use of donor funds.

**Small Business Scams**

Businesses are constantly being targeted by scammers. Small Business Scams examines these cons and the steps businesses can take to prevent losing money when a scammer comes calling.
CHARITY REVIEW

The Better Business Bureau Educational Foundation works to promote trust and transparency in the western Michigan nonprofit sector. In connection with the Better Business Bureau’s Wise Giving Alliance, the BBB Educational Foundation conducts free charity reviews. These reviews evaluate nonprofits on 20 different standards of charity accountability. Nonprofits that meet all 20 standards are recognized as Accredited Charities at bbb.org and give.org. Accredited Charities are given the additional option to participate in the Charity Seal Holder program, which provides additional benefits to the nonprofit.

Charity Review Statistics

55 Accredited Charities
30 Charity Seal Holders

2020 Charities of the Month

JUNIOR ACHIEVEMENT OF MICHIGAN GREAT LAKES
POET ICE INTERNATIONAL
EXALTA HEALTH
WINGS OF HOPE HOSPICE
GRAND RAPIDS STUDENT ADVANCEMENT FUND
JEHOVAH-JIREH MINISTRIES
NORTH COUNTRY TRAIL ASSOCIATION
BARRY COUNTY HUMANE SOCIETY
BAXTER COMMUNITY CENTER
DOWN SYNDROME ASSOC. OF WEST MICHIGAN
HABITAT FOR HUMANITY OF KENT COUNTY
YWCA WEST CENTRAL MICHIGAN

To learn more about the Charity Review program contact:
Jeannie Gregory, Charity Review Administrator
jeannie@westernmichigan.bbb.org
RECOGNIZING MARKETPLACE ETHICS

The Better Business Bureau Educational Foundation has a history of honoring marketplace ethics and trust. The Trust Award recognizes a business or nonprofit leader who promotes trust and transparency in our community. The Torch Awards celebrate businesses and nonprofits who have shown a dedication to trust and ethics in our community. This year, BBB held two Torch Award events, allowing the BBB to recognize more businesses and nonprofits than ever. The BBB also awarded three college scholarships to high school seniors in 2020.

2020 Trust Award Winner
Janay Brower- Owner, Public Thread

2020 Torch Award Winners
PR Design Build
Above Roofing
Precision Plumbing and Heating Systems
BHS Insurance
Seelye Auto Group
Dave Kring Chevrolet
Grand Rapids Initiative for Leaders
Feeding America West Michigan
Spark in the Dark

2020 Scholarship Winners
Brooke Johnson- Byron Center HS
Maeli Rogers- Niles HS
Danielle Fedrigo- Grand Rapids Christian HS
2020 FINANCIAL STATEMENTS

Revenue: $418,894
Expenses: $361,805
- Program: $327,622
- Administration: $32,026
- Fundraising: $2,157
Ending Net Assets: $54,350

CONTACT INFORMATION
Better Business Bureau Educational Foundation
3330 Claystone St. SE
Grand Rapids, MI 49546
616-234-0563
troy@westernmichigan.bbb.org
bbb.org/wmiprograms