

2018 Annual Report



Better Business Bureau® Foundation
Serving Northwest Florida



Your BBB® Foundation

Mission

To support your BBB's vision of an ethical marketplace through community education and recognition programs.

Your BBB Foundation

The Better Business Bureau Foundation of Northwest Florida is a 501(c)(3) charitable organization formed to support your BBB's efforts to provide community education and recognition programs. Your BBB Foundation supports BBB's vision of an ethical marketplace, where buyers and sellers can trust one another.

Our service area includes Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Liberty, Okaloosa, Santa Rosa, Wakulla, Walton and Washington counties in northwest Florida.

How you can help

Your BBB Foundation looks to individual donors, businesses and organizations to sustain funding for its community education and recognition programs. You can support our efforts to protect, educate and inform our community by making a tax-deductible contribution. Businesses and community organizations interested in sponsoring a specific activity such as our Torch Award for Ethics|Customer Service Excellence|Student Ethics Scholarship event, Military Line programs or educational outreach efforts may receive recognition through a variety of outlets. Please contact our office at 850.429.0026, 800.729.9226 or info@nwfl.bbb.org for details about sponsorship programs.

BBB FOUNDATION OF NORTHWEST FLORIDA #CH15989: A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE (800-435-7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.

Foundation Trustees

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Education Programs

Community Education

To further our mission of supporting your BBB's vision of an ethical marketplace, your BBB Foundation seeks to educate businesses, charities and consumers to make wise buying and giving decisions.

Your BBB Foundation believes that empowering individuals to make informed decisions helps combat fraud and unethical behavior, championing BBB's mission to be the leader in advancing marketplace trust.

We reach out to our local community in a number of ways:

Presentations

Last year, your BBB Foundation was the featured speaker at **29** presentations across northwest Florida. A total of **894** people were able to learn about BBB programs, scams against seniors, identity theft, and how to be a smart consumer. Attendees were able to ask questions about their unique situations and come away as empowered consumers and/or business leaders.

BBB Military Line

Your BBB Foundation believes that Financial Readiness equals Mission Readiness, and proudly helps military consumers and their families. Last year we arranged **13** presentations on military installations across northwest Florida. **394** military members were able to learn about BBB Military Line resources, scams targeting military consumers and how to protect themselves from identity theft.

Publications

The Lighthouse: Your BBB distributed **8,800** copies of our quarterly newsletter filled with information specifically for BBB Accredited Businesses and Charities.

Tuesday Tips: Every week your BBB distributes a weekly e-newsletter with tips on a variety of topics to safeguard thousands of businesses and consumers.

Tradeshows/Expos

Tradeshows and expos provide an excellent opportunity for your BBB Foundation to talk one-on-one with individuals about a variety of topics ranging from choosing a contractor, protecting against identity theft, common marketplace scams and more. Last year, your BBB Foundation participated in **9** expos/tradeshows, reaching **552** people on an individual level.

Secure Your ID Day

In 2018, your BBB Foundation and Gilmore Services, along with media partners WEAR-TV 3/WFGX 35 and Cat County 98.7/News Radio 92.3/1620 held one shredding event - Pensacola in April. We offered free document shredding (up to 50 pounds of sensitive documents) for individuals.

The April event had 1,780 vehicles come through and 60,000 pounds of sensitive documents were shredded, keeping them out of the hands of potential identity thieves.

The Fort Walton Beach event was scheduled for October 2018 but had to be postponed due to Hurricane Michael.

Preventing Identity Theft is critical. Shredding unneeded sensitive documents keeps them from being stolen or taken out of the trash and keeps families throughout northwest Florida safer.



Recognition Programs

Why Recognition?

Your BBB Foundation recognizes businesses, charities, individual employees and high school students who consider doing the right thing a priority. Your BBB spends a great deal of time alerting the public to scams, frauds and schemes. Recognition programs allow us to celebrate those who insist on making ethics and integrity their way of life.

Torch Award for Ethics

The Torch Award publicly recognizes businesses and charities that maintain a solid commitment to conducting their business practices in an ethical manner. Your BBB Foundation recognized the following businesses in 2018:

District I

Perdido Key Area Chamber of Commerce

Elite Services Quality Clean, Pensacola - Honorable Mention

Majors Home Improvement, Milton

REBUILD Northwest Florida, Pensacola - Honorable Mention

Feeding The Gulf Coast Milton - Charity

Gulf Coast Kids House, Pensacola Charity Honorable Mention

District II

Traditions Workshop, Fort Walton Beach

Transaction One, LLC - Destin - Honorable Mention

District III

The Bagel Maker, Panama City

Emerald Coast Auto Repair, Panama City - Honorable Mention

McCoy's Outdoors, Marianna

Customer Service Excellence

The Customer Service Excellence award honors individuals who go above and beyond in their customer service activities for their organization. In 2018, your BBB Foundation recognized [Rip Hanks](#), [Weather Shield Metal Roofing](#), [District 1 \(Escambia and Santa Rosa Counties\)](#)

Student Ethics Scholarship

The Student Ethics Scholarship recognizes college-bound students who personify high ethics. Awards criteria include leadership, community service, academic achievement and an essay about character building. In 2018, your BBB Foundation honored the following students with a \$1,000 scholarship:

District I

Timothy Locklin- Jay High School

Justin Schubeck - West Florida High School

Nicholas Wilson - Pace High School

District II

Allison Bobnick - Crestview High School

Mackenzie Brundage - South Walton High School

Zoe Medlock - Crestview High School

District III

Samaria Alston - Bay High School

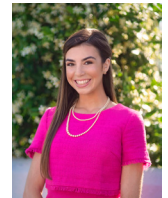
Caroline Hanson - Deane Bozeman High School

Sarah Lynn White - Blountstown High School



Recognition Programs

District I Recipients



District II Recipients



District III Recipients





BBB Foundation of Northwest Florida, Inc.

Statement of Activities and Changes in Net Assets

For the year ending December 31, 2018

Changes in net assets without donor restrictions

Revenue

Program Revenue	\$ 3,660
Contributions	6,455
Contributions from The Better Business Bureau of NW Florida	12,000
In-Kind Contribution Revenue	53,381
Interest Revenue	<u>165</u>

Total support and revenues \$ 75,661

Expenses

Education Program Services	\$ 25,969
Recognition Program Services	31,080
General & Administrative	13,319
Fundraising	<u>5,549</u>
Total Expenses	<u>\$ 75,917</u>

Changes in net assets without donor restrictions (256)

Net assets at beginning of year 41,369

Net assets at end of year \$ 41,113

Related Party Transactions

Certain members of the Board of Directors of The Better Business Bureau of Northwest Florida, Inc., (the BBB) also manage the activities of the Better Business Bureau Foundation (the Foundation). The BBB funds a significant portion of the Foundation's expenses, as the Foundation is not up to full fundraising capacity. The estimated value of staff assistance, office space and shared expenses paid on behalf of the Foundation by the BBB are shown as in-kind contributions in the statement of activities. The amount of in-kind contributions received from BBB totaled \$53,381 for the year ended December 31, 2018. In addition, BBB contributed cash to the Foundation in the amount of \$12,000 during the year ended December 31, 2018.



BBB Foundation of Northwest Florida, Inc.

Statement of Functional Expenses

For the year ending December 31, 2018

	Education Program	Recognition Program	General & Admin	Fund Raising	Total
Accounting	\$ -	\$ -	\$ 6,400	\$ -	\$ 6,400
Advertising	-	-	-	355	355
Consumer Education	5,195	-	-	-	5,195
Postage and Mailing	-	-	280	-	280
Printing	-	347	-	-	347
Recognition Events	-	959	-	-	959
Scholarships	-	9,000	-	-	9,000
Subtotal	5,195	10,306	6,680	355	22,536
In-kind Expense	20,774	20,774	6,639	5,194	53,381
Total Expenses	\$ 25,969	\$ 31,080	\$ 13,319	\$ 5,549	\$ 75,917



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