

2019 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) OR WWW.FDACS.GOV WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.

Foundation Trustees

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Gilmore Services

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Prosperous IM





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 **33** presentations across northwest Florida. A total of **905** 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 **20** presentations on military installations across northwest Florida. **490** 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.

Industry Reports: Twice a month your BBB sends industry related information to ABs.

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 **7** expos/tradeshows, reaching **566** people on an individual level.

Secure Your ID Day

In 2019, 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 1,812 vehicles come through and 68,000 pounds of sensitive documents were shredded, keeping them out of the hands of potential identity thieves.

The Fort Walton Beach event from October 2018 was re-scheduled for January 2019 where 1,084 vehicles came through and 35,000 pounds was shredded. The October event had 850 vehicles and another 35,000 pounds was shredded.

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 2019:

District I

Howard Young Flooring, Milton
Cat Country 98.7/NewsRadio 92.3
Compass Solar- Honorable Mention
Gulf Coast Kids House, Pensacola
(Charity Category)

District II

Vermillion Consulting

District III

Emerald Coast Auto Repair,
Panama City

The Sleep Center, Panama City -
Honorable Mention

Aaron Rich Marketing, Panama City
Mr. Rooter/Hobbs Plumbing
West Gadsden Historical Society,
Inc. (Charity category)

Customer Service Excellence

The Customer Service Excellence award honors individuals who go above and beyond in their customer service activities for their organization. In 2019, your BBB Foundation recognized [Nicole Frenk](#), [Santa Rosa Chamber of Commerce](#), [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 2019, your BBB Foundation honored the following students with a \$1,000 scholarship:

District I

Caleb Confusione - Pace High
School
Jordana Jernigan -Tate High School
Mallory Proctor - Gulf Breeze High
School

District II

David Cathey - Niceville High
School
Rachel Kelsey - Crestview High
School
Emily Robinson - Crestview High
School

District III

Talia Shmid - Wakulla High School
Nicolas Timmons - Florida State
University School
Jacqueline Tran - J.R. Arnold High
School

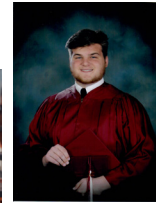


Recognition Programs

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, 2019

Changes in net assets without donor restrictions

Revenues

Program Revenue	\$ 3,500
Contributions	6,330
Contributions from The Better Business Bureau of NW Florida	12,000
In-Kind Contribution Revenue	57,361
Interest Revenue	<u>195</u>

Total support and revenues \$ 79,386

Expenses

Education Program Services	\$ 25,239
Recognition Program Services	32,842
General & Administrative	13,658
Fundraising	<u>5,732</u>
Total Expenses	<u>\$ 77,471</u>

Changes in net assets without donor restrictions 1,915

Net assets at beginning of year 41,113

Net assets at end of year \$ 43,028

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 \$57,361 for the year ended December 31, 2019. In addition, BBB contributed cash to the Foundation in the amount of \$12,000 during the year ended December 31, 2019.



BBB Foundation of Northwest Florida, Inc.

Statement of Functional Expenses

For the year ending December 31, 2019

	Education Program	Recognition Program	General & Admin	Fund Raising	Total
Accounting	-	\$ -	\$ 6,550	\$ -	\$ 6,550
Advertising	-	-	-	140	140
Conferences	85	-	-	-	85
Consumer Education	1,077	-	-	-	1,077
Postage and Mailing	-	-	71	-	71
Printing	-	324	-	-	324
Promotional Items	1,711	-	-	-	1,711
Recognition Events	-	1,152	-	-	1,152
Scholarships	-	9,000	-	-	9,000
Subtotal	<u>2,873</u>	<u>10,476</u>	<u>6,621</u>	<u>140</u>	<u>20,110</u>
In-kind Expense	<u>22,366</u>	<u>22,366</u>	<u>7,037</u>	<u>5,592</u>	<u>57,361</u>
Total Expenses	<u>\$ 25,239</u>	<u>\$ 32,842</u>	<u>\$ 13,658</u>	<u>\$ 5,732</u>	<u>\$ 77,471</u>



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