OUR MISSION

BBB’s mission is to be the leader in advancing marketplace trust. BBB accomplishes this mission by:

- Setting standards for marketplace trust.
- Encouraging and supporting best practices by engaging with and educating consumers and businesses.
- Celebrating marketplace role models.
- Calling out and addressing substandard marketplace behavior.
- Creating a community of trustworthy businesses and charities.

BBB offers its national and local consumer services online and in person. Through our efforts, BBB helps millions of people each year.

- BBB sets standards for ethical business behavior and monitors compliance.
- Nearly 380,000 Accredited Businesses meet and commit to our high standards.
- BBB helps consumers identify trustworthy businesses, and those that aren’t, through more than 5.2 million BBB Business Profiles.
- BBB sets standards for and evaluates thousands of advertisements each year to ensure that people can trust what advertisers say.
- BBB sets standards for and evaluates the practices of thousands of charities so that donors know where their money is going.
- BBB coaches businesses on ethical behavior and how to build stronger, more trusting relationships with their customers.

BBB STANDARDS FOR TRUST

Build Trust
Establish and maintain a positive track record in the marketplace.

Advertise Honestly
Adhere to established standards of advertising and selling.

Tell the Truth
Honestly represent products and services, including clear and adequate disclosures of all material terms.

Be Transparent
Openly identify the nature, location, and ownership of the business and clearly disclose all policies, guarantees and procedures that bear on a customer’s decision to buy.

Honor Promises
Abide by all written agreements and verbal representations.

Be Responsive
Address marketplace disputes quickly, professionally and in good faith.

Safeguard Privacy
Protect any data collected against mishandling and fraud, collect personal information only as needed and respect the preferences of consumers regarding the use of their information.

Embody Integrity
Approach all business dealings, marketplace transactions and commitments with integrity.

OUR VISION
An ethical marketplace where buyers and sellers trust each other.
The year 2019 was one of innovation and progress for the BBB brand. Throughout the year, BBB serving the Heart of Texas created partnerships that exclusively benefit BBB Accredited Businesses. Also, we implemented creative solutions for expanding the brand and strengthening our position as leaders in advancing marketplace trust.

In 2019, we upgraded BBB’s Request-A-Quote system to provide BBB Accredited Businesses more leads and improve response times. This year, direct leads to Accredited Businesses grew by over 1,000%. Also, BBB launched a new tool for Accredited Businesses to boost their reviews from real customers. Businesses using The Review Solution have seen their customer reviews on bbb.org grow almost 400%. Finally, we worked with Aetna to provide discounted small business health plans for companies with two to 50 employees – a unique benefit of accreditation and powerful employee recruiting and retention tool for small businesses.

Across our 105-county service area, BBB launched a digital ad campaign encouraging people to use trustworthy businesses. This campaign expanded BBB brand awareness and drove more people to bbb.org. The campaign resulted in 23.2 million impressions and over 70,000 visitors to bbb.org.

BBB expanded community programs to help people avoid and recognize scams and how to build an ethical business through programs like Ethics in Action and our Student Video Contest. BBB’s Education Foundation hosted two TopGolf Tournaments, in Fort Worth and San Antonio, to benefit and support programs educating students, consumers and business owners in our communities.

Thank you for making 2019 another successful year for BBB. On behalf of the BBB Board of Directors, I am proud to present this year’s Annual Report reflecting the results of our continued commitment to our BBB Accredited Businesses who support our mission of advancing marketplace trust.

Respectfully Submitted,

Carrie A. Hurt, President & CEO
BBB serving the Heart of Texas
with offices in Austin, Bryan, Corpus Christi, Fort Worth, Midland, San Antonio and Waco
2019
Board Officers, Executive Committee and Directors

OFFICERS
Chair: Brian Jones | Community at Large
Vice Chair: Mike Church | Cody Pools, Inc.
Secretary: Angie Sinkfield | Seigman, Starritt-Burnett and Sinkfield, PLLC
Treasurer: T. Getterman | Supercuts
President/CEO: Carrie A. Hurt | BBB serving the Heart of Texas
Past-Chair: John Carlson | Braswell Office Systems

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Randy Brunemann | Crowne Plaza Hotel Austin
Alan Cutting | HI-TEX Flags & Advertising Specialties, Inc.
Monica Davis | Davis Group, Inc.
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Jessica Pelache | First National Bank Texas
Don Rackler | Jon Wayne Service Company
Lauren Ramón | En Su Casa Caregivers
Rick Ravel | Karavel Shoes
Philip Robinson | Covert Auto Group
Nancy Thompson | Bolton Real Estate Services
Rick Valdez | Corsair USA, LLC
Becky Wisdom | Members Financial Federal Credit Union

EXECUTIVE COMMITTEE
Tom Eastman | Summit Security Company
Jon Eckert | The Bank of Austin
Wade Lombard | Square Cow Moovers
Patti Smith | Community at Large
The Marcom Awards

Platinum Award: Publications Overall - Nonprofit
Trust Talk Magazine Fall/Winter 2019

Platinum Award: Publications Writing - Nonprofit
Trust Talk Magazine Fall/Winter 2019

Gold Award: Digital Media
Blog Writing

Gold Award
Facebook Site

Honorable Mention
Video Game Day Video

Honorable Mention
BBB Recruitment Video

Honorable Mention
2018 San Antonio Ad Campaign

Outstanding Better Business Bureau Awards

Winner of Marshall A. Mott Award
Overall Excellence in Communications

Winner
Accreditation Growth

Winner
Marketing/Branding

W3 Awards

Silver Award
Blog - Business for BBB WatchYourBuck
PR News Platinum PR Awards

Honorable Mention
External Publication for Trust Talk Magazine

PR News Nonprofit Award

Finalist
External Publication or Report for Trust Talk Magazine

Honorable Mention
External Publication for Trust Talk Magazine

Davey Awards

B2B Magazine for Design/Print
BBB Trust Talk Spring Summer 2019

Copy/Writing for Digital Content
WatchYourBuck Blog

Hermes Awards

Platinum Award
Trust Talk Magazine Fall/Winter 2019 (Overall)

Gold Award
Digital Ad Campaign San Antonio

Gold Award
Trust Talk Magazine (Design)

Gold Award
Welcome Packet (Packaging Design)

Gold Award
Facebook Site

Honorable Mention
Blog

Honorable Mention
Student Video Contest Poster

The NonProfit Times – Best NonProfits to Work

Honored as one of the best nonprofits to work for in the United States
International Academy of the Visual Arts: The Communicator Awards

**Award of Excellence**
Trust Talk Magazine Fall/Winter 2019

**Award of Distinction**
Trust Talk Magazine Fall/Winter 2019 (Design Overall)

**Award of Distinction**
WatchyourBuck Blog

**Award of Distinction**
2018 BBB Holiday Card

**Award of Distinction**
BBB Welcome Packet

**Award of Distinction**
2018 Fall Digital Ad Campaign

**Award of Distinction**
2018 Annual Report

AVA Digital Awards

**Gold Award**
Digital Advertising Campaign - 2018 Fall Digital Ad Campaign

**Honorable Mention**
Original Music – Now That’s What I Call Trust Video

Best Companies to Work for in Texas

Honored as one of best places to work in Texas
The BBB Torch Awards for Marketplace Ethics is designed to promote not only the importance of ethical business practices, but also the willingness and efforts made by outstanding businesses that demonstrate a commitment to marketplace trust. Winners are chosen by a panel of independent volunteer business and community leaders and are judged based on their commitment and communication of ethical marketplace practices.
Recognizing Award-Winning Businesses

Scan Mailboxes Solutions
1-10 employees
Austin

PentaVia Custom Homes
11-20 employees
Westlake

Ascend Marketing
41-60 employees
Grapevine

LAM Technology
21-40 employees
Fort Worth

Comfort Experts, Inc
61-99 employees
Weatherford

Jon Wayne Service Company
100+ employees
San Antonio

PentaVia Custom Homes
11-20 employees
Westlake

LAM Technology
21-40 employees
Fort Worth

Ascend Marketing
41-60 employees
Grapevine

Comfort Experts, Inc
61-99 employees
Weatherford

Jon Wayne Service Company
100+ employees
San Antonio
### 2019 ACTIVITIES

#### 10 Most Inquired About Categories

<table>
<thead>
<tr>
<th>Category</th>
<th>Inquiries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roofing Contractors</td>
<td>272,100</td>
</tr>
<tr>
<td>Home Builders</td>
<td>151,332</td>
</tr>
<tr>
<td>Insurance Companies</td>
<td>119,936</td>
</tr>
<tr>
<td>Construction Services</td>
<td>115,828</td>
</tr>
<tr>
<td>General Contractors</td>
<td>94,062</td>
</tr>
<tr>
<td>Used Car Dealers</td>
<td>90,802</td>
</tr>
<tr>
<td>Plumbers</td>
<td>84,779</td>
</tr>
<tr>
<td>Financial Services</td>
<td>81,746</td>
</tr>
<tr>
<td>Air Conditioning Contractors</td>
<td>79,139</td>
</tr>
<tr>
<td>Property Management</td>
<td>57,911</td>
</tr>
</tbody>
</table>

#### 10 Most Complained About Categories

<table>
<thead>
<tr>
<th>Category</th>
<th>Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking &amp; Loans</td>
<td>2,284</td>
</tr>
<tr>
<td>Auto Sales, Renting &amp; Leasing</td>
<td>1,920</td>
</tr>
<tr>
<td>Builders</td>
<td>696</td>
</tr>
<tr>
<td>Property Rental &amp; Management</td>
<td>510</td>
</tr>
<tr>
<td>Auto Repair</td>
<td>486</td>
</tr>
<tr>
<td>Heating &amp; Air</td>
<td>294</td>
</tr>
<tr>
<td>Roofing</td>
<td>295</td>
</tr>
<tr>
<td>Movers</td>
<td>295</td>
</tr>
<tr>
<td>Remodeling Services</td>
<td>232</td>
</tr>
<tr>
<td>Dentists</td>
<td>210</td>
</tr>
</tbody>
</table>

#### 2019 Activities

- BBB Annual Report 2020
BBB®

IN THE COMMUNITY

Golfer at the 2019 Fort Worth TopGolf Tournament

2019 Laws of Life Essay Contest winners from San Antonio Academy

2019 Student Video Contest first place winner

BBB volunteers helping during a back-to-school drive

BBB volunteer participating in beautification project

BBB Fort Worth staff cleaning up a local park

BBB volunteers at Texas Special Olympics event

BBB cares volunteering at Main Streets Arts Festival
BBB BY THE NUMBERS
2019 IN REVIEW

A BRAND YOU TRUST

Total Accredited Business Locations: 18,875

New Approved Accredited Businesses: 2,931

Revoked Accredited Businesses: 59

Applications for Accreditation Denied: 265

STAYING CONNECTED

Request-A-Quote Emails Sent: 25,654

Customer Reviews Submitted: 18,366
32.5% INCREASE OVER 2018

BBB Business Profiles Provided to the Public: 5,094,583

BBB Dynamic SEAL CLICKS: 112,871
**RESOLUTION THROUGH BBB**

<table>
<thead>
<tr>
<th>Complaints Handled:</th>
<th>Advertising Challenges:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>28,736</strong></td>
<td><strong>197</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Resolution Rate:</th>
<th>Average Days to Close Disputes:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>78.04%</strong></td>
<td><strong>22 DAYS</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mediations &amp; Arbitrations:</th>
<th>Investigations:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>8</strong></td>
<td><strong>246</strong></td>
</tr>
</tbody>
</table>

**A COMPETITIVE EDGE**

<table>
<thead>
<tr>
<th>Website Sessions:</th>
<th>Website Visits from a Mobile Device:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>3,747,859</strong></td>
<td><strong>1,916,141</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Social Media Engagement:</th>
<th>Media Mentions:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>177,477</strong></td>
<td><strong>23,094</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Value of Earned Media:</th>
<th>Website Page Views:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$4,275,048</strong></td>
<td><strong>8,818,301</strong></td>
</tr>
</tbody>
</table>

15.2% INCREASE OVER 2018
## 2019 REVENUES, EXPENDITURES AND NET ASSETS*

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REVENUES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Membership dues</td>
<td>$9,892,240</td>
<td></td>
<td></td>
<td>$9,892,240</td>
</tr>
<tr>
<td>Project revenue</td>
<td>$698,633</td>
<td></td>
<td></td>
<td>$698,633</td>
</tr>
<tr>
<td>Building fund donations</td>
<td>-</td>
<td>$51,531</td>
<td></td>
<td>$51,531</td>
</tr>
<tr>
<td>Grants</td>
<td>$2,500</td>
<td></td>
<td></td>
<td>$2,500</td>
</tr>
<tr>
<td>Interest</td>
<td>$53,748</td>
<td>$3</td>
<td></td>
<td>$53,750</td>
</tr>
<tr>
<td>Gain on sale of Assets</td>
<td>$455,364</td>
<td></td>
<td></td>
<td>$455,364</td>
</tr>
<tr>
<td>Other</td>
<td>$271,377</td>
<td></td>
<td></td>
<td>$271,377</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>$74,623</td>
<td>$(74,623)</td>
<td></td>
<td>$-</td>
</tr>
<tr>
<td>Total revenues</td>
<td>$11,448,485</td>
<td>$(23,090)</td>
<td>-</td>
<td>$11,425,395</td>
</tr>
<tr>
<td><strong>EXPENDITURES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business and consumer programs</td>
<td>$9,380,954</td>
<td>-</td>
<td>-</td>
<td>$9,380,954</td>
</tr>
<tr>
<td>Management and general</td>
<td>$1,921,400</td>
<td>-</td>
<td>-</td>
<td>$1,921,400</td>
</tr>
<tr>
<td>Total expenditures</td>
<td>$11,302,354</td>
<td></td>
<td>-</td>
<td>$11,302,354</td>
</tr>
<tr>
<td><strong>CHANGE IN NET ASSETS</strong></td>
<td>$146,131</td>
<td>$(23,090)</td>
<td>-</td>
<td>$123,041</td>
</tr>
<tr>
<td><strong>NET ASSETS, BEGINNING OF YEAR</strong></td>
<td>$6,967,582</td>
<td>-</td>
<td>$4,250</td>
<td>$6,971,832</td>
</tr>
<tr>
<td><strong>NET ASSETS, END OF YEAR</strong></td>
<td>$7,113,713</td>
<td>$(23,090)</td>
<td>$4,250</td>
<td>$7,094,873</td>
</tr>
</tbody>
</table>

* 2019 unaudited year-end financials
Building Better Businesses

Helping businesses be better means finding out what businesses need today and connecting them with resources that address those needs. In 2019, BBB surveyed Accredited Businesses about what mattered most to their growth and how we could help.* To access your benefits, visit your BBB Accredited Business Hub on bbb.org.

Top Three Industries of Respondents

<table>
<thead>
<tr>
<th>Industry</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction and Remodeling</td>
<td>20.69%</td>
</tr>
<tr>
<td>Building Trades</td>
<td>16.09%</td>
</tr>
<tr>
<td>Professional Services</td>
<td>7.47%</td>
</tr>
</tbody>
</table>

Who are your customers?

- Consumers: 29.96%
- Businesses: 11.01%
- Both: 59.03%

99% of Businesses have fewer than 100 Employees

67% said increasing the credibility of their business was the most important reason they became BBB Accredited

Top Things BBB Could Do Better to Support Accredited Businesses

- Advertising bbb.org
- Higher Google Ranking
- More Media exposure
- Resources and Education
- Improve BBB Search

Biggest Topics of Interest

- Attracting New Customers
- Improving Customer Service
- Business Ethics
- Integrating Social Media, Digital Marketing
- Marketing and Branding

*Surveyed 348 BBB Accredited Businesses

Top Three Industries of Respondents

Enhances Online Reputation
Robust BBB Business Profiles, new tools to garner customer reviews, in-depth resolution assistance and access to BBB decals, certificates, dynamic seals and other marketing tools means managing your online reputation with BBB provides peace of mind.

Supports Healthy Business Growth
BBB provides education and resources to improve your business like free workshops, an archive of business-focused newsletters, magazines and exclusive discounts on health care and other services.

Drives Customers to Accredited Businesses
BBB invests in advertising campaigns annually to drive consumers to bbb.org to find their next great marketplace interaction. While consumers are on bbb.org, unique Accredited Business tools like paid listings and Request-a-Quote enhance your exposure on BBB Search.

Personalized Consultative Business Support
Whether online, in person or over the phone, BBB serves as a leading resource for business owners. Accredited Businesses receive support from local representatives and frequent communication on how to use your benefits of accreditation.