“You are part of the most expansive network of trustworthy businesses in North America.”

- Carrie A. Hurt, President & CEO
BBB serving Central, Coastal, Southwest Texas and the Permian Basin experienced another phenomenal year of growth, brand expansion and innovation. This year, BBB welcomed the Bryan/College Station and Deep East Texas, as well as Fort Worth communities into our BBB family through two mergers. This larger BBB now serves over 20,000 BBB Accredited Business Locations and 10 million people across our 105-county service area. You are now part of the largest BBB in North America.

With the support of a strong, volunteer Board of Directors, your BBB implemented its three-year strategic plan objectives in four areas: Building the brand, increasing reach, engaging local communities and securing financials. At the end of 2016, your BBB leadership team and staff hit its 2016 targets. The results include:

- Developed videos on core BBB services to educate the public as the locally recognized authority for facilitating marketplace trust;
- Implemented best practices in all areas of BBB work;
- Developed a community partners page to further collaborate with universities, media and law enforcement to provide free BBB services to the public;
- Increased outreach to Spanish-speaking communities via news media and an expanded Spanish-language microsite;
- Launched local advisory committees to further engage local communities; and
- Continued to increase BBB’s strong financial position to ensure long-term stability.

Also in 2016, BBB launched several traditional and digital advertising campaigns and marketing initiatives to promote you, our BBB Accredited Businesses, to millions across Texas. BBB also revamped its BBB Business Profiles to improve the user experience and boost SEO. BBB also gave back to our local communities by participating in job shadow programs and student market fairs to provide career advice to our future business leaders.

In 2017, your BBB will continue to incorporate innovative strategies to reinforce its position as a leader in advancing marketplace trust. On behalf of the BBB Board of Directors, I am proud to present this year’s Annual Report reflecting 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 Central, Coastal, Southwest Texas and the Permian Basin

OUR VISION
An ethical marketplace where buyers and sellers trust each other.

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.
- Over 385,000 Accredited Businesses meet and commit to our high standards.
- BBB helps consumers identify trustworthy businesses, and those that aren’t, through more than 6.6 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.
2016 Board Officers, Executive Committee and Directors

OFFICERS
Chair: Patti Smith | KVUE-TV, Inc.
Chair-Elect: John Carlson | Braswell Office Systems
Secretary: Angie Sinkfield | Seigman, Smatini-Burnett and Sinkfield, PLLC
Treasurer: T. Getterman | Super Cuts
President/CEO: Carrie A. Hurt | BBB
Past-Chair: Doug Davidson | BMC

EXECUTIVE COMMITTEE
Mike Church | Cody Pools, Inc.
Jon Eckert | Austin Bancshares
Bobby Hoxworth | First National Bank Texas

DIRECTORS
Martin Bomba | Window World of San Antonio
Randy Brunemann | Crowne Plaza Hotel Austin
Alan Cutting | Hi-TEX Flags & Advertising Specialties, Inc.
Monica Davis | The Davis Group, Inc.
Tom Eastman | Summit Security Company
Jeff Evins | Evins Personnel
Walter Hinkle | Laser Answering Service
Josh Hobb | Dalworth Restoration, Inc.
Evan Islam | Central Station Marketing, LLC
Bobby Jenkins | ABC Home & Commercial Services
Brian Jones | RateGenius

Awards & Recognition

AVA Digital Awards
Platinum Award: CentralTexasBBB Vine
2015 BBB Digital Marketing Campaign

Gold Award: CentralTexasBBB Facebook

Honorable Mention: CentralTexasBBB YouTube

Best CEO Awards
Austin Business Journal
Carrie A. Hurt - Small Category Winner

Best Companies to Work for in Texas
Honored as one of Best Places to Work in Texas

The Communicator Awards
International Academy of the Visual Arts
Award of Distinction: CentralTexasBBB Facebook
2015 BBB Digital Marketing Campaign
BBB Charity Profile Videos
2015 BBB Holiday Card

Content Marketing Awards
PR Daily
Finalist: Social Media Strategy

The Davey Awards
Silver Award:
2016 BBB Annual Report
2016 BBB Co-Branding Campaign

Digital PR Awards
PR News
Honorable Mention:
Digital Marketing Campaign

Hermes Creative Awards
Association of Marketing and Communication Professionals
Platinum Award:
2015 BBB Digital Marketing Campaign
CentralTexasBBB YouTube

Gold Award:
Outdoor Category: BBB Centroplex
Billboard Campaign
Blog Category: WatchYourBuck Blog

Honorable Mention:
2016 Annual Report
BBB Trust Talk Newsletter
CentralTexasBBB Facebook

Outstanding Better Business Bureau Awards
Council of Better Business Bureaus
Winner: Conciliation/Arbitration Program

The Marcom Awards
Gold Award:
Facebook Site – 2016 Digital Marketing Campaign
Blog Writing – watchyourbuck.com
2016 BBB Annual Report

Honorable Mention:
Trust Talk Newsletter
CentralTexasBBB Facebook

Top Workplaces
Austin American Statesman
One of the Top Small Businesses to work for in 2016

Videographer Awards
Award of Excellence:
YouTube Channel: Company Overview.
Informational, Nonprofit

Award of Distinction:
Military Line: Marketplace training for Ft. Hood
Winners are chosen by a panel of independent volunteer business and community leaders and are judged based on their commitment and communication of ethical practices, practices to unify the organization, commitment to ethical management and human resource practices, and commitment to the community.

Recognizing Award Winning Businesses:

1-10 Employees
Republic Dental

11-49 Employees
Compliance Resources, Inc.

50-99 Employees
Just Right Lawns

100-499 Employees
Jon Wayne Service Company

BBB continues to engage local communities to expand the BBB brand. BBB staff is regularly featured in news media outlets, local community events and as keynote speakers. The BBB Cares program encourages BBB employees to give back to their local communities.
# BBB BY THE NUMBERS: 2016 IN REVIEW

## Website Sessions
- **Total Website Sessions:** 3,192,362
- **Website Visits from a Mobile Device:** 1,405,852

## Social Media Engagement
- **Total Social Media Engagement:** 145,087

## Disputes
- **Disputes Handled:** 31,165
- **Dispute Resolution Rate:** 79.5%

## Average Days to Close Disputes
- **Average Days:** 24 days

## Mediations & Arbitrations
- **Mediations & Arbitrations:** 61

## Advertising Challenges
- **Advertising Challenges:** 391

## BBB Dynamic Seal Clicks
- **BBB Dynamic Seal Clicks:** 121,746

## Customer Reviews
- **Customer Reviews Submitted:** 16,756

## BBB Business Reviews
- **BBB Business Reviews Provided to the Public:** 3,319,051

## Website Page Views
- **Website Page Views:** 11,223,482

## Accredited Business Directory Page Views
- **Accredited Business Directory Page Views:** 1,007,987

## Accredited Business Locations
- **Total Accredited Business Locations:** 20,236

## Value of Earned Media
- **Value of Earned Media:** $4,273,797

## Request-A-Quote Emails Sent
- **Request-A-Quote Emails Sent:** 4,191

## Investigations
- **Investigations:** 145
In 2016, your BBB launched traditional and digital campaigns and marketing initiatives to promote BBB Accredited Businesses. BBB spearheaded co-branding billboard campaigns seen by tens of thousands of commuters in Midland, San Antonio, Corpus Christi and Fort Worth. Your BBB was also featured in local newspapers in San Antonio, Killeen and Fort Worth through BBB co-branded advertisements.

BBB digital marketing campaigns expanded its reach to a new generation of loyal BBB users. This campaign generated more than 21 million impressions resulting in a 14 percent increase in page views. These successful campaigns and marketing initiatives drove more traffic to BBB Accredited Businesses.

### 2016 Revenues, Expenditures and Net Assets* 

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
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<tbody>
<tr>
<td><strong>REVENUES</strong></td>
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<tr>
<td>Membership dues</td>
<td>$7,264,085</td>
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<td>$7,264,085</td>
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<td>Project revenue</td>
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<td>Building fund donations</td>
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<td>Contributions</td>
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<td>-</td>
<td>$1,429,597</td>
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<td>Interest</td>
<td>$191</td>
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<td>$191</td>
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<tr>
<td>Gain on sale of building</td>
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<td>$1,345,270</td>
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<tr>
<td>Other</td>
<td>$101,401</td>
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<td>-</td>
<td>$101,401</td>
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<td>Net assets released from restrictions</td>
<td>$66,229</td>
<td>$(62,229)</td>
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<td>Total revenues</td>
<td>$10,866,382</td>
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<td>$10,866,382</td>
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<td><strong>EXPENDITURES</strong></td>
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<td>Business and consumer programs</td>
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<td>$7,086,811</td>
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<td>Management and general</td>
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<td>$787,424</td>
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<tr>
<td>Total expenditures</td>
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<td>$7,874,235</td>
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<td><strong>CHANGE IN NET ASSETS</strong></td>
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<td>$2,992,147</td>
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<td>$2,992,147</td>
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<td><strong>NET ASSETS, BEGINNING OF YEAR</strong></td>
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<td><strong>NET ASSETS, END OF YEAR</strong></td>
<td>$5,614,734</td>
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<td>$4,000</td>
<td>$5,618,734</td>
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*2016 Unaudited Year-end financials  
**Represents a 115% growth over 2015
Top 10 Complaints and Inquiries

10 Most Complained about Categories

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
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</thead>
<tbody>
<tr>
<td>Auto Dealers - New Cars</td>
<td>1,035</td>
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<tr>
<td>Insurance Companies</td>
<td>830</td>
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<tr>
<td>Apartments</td>
<td>666</td>
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<tr>
<td>Roofing Contractors</td>
<td>624</td>
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<tr>
<td>Auto Dealers - Used Cars</td>
<td>536</td>
</tr>
<tr>
<td>Consumer Finance &amp; Loan Companies</td>
<td>501</td>
</tr>
<tr>
<td>Home Builders</td>
<td>464</td>
</tr>
<tr>
<td>Video Games - Dealers</td>
<td>460</td>
</tr>
<tr>
<td>Property Management</td>
<td>419</td>
</tr>
<tr>
<td>Furniture - Retail</td>
<td>401</td>
</tr>
</tbody>
</table>

10 Most Inquired about Categories

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
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</thead>
<tbody>
<tr>
<td>Roofing Contractors</td>
<td>283,879</td>
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<tr>
<td>Home Builders</td>
<td>133,280</td>
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<tr>
<td>Construction &amp; Remodeling Services</td>
<td>112,342</td>
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<tr>
<td>Insurance Companies</td>
<td>92,169</td>
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<tr>
<td>Auto Dealers - Used Cars</td>
<td>86,588</td>
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<tr>
<td>Plumbers</td>
<td>83,883</td>
</tr>
<tr>
<td>Air Conditioning Contractors &amp; Systems</td>
<td>73,957</td>
</tr>
<tr>
<td>Attorneys &amp; Lawyers</td>
<td>64,932</td>
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<tr>
<td>Contractors - General</td>
<td>60,497</td>
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<tr>
<td>Financial Services</td>
<td>55,672</td>
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