2019 ANNUAL REPORT
Better Business Bureau® serving the Heart of Texas
WELCOME
TO THE HEART OF IT ALL.
A LETTER FROM THE PRESIDENT & CEO

Our BBB made significant progress this past year in our efforts to promote you as a BBB Accredited Business and deliver trust to the communities we serve. Throughout 2018, BBB serving the Heart of Texas continued to find creative solutions for expanding the brand and reinforcing our position as a leader in advancing marketplace trust.

In 2018, BBB made substantial updates and improvements to bbb.org. Our site’s improved features, include the redesigned BBB Business Profiles and debut of Near Me pages, continue to drive traffic, enhance SEO and improve the user experience.

In the San Antonio area, BBB implemented a new digital ad campaign that encouraged people to use trustworthy businesses. This campaign expanded BBB brand awareness, drove more people to bbb.org and promoted the use of BBB Accredited Businesses.

Additionally, we committed ourselves to improving the accredited business experience by implementing a customer engagement team. The realigned customer support center created one point of contact for all BBB Accredited Businesses. In 2019, keep an eye out for communications from your dedicated Customer Engagement Specialist who is here to support your efforts in building a better business.

Throughout 2018, we increased participation in our educational programs focused on young adults, like Ethics In Action and the Student Video Contest with unique new partnerships. Our BBB continues to strengthen community trust through education, outreach and scam prevention by working with the public, local media and law enforcement and regulatory agencies.

Also, in 2018, BBB serving the Heart of Texas streamlined the Torch Awards for Marketplace Ethics award program. This past year, there was no charge for qualifying businesses to enter, and the registration process moved online. Our ongoing goal is to promote the importance of ethical business practices and champion those businesses that demonstrate a commitment to marketplace ethics.

During the past year, our dedicated staff did an incredible job at expanding our outreach while strengthening our programs and services. Our BBB edged out other BBBS in North America to win three Outstanding BBB Awards in the categories of Retention, Dispute Resolutions and Outreach. In addition, our BBB was honored as one of the Top Small Businesses to Work at by the Austin American Statesman and one of the Best Nonprofits to Work for in the United States by The Nonprofit Times.

Thank you for making 2018 yet another remarkable 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. We are looking forward to much more in 2019!

Respectfully Submitted,

Carrie A. Hurt, President & CEO
BBB serving the Heart of Texas with offices in Austin, Bryan, Corpus Christi, Ft. Worth, Midland, San Antonio & Waco
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 400,000 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

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

2. Advertise Honestly
Adhere to established standards of advertising and selling.

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

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

5. Honor Promises
Abide by all written agreements and verbal representations.

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

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

8. Embody Integrity
Approach all business dealings, marketplace transactions and commitments with integrity.
2018 BOARD OFFICERS, EXECUTIVE COMMITTEE AND DIRECTORS

Officers:
Chair: John Carlson | Braswell Office Systems
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
Past Chair: Patti Smith | Smitty’s, Inc.

Executive Committee:
Tom Eastman | Summit Security Company
Jon Eckert | The Bank of Austin
Brian Jones | Community at Large

Directors:
Randy Brunemann | Crowne Plaza Hotel Austin
Alan Cutting | HI-TEX Flags & Advertising Specialties, Inc.
Monica Davis | Davis Group, Inc.
Jeff Evins | Evins Personnel
Bobby Hoxworth | First National Bank Texas
Walter Hinkle | Laser Answering Service
Harold Ingersoll | Atchley & Associates, LLP
Evan Islam | Central Station Marketing, LLC
Susan Jones | Extraco Banks
Wade Lombard | Square Cow Moovers
Glenn Newberry | Sherwood & Myrtie Foster’s Home for Children
Judy Oskam | Texas State School of Journalism & Mass Communication
Don Rackler | Jon Wayne Service Company
Art Ramirez | Summit Construction, LLC.
Lauren Ramon | En Su Casa Caregivers
Rick Ravel | Karavel Shoes
Philip Robinson | Covert Auto Group
Nancy Thompson | Bolton Real Estate Services
Mark Titus | Telesys Communications, Inc.
Rick Valdez | Corsair USA LLC
Becky Wisdom | Members Financial Federal Credit Union
Your BBB continues to strengthen community trust through education, outreach and scam prevention by regularly working with the local media and public. Through weekly television segments, press releases, speaking engagements and community events, your BBB continues to promote BBB Accredited Businesses.

Various educational efforts help the local community, including leading programs such as Ethics in Action, Speakers Bureau and BBB Military Line. In addition, the BBB Cares program encourages BBB employees to give back through local volunteer events and activities.
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.

**Dochen Realtors**
1 - 10 Employees
Austin
dochenrealtors.com

**Taurean**
21 - 40 Employees
Boerne
taureancyberdefense.com

**Olympic Restoration Systems**
11 - 20 Employees
Keller
olympicrestoration.com

**McWilliams and Son**
41 - 60 Employees
Lufkin
mcwilliamsandson.com

**Firefighting’s Finest Moving and Storage**
61 - 99 Employees
Fort Worth
firefightermovers.com

**Apex Capital Corp**
100+ Employees
Fort Worth
apexcapsionalecorp.com
In 2018, your BBB incorporated new and innovative strategies to reinforce its position as a leader in marketplace trust. The impact below is the result of efforts to promote BBB Accredited Businesses and built trust throughout our local communities.

**BBB BY THE NUMBERS**

**2018 IN REVIEW**

<table>
<thead>
<tr>
<th>Total Accredited Business Locations:</th>
<th>19,417</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renewing Accredited Businesses:</td>
<td>14,445</td>
</tr>
<tr>
<td>New Approved Accredited Businesses:</td>
<td>2,915</td>
</tr>
<tr>
<td>Revoked Accredited Businesses:</td>
<td>87</td>
</tr>
<tr>
<td>Applications for Accreditation Denied:</td>
<td>192</td>
</tr>
</tbody>
</table>

**Complaints Handled:** 26,915

**Resolution Rate:** 78.46%

**Average Days to Close Disputes:** 25 days

**BBB Business Profiles Provided to the Public:** 4,468,961

**BBB Dynamic SEAL CLICKS:** 106,822

**Request-A-Quote Emails Sent:** 2,290

**Customer Reviews Submitted:** 23,108

**Website Sessions:** 3,252,176

**Website Page Views:** 8,127,208

**Media Mentions:** 28,012

**Social Media Engagement:** 123,170

**Website Visits from a Mobile Device:** 1,665,805

**Value of Earned Media:** $5,203,643
AWARDS AND RECOGNITION

The MarCom Awards
• Platinum Awards for WatchYourBuck Blog and Trust Talk Magazine Fall/Winter 2018
• Gold Award for All Things Country Investigation Press Release
• Honorable Mentions for 2018 BBB Annual Report and 2017 Winter Outdoor BBB Campaign

Hermes Creative Awards
• Platinum Awards for Trust Talk Magazine and for 2018 BBB Annual Report
• Gold Awards for BBB Board of Directors Handbook; CentralTexasBBB Facebook; and WatchYourBuck Blog
• Honorable Mentions for BBB Video Annual Report; 2017 BBB Holiday Card; and #WeDigDeep Giving Tuesday Video

Austin American Statesman
Top Workplaces
• Honored as one of the top Small Businesses to work at for 2018

The Communicator Awards
• Award of Excellence for 2017 Billboard Campaign
• Award of Distinctions for 2017 BBB Holiday Card; CentralTexasBBB YouTube; BBB Annual Report; CentralTexasBBB Facebook; and #WeDigDeep Giving Tuesday Video

PR News Platinum PR Awards
• Finalist for Press Release for All Things Country Investigation

Bronze Anvil Awards
• Recipient of Bronze Anvil Award of Commendation for Trust Talk Magazine

Outstanding Better Business Bureau Awards
• Winner in Retention, Dispute Resolutions and Outreach

AVA Digital Awards
• Gold Awards for Central Texas BBB YouTube and #WeDigDeep Giving Tuesday Video
• Honorable Mention for CentralTexasBBB Facebook

Davey Awards
• Silver Awards for CentralTexasBBB Facebook; #WeDigDeep Giving Tuesday Video; and BBB Trust Talk Magazine

The NonProfit Times
Best NonProfits to Work
• Honored as one of the best nonprofits to work for in the United States
In 2018, your BBB focused its efforts on encouraging communities to use trustworthy businesses through targeted ad campaigns and unique partnerships. BBB increased participation in its educational programs designed for children by partnering with several local organizations. Additionally, BBB made updates and improvements to bbb.org including redesigned Business Profiles and debuting Near Me search pages. Since the redesigned website launched in late 2017, it continues to drive traffic, enhance SEO and improve the user experience.

**2018 REVENUES, EXPENDITURES AND NET ASSETS***

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<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>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Membership dues</td>
<td>$10,011,039</td>
<td>-</td>
<td>-</td>
<td>$10,011,039</td>
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<tr>
<td>Project revenue</td>
<td>$599,554</td>
<td>-</td>
<td>-</td>
<td>$599,554</td>
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<tr>
<td>Building fund donations</td>
<td>-</td>
<td>$72,766</td>
<td>-</td>
<td>$72,766</td>
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<tr>
<td>Interest</td>
<td>$44,473</td>
<td>-</td>
<td>-</td>
<td>$44,473</td>
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<tr>
<td>Other</td>
<td>$178,489</td>
<td>-</td>
<td>-</td>
<td>$178,489</td>
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<td>Net assets released from restriction</td>
<td>$72,766</td>
<td>$(72,766)</td>
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<td>-</td>
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<tr>
<td>Total revenues</td>
<td>$10,906,321</td>
<td>$0</td>
<td>-</td>
<td>$10,906,321</td>
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<tr>
<td><strong>EXPENDITURES</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Business and consumer programs</td>
<td>$9,370,851</td>
<td>-</td>
<td>-</td>
<td>$9,370,851</td>
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<tr>
<td>Management and general</td>
<td>$1,041,206</td>
<td>-</td>
<td>-</td>
<td>$1,041,206</td>
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<tr>
<td>Total Expenditures</td>
<td>$10,412,057</td>
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<td>-</td>
<td>$10,412,057</td>
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<td><strong>CHANGE IN NET ASSETS</strong></td>
<td>$494,264</td>
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<td>$494,264</td>
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<td><strong>NET ASSETS AT BEGINNING OF YEAR</strong></td>
<td>$6,911,378</td>
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<td><strong>NET ASSETS AT END OF YEAR</strong></td>
<td>$7,405,642</td>
<td>-</td>
<td>$4,000</td>
<td>$7,409,642</td>
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*2018 unaudited year-end financials
TOP 10 COMPLAINTS AND INQUIRIES

10 Most Complained About Categories
Car Sales .......................................................1,760
Banking & Loans ...........................................1,610
Insurance ........................................................ 858
Builders ...........................................................609
Property Management .....................................531
Roofing ............................................................ 379
Auto Repair ......................................................372
Movers .............................................................331
Furniture ..........................................................310
Restaurants ..................................................... 285

10 Most Inquired about Categories
Roofing Contractors ................................299,023
Home Builders ..........................................147,095
Construction Services .............................. 146,033
General Contractor ..................................102,840
Plumber .....................................................90,844
Insurance Companies .............................. 87,323
Used Car Dealers .......................................84,007
Air Conditioning Contractor ......................83,777
Financial Services ....................................... 77,127
Property Management ............................... 54,037

Corporate Office - Austin
1805 Rutherford Lane
Suite 100
Austin, TX 78754

San Antonio
425 Soledad Street
Suite 500
San Antonio, TX 78205

Permian Basin
306 W. Wall Street
Suite 1350
Midland, TX 79701

Waco/Centroplex
200 W. Hwy 6
Suite 225
Waco, TX 76712

Fort Worth
1300 Summit Avenue
Suite 700
Fort Worth, TX 76102

Corpus Christi
802 North Carancahua Street
Suite 630
Corpus Christi, TX 78401

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