For 99 years, BBB serving Greater Maryland has helped people make smarter decisions and is evolving to meet fast changing marketplace needs. BBB helps people find & recommend businesses, brands, and charities they can trust.

With offices in Baltimore, MD, BBB serving Greater Maryland helps customers identify trustworthy businesses, and those that aren't with Reviews on more than 50,000 local companies.

BBB sets standards for ethical business behavior and monitors compliance. It also sets standards for and evaluates advertisements to ensure that people can trust what advertisers say.

BBB coaches businesses on ethical behavior and how to build stronger, more trusting relationships with their customers.

<table>
<thead>
<tr>
<th>Instances of Service At a Glance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2,136,239</strong> Business Review Inquiries</td>
</tr>
<tr>
<td><strong>71,708</strong> General Assistance, Counseling &amp; Industry Info</td>
</tr>
<tr>
<td><strong>74</strong> Advertising Reviews</td>
</tr>
<tr>
<td><strong>28</strong> BBB Auto Line ® Cases</td>
</tr>
<tr>
<td><strong>5,513</strong> Media Mentions</td>
</tr>
<tr>
<td><strong>Shred Day</strong> 34 tons shredded</td>
</tr>
<tr>
<td><strong>Complaints Handled</strong> 6,871</td>
</tr>
<tr>
<td><strong>Mediations, Arbitrations &amp; Dispute Settlement Hearings</strong> 16</td>
</tr>
<tr>
<td><strong>Published Customer Reviews</strong> 1,715</td>
</tr>
<tr>
<td><strong>Investigations Conducted</strong> 45</td>
</tr>
</tbody>
</table>
82.7% of customers familiar with the Accredited Business Seal were more likely to purchase from a BBB Accredited Business.

Nielsen 2014/2015 survey

Accreditation

At the close of 2015, BBB had 2,390 Accredited Businesses who met our Standards for Trust. The Accredited Business Seal has a “halo effect” that makes consumers see the business as more trustworthy, more reputable, and an overall higher-quality business than non-Accredited businesses.

What Does the Seal Symbolize?
- Honest/Trustworthy/Integrity
- Reliable/Reputable
- Approval/Legitimate/Accredited Authentic
- Good Business Standing/Good Business Practice
- Quality

In 2015, 17 applications for Accreditation were denied, 8 businesses were deemed ineligible to renew and the Accreditation of 7 businesses was revoked. These actions resulted in a total loss of revenue of $19,248. Additionally, BBB turned away dozens of businesses who had not yet met the “time in business” requirement.

Consumers Start With Trust®

Ed Hobbs, owner, Wantz Construction Company in Finksburg, MD shared an experience with a customer who told him, “I don’t have family or friends in this area who I can rely on for a recommendation.” She had already looked him up, Hobbs explained. “She turned to bbb.org for an opinion she values. BBB works for our company. It also works for the consumer.”

Hobbs’ conversation supports what many BBB Accredited Businesses say. Findings from a 2014-2015 Nielsen survey were consistent with Hobbs’ experience: BBB’s information was second only in influence to family and friends.
Financial Report

**TOTAL ASSETS**  $455,775.30

**TOTAL LIABILITY**  $34,680.72

**TOTAL EQUITY**  $421,094.58

### TOTAL INCOME

- **87%** Accreditation
- **4%** Co-Op Advertising
- **6%** Events & Sponsors
- **1%** BBB Service Income
- **<1%** Donations
- **10%** Other

### TOTAL EXPENSE

- **41%** General Administration
- **18%** BBB Core Services
- **16%** Marketing
- **15%** Sales
- **10%** Other

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accreditation</td>
<td>$1,346,220.52</td>
</tr>
<tr>
<td>Co-Op Advertising</td>
<td>$65,010.93</td>
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<tr>
<td>Events &amp; Sponsors</td>
<td>$85,020.00</td>
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<tr>
<td>BBB Service Income</td>
<td>$16,702.75</td>
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<tr>
<td>Donations</td>
<td>$22,905.42</td>
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<tr>
<td>Other</td>
<td>$6,745.67</td>
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<tr>
<td><strong>Total Income</strong></td>
<td><strong>$1,542,605.29</strong></td>
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<tr>
<td><strong>Net Income</strong></td>
<td><strong>$27,617.08</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>General Administration</td>
<td>$621,839.85</td>
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<tr>
<td>BBB Core Services</td>
<td>$275,370.00</td>
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<tr>
<td>Marketing</td>
<td>$246,879.89</td>
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<tr>
<td>Sales</td>
<td>$218,928.40</td>
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<tr>
<td>Other</td>
<td>$151,970.07</td>
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<tr>
<td><strong>Total Expense</strong></td>
<td><strong>$1,514,988.21</strong></td>
</tr>
</tbody>
</table>
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