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President’s Message..............................................................................2
About BBB Charity Review & Charity Seal Program ................................3
Charity Review Program ........................................................................5
Board Development and Diversity in the Digital Age ...............................7
Water for South Sudan: Rooted in Rochester, Blooming in South Sudan .....8
2018 Torch Awards for Ethics ................................................................10
Business Listings....................................................................................13
Give Wisely Through Online Fundraising Campaigns ...............................14
Protect Yourself From Scams ................................................................15
Better Business Bureau® offers Everyday Tips to Safeguard your Identity .................................................................16
How to Read the Giving Guide ...............................................................17
List of Charities ....................................................................................18
6 Ways BBB Helps You .........................................................................25
Complete Description of BBB’s 20 Standards for Charity Accountability 26
Q & A about the Charity Review Program .............................................28

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

- Creating a community of trustworthy businesses
- Setting standards for marketplace trust
- Encouraging and supporting best practices
- Celebrating marketplace role models
- Denouncing substandard marketplace behavior

The Upstate New York Giving Guide is published once a year to help donors in Upstate New York make informed giving decisions and help charities showcase transparency. This Guide includes a compilation of the latest evaluation conclusions completed by Better Business Bureau of Upstate New York. For the benefit of charities and donors alike we have also included local offices of national charities; which are covered by national evaluations completed by BBB’s Wise Giving Alliance.

2018 – 2019 UPSTATE NEW YORK GIVING GUIDE

Better Business Bureau of Upstate New York
100 Bryant Woods South
Amherst, NY 14228
800-828-5000
bbb.org
charity@upstatenybbb.org

The Guide continues to grow in importance to businesses, consumers, and charities throughout the 48 counties of Upstate New York. We will be increasing distribution—getting vital information to the public and adding value to our advertising supporters.

Inside you will find information on charities, wise giving, and ways to protect yourself from scams. You will also see the in-depth review of many charities throughout the region.

Thank you to our Accredited Business advertisers that made this publication possible. Please check out the new look of our website, BBB.org to see the Business Profiles of our over 6,700 Accredited Businesses. These companies commit to ethical business practices every day and we thank them for their commitment to the marketplace and to BBB.

This publication would not be possible without the hard work of our wonderful staff and board of directors. We continue to meet and exceed the standards set for us by the Council of Better Business Bureaus. We continue to work hard to provide the best information to the public and the best services to our Accredited Businesses.

About Warren Clark:

Warren has served as president and CEO of Better Business Bureau of Upstate New York since 2012; after serving as a volunteer board member beginning in 1979. As a former small business owner, Warren has served on numerous local and national boards and committees including 14 years on the Council of Better Business Bureaus board and Executive committee. He continues to serve on the boards of several organizations as a volunteer.
About BBB Charity Review

In today’s environment of intense media and regulatory scrutiny of the nonprofit sector, it is important that charities distinguish themselves as organizations that are committed to trustworthy, transparent, and accountable practices.

BBB’s Charity Review program provides confirmation of a charity’s practices in the areas of governance and oversight, effectiveness, finances, and fundraising. Meeting BBB’s comprehensive 20 Standards for Charity Accountability helps position an organization to succeed and encourages confident charitable giving. There is no cost for an organization to be reviewed. Completed reports are valid for two years and posted on bbb.org and give.org; the results are also published in the Upstate New York Giving Guide. Organizations that meet all 20 Standards are considered to be BBB Accredited Charities and have the option to license BBB’s Accredited Charity Seal.

Charity Seal Program
Charities that meet all 20 Standards for Charity Accountability are considered to be BBB Accredited Charities.

Better Business Bureau of Upstate New York offers each Accredited Charity the option to participate in our Charity Seal program. This program gives donors an at-a-glance look at a charity to see that it has met BBB’s comprehensive Standards.

Charities that choose to license the seal sign an agreement and pay a small licensing fee. The fee is calculated on a sliding scale, based on total contributions in the last year.

All charities that achieve BBB Charity Accreditation receive tools they can use to help share the news.

Charities are reviewed every two years. Better Business Bureau of Upstate New York recommends checking charity reviews regularly by visiting bbb.org or give.org.

Seal Holders in the Upstate New York Giving Guide are indicated by bold type.

Contact us to learn more about BBB’s Charity Review program!
charity@upstatenybbb.org 800-828-5000
Helping businesses thrive is important.

At M&T Bank, we understand that small business is the lifeblood of any thriving community. Which is why we are committed to providing our support and keeping our lending decisions local. See what we can do for your business at your neighborhood branch or mtb.com today.
Charity Review Program

Better Business Bureau of Upstate New York is dedicated to supporting nonprofit organizations in the 48 counties of Upstate New York. Through our Charity Review Program, we have made it our mission to hold charities to a standard of high ethical behaviors and transparent practices. By evaluating charities using the 20 Standards of Charity Accountability, we are keeping those that solicit donations honest. In turn, when donors call us to check on a charity, we can provide them with the most up-to-date information we have so that they can make a wise giving decision. If a charity does not meet our standards, we offer support so that they can work towards gaining accreditation in the future.

Not only does BBB provide the Charity Review program, but we also engage with charities throughout the year to show them that we truly support their missions and causes. On Fridays, our staff has the option of dressing down for a small monetary donation. At the end of the month, we make a donation to one of our Accredited Charities, chosen by staff. We also collected and donated gowns for prom season, engaged in disaster relief support, participated in walks for various causes, donated clothes to those in need during the winter months, sent heartwarming cards to children in need, and collected donations for food banks.

We are always looking for ways to engage in the community. If you have any questions about the Charity Review process or would like your organization to be reviewed, please call Kelsey Rebmann at (716) 276-3759 or email charity@upstatenybbb.org. The relationship your BBB has with Accredited Charities should be a mutual one and we are first hand proof that gaining charity accreditation with BBB instills a level of trust in your donor community.

GIVING Checklist

- Ask for the charity’s exact name and Employer Identification Number (EIN)
  - Many charity names sound similar, so it can be easy to confuse a reputable organization with one trying to swindle you out of money, always be sure who you are talking to
  - Use this to review their charity report at BBB.org
  - Reputable charities are required to file 990 forms claiming all donations, you can validate this information at guidestar.org using their EIN

- Ask how your donation is going to be used
  - You want to choose a charity who is using your donations for their mission, not to pay the expenses of their fundraiser or in other ways you may not agree with

- Ask for specific details on what the charity supports
  - Don’t be afraid to ask for a pamphlet about the organization and their website before making a donation; a reputable organization will allow you to do your homework and won’t rush you into making a donation

- Fact check the charity’s website
  - Be sure to look out for questionable content like:
    - Discrepancies in what they’ve told you vs. what you’re reading on the website
    - Grammatical errors
    - Old and outdated photos
    - Outdated information

- Be wary of emotional appeals
  - Don’t let a sad story cloud your judgement
  - If there is an urgent need for a donation and you feel rushed to make a giving decision, let that be a red flag
  - It’s okay to wait to make a decision, the cause will still be there tomorrow
1. GETTING STARTED
Email charity@upstenybbb.org and provide your organization's name, address, EIN Number and a contact name along with title, phone number and email address.

2. COMPLETE ONLINE QUESTIONNAIRE
Fill out the form, press the submit button, and agree to have your charity evaluated.

3. BBB EVALUATION
We will complete a draft report using the information submitted and send it to you for review.

4. DRAFT REPORT
You will be provided with an opportunity to respond to any findings and we will assist in answering questions.

5. PUBLISHED REPORT
The completed report is posted on BBB.org and Give.org for two years. Findings can be amended sooner based on new information you provide to us.

BBB of Upstate New York evaluates charities, at no charge, using our 20 holistic BBB Charity Standards to help donors verify the trustworthiness of soliciting organizations.

Visit us at BBB.org
Charitable nonprofits represent the heart of our multi-cultural society, non-partisan interests and will of our communities. Our missions, our approaches, and who we serve are extraordinarily diverse. Diversity fuels the creation of perspectives, ideas, and unity that strengthen our ability to strategize, innovate, communicate, and deliver results.

As a sector, we strive to be responsive and sensitive to the needs of our constituencies and the public. To do so effectively requires that our staff and boards appropriately reflect the diversity of these populations, inclusive of factors such as race, age, socioeconomic status, differences in ability, gender, and sexual orientation, while also ensuring consumer representation.

Good intentions aside, nonprofits often struggle with effectively developing diverse boards of directors.

There are a variety of reasons why this is such a common challenge, but one factor is that board recruitment is often a function of personal relationships. New board members are often recruited by friends or acquaintances already holding board positions of their own. The vast majority of people have never been asked to serve on a nonprofit board and are unfamiliar with the responsibilities of board service. They don’t even know where to start.

Also, many nonprofits struggle with poorly organized board development processes, particularly around board member recruitment, orientation, and engagement. Some boards may require excessive time commitments or mandatory board member ‘give-get’ requirements that limit the pool of candidates. Underlying these challenges is often a nonprofit board culture that is resistant to the changes needed to build diversity, which can contribute to self-perpetuating insulated groups.

The times are changing, however, thanks to the power of technology. charitySTRONG, the innovative and online board recruitment, education, and resource platform, was successfully launched as a pilot for the state in Western New York over a year ago. This free web-based board matching and e-learning site have proven to break down access barriers effectively for both people looking to learn about and serve on boards and nonprofits seeking diversity in board talent, representation, and voice.

There is more to come, as charitySTRONG recently merged with Governance Matters, Inc., a nonprofit affiliate of the New York Council of Nonprofits (NYCON). With charitySTRONG now joining NYCON’s continuum of nonprofit capacity-building services, everyone across the state will see enhancements to the charitySTRONG.org site and will have access to educational webinars, on-site workshops, individualized matching services, board consulting services to strategically assessing board composition needs, developing recruitment strategies, and more! To start looking for your next board match, visit www.charitystrong.org to register and set up a profile. Or, if you are looking for more personalized support, please contact our Governance Matters team at info@governancemattersusa.org.

The vast majority of people have never been asked to serve on a nonprofit board and are unfamiliar with the responsibilities of board service.

Article provided by Governance Matters
Water for South Sudan: Rooted in Rochester, Blooming in South Sudan

The story of Water for South Sudan (WFSS) begins with the story of its founder Salva Dut. Salva was one of the “Lost Boys” of the Sudan who had to flee their homes as children. Salva’s trek led him from southern Sudan to Ethiopia and back to southern Sudan where he led 1,500 boys to a refugee camp in Kenya. Salva was among the early “Lost Boys” resettled in the U.S.

Salva arrived in Rochester not knowing the language, the climate, the customs, or the lifestyle. Yet he learned to speak English, attended Monroe Community College, secured jobs at Downtown United Presbyterian Church and Wegmans, worshipped at St. Paul’s Episcopal Church, and tried to adjust to the cold and snow.

After nineteen years away from his family, not knowing what had become of them, Salva learned that his father was alive. Salva was able to go back to visit his father. His father was critically ill with a water-borne disease; the doctor told Salva his father would die if he kept drinking contaminated water. As Salva traveled back to Rochester a plan began to form to bring clean water to his father. Salva always knew that someday he would return to his homeland to help his people and now he knew how. Back in Rochester Salva began reaching out to friends he thought might be able to help him with this project.

In 2003, Water for Sudan was founded as a 501 (c) (3) nonprofit organization. In 2005, Water for Sudan drilled its first wells in southern Sudan. When South Sudan gained independence in 2011 Water for Sudan changed its name to Water for South Sudan.

WFSS delivers direct, transformative, and sustainable quality-of-life service to the people of South Sudan by efficiently providing access to clean, safe water and improving hygiene and sanitation practices in areas of great need. Committed to creating hope and building initiative alongside the people it serves, WFSS has always engaged the local community in its work. WFSS works with leaders from villages and counties to determine where wells are needed.

A few hallmarks of WFSS’s process are training villagers in making minor repairs, providing resources for parts, and connecting villages to supply chains. Wells built by WFSS become the property of the villages, empowering communities to sustain their wells. In addition to drilling new wells, WFSS is going back to rehab its older wells, provides hygiene training in every village where it works, and launched a pilot sanitation project in 2018.

Salva’s story, rooted in Rochester, blooms today in South Sudan with 340 wells serving over 300,000 people.

To learn more about Water for South Sudan or to make a contribution, please visit our website: www.waterforsouthsudan.org.
For the West Herr Automotive Group, it is our privilege to support the community that supports us. Aside from selling and servicing vehicles, West Herr commits to making a difference for the community that provided years of loyalty. In turn, West Herr is proud to help over 700 community organizations—both large and small—every year. Not only do West Herr’s philanthropic efforts assist the widely-publicized organizations such as Roswell Park Comprehensive Cancer Center, Hospice, and Kids Escaping Drugs, we strive to also help grassroots fundraisers such as local town events, little league teams, and small personal fundraisers. The philosophy is always to find a way to say “yes” in some way to support our customers and the community with their charitable endeavors.

“All of our employees live here, all of our customers live here, and with all that loyalty and support all these years, we need to make the community better in any way we can,” said Scott Bieler, president of the West Herr Automotive Group.

West Herr’s company motto is: If everyone does just a little bit, West Herr can make a significant impact. In

2018, Team West Herr, consisting of 149 riders, raised $393,482 in the Ride For Roswell. Over the past seven years as the presenting sponsor of the Ride, the team raised over $2 million.

Team West Herr also participated in the Hospice Bouquet sale and Walk as a top corporate sponsor for more than ten years, raising $40,000 in just the last two years and $150,000 overall.

It was our honor to receive the 2018 Better Business Bureau Torch Award for Ethics for the 7th time in company history. “The Better Business Bureau Torch Award for Ethics has tremendous value to our entire company because it is from a very well-respected organization within our community,” said Bieler. “Receiving the 2018 Torch Award for Ethics is an affirmation that everyone at West Herr understands that our reputation as a fair and ethical business is vital to our success and conducts business accordingly. We applaud the outstanding efforts of our employees who constantly work with integrity, accuracy, and empathy.”
Better Business Bureau of Upstate New York is proud to award Ungerman Electric of Albany with the Torch Award for Ethics in 2018.

Ungerman Electric has been serving residential and commercial customers for over 50 years. Started by her father, Herm Ungerman, Susan Ungerman continues to operate the business under his guiding principles of quality, responsiveness, and integrity.

As President of Ungerman Electric, Susan is committed to community involvement, providing charitable support for numerous organizations in the Capital Region. Habitat for Humanity Capital District granted Ungerman Electric with its electrical contractor of choice distinction. In 2013, YWCA of the Greater Capital Region honored Susan at the Resourceful Women's Award Luncheon for her constant devotion to the empowerment of women.

“At Ungerman Electric we genuinely care about our customers. The skills I learned as a Certified Social Worker are equally important for running a business. We own our mistakes, communicate openly and are honest in all practices,” said Ungerman.

“I took over the business after the untimely death of my husband 12 years ago. The Torch Award is truly the ultimate compliment,” said Ungerman. “Our credo is ‘honesty, integrity, and reliability’- these and to be bestowed this honor is extremely gratifying. My family name is important and to have the name associated with these values encourages me to continue on the right path.”

“One of the great pleasures of my job is the opportunity to honor businesses and organizations that go above and beyond expectations in their dealings with their employees, customers and communities,” said Warren Clark, president and CEO, BBB Upstate New York. “I am thrilled to be able to honor Susan and Ungerman Electric with our prestigious award.”

2019 Torch Awards for Ethics Application

Open until January 31, 2019

The BBB Torch Awards for Ethics seek to elevate and celebrate the commitment made by for-profit and nonprofit enterprises to the highest standards of leadership character and organizational ethics. The awards bring attention to the practices that these organizations employ to generate a high level of trust, among their employees, customers, and their communities.
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Newstead Homes and Improvements, Inc. ................................................... CONSTRUCTION SERVICES
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Al’s Maintenance, LLC ............................................................................. DUMPSTER SERVICE
Overhead Door Company of Amsterdam, New York, Inc. ......................... GARAGE DOORS
Modern Disposal Services, Inc. ................................................................. GARBAGE REMOVAL
Robert Laman Jr. Construction ................................................................. GENERAL CONTRACTOR
Pinelli Landscaping Inc. ............................................................................ LANDSCAPE CONTRACTORS
Morgan Services, Inc. ................................................................................ LINEN SUPPLY SERVICE
Cardwell Construction Co., Inc. ............................................................... PAVING CONTRACTORS
B&B Roofing ............................................................................................. ROOFING CONTRACTORS
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First Choice Travel, Inc. ............................................................................. TRAVEL AGENCY
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A Special Thanks to our Community Partners:

Amherst Chamber of Commerce
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Canandaigua Chamber of Commerce
Capital Region Chamber of Commerce
Centerstate CEO
Cheektowaga Chamber of Commerce
Chemung County Chamber of Commerce
Clarence Chamber of Commerce
Colonie Chamber of Commerce
Construction Exchange of Buffalo & WNY
Greater Baldwinsville Chamber of Commerce
Greater Olean Chamber of Commerce
Greater Rochester Chamber of Commerce
Greater Watertown-North Country Chamber of Commerce

Greece Regional Chamber of Commerce
Guilderland Chamber of Commerce
Hornell Area Chamber of Commerce
Lewis County Chamber of Commerce
Liverpool Chamber of Commerce
Livingston County Chamber of Commerce
Niagara River Region Chamber of Commerce
Niagara USA Chamber
Orleans County Chamber of Commerce
Rome Area Chamber of Commerce
Souhtowns Builders Association
Watkins Glen Chamber of Commerce
West Seneca Chamber of Commerce
Give Wisely Through Online Fundraising Campaigns

For many people, it’s a natural instinct to want to help financially after a tragedy or natural disaster. Whether you are giving to an established charity or through a personal appeal, you can read BBB and Give.org tips for safe giving in those circumstances here.

One growing avenue to giving is online fundraising through crowdfunding. Chances are you’ve seen the links on social media or in your email -- a variety of opportunities to give to survivors and victims’ families and related causes. Most of them are well-meaning but, unfortunately, some are not. Scammers are on crowdfunding sites, and so are people with good intentions but no experience in managing charitable donations.

The largest online fundraising platform is GoFundMe, a BBB Accredited Business. In the wake of recent natural disasters and tragedies, GoFundMe reminded donors that they are monitoring campaigns and that their GoFundMe Guarantee helps protect donations to make sure funds go to the right place. If funds are misused, they will refund affected donations. Donors and beneficiaries in the United States, Canada, United Kingdom, Spain, France, Italy and the Netherlands can submit claims through the site.

If you have a question or want to know more about a campaign before you donate, reach out to the GoFundMe team or campaign organizer. To reach the campaign organizer, just click on the envelope next to the campaign organizer’s name on the campaign page. There is also a link on each campaign page to “Report Campaign” if you do not get answers to a question or have other concerns.

GoFundMe has created centralized hubs of campaigns for recent causes. If you are responding to a major disaster or tragedy, look to see if your campaign is listed on a hub page like one of these:

www.gofundme.com/cause/oklahoma-wildfires
www.gofundme.com/cause/hawaii-floods
www.gofundme.com/cause/humboldt-broncos

*BBB serving the San Francisco Bay Area and Northern Coastal California contributed to this article.*
Protect Yourself From Scams

COMMON SCAMS

Home Improvement
- Read contracts thoroughly
- Never pay the entire cost of a repair job upfront
- Don’t do business with someone who just shows up at the door

Phone
- Beware of high-pressure sales tactics
- Never give banking/Social Security number information
- Sign up with the Do Not Call registry (1-888-382-1222)
- If you don’t recognize the number, don’t answer!

Identity
- Use direct deposit for any payments
- Shred documents!
- Check your credit at annualcreditreport.com

Computer
- Don’t click on unsolicited links
- Keep all virus protection software updated
- Be mindful of social media posts
- Never pay money to claim a prize or win a sweepstakes

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E-mail: sales@pacewindows.com
Better Business Bureau® offers Everyday Tips to Safeguard your Identity

Social Security Number
Protect your number!
- Don’t carry your card or give out your number without verifying who is on the other end of the computer or phone
- Keep your card in a secure location out of sight

Items to Shred
If you don’t need it, shred it!
- Bank statements
- Credit applications you don’t want
- Insurance forms
- Financial statements
- Health forms
- Household bills

Protect your Technology
- Your bank, the IRS or credit card company won’t email you asking for your information, they already have it
- Never use email to send personal info
- Don’t store your Social Security or account numbers in your smart phone or computer
- Make sure you aren’t ‘oversharing’ on social media; set your privacy settings high
- Be wary of free Wi-Fi; only use secure connections at trusted locations
- Use long & strong passwords, and never use the same password for multiple accounts
- Don’t store your devices in your car
- Back up your devices and make sure the anti-virus protection and operating systems are up-to-date; keep backed up data stored in a safe place

Protect your Cards
Credit and debit cards
- Cut up old cards through the number
- Keep an eye on bills and billing cycles
- Monitor statements weekly for unauthorized transactions

Monitor your Credit
- Monitor your statements weekly for unauthorized transactions
- Check your credit report at least once per year

There is only one source authorized to give you ONE FREE annual credit file disclosure from each of the three consumer credit reporting companies. Call 877-322-8228 or visit annualcreditreport.com.

If your ID or credit cards are lost or stolen, immediately notify your credit providers by phone and then notify each of the three credit bureaus to request a “fraud alert” be placed on your file. You can also freeze your credit as well.

Contact:
equifax.com 800-525-6285, experian.com 888-EXPERIAN (397-3742), and transunion.com 800-680-7289
How to read the Giving Guide

The following is an alphabetical listing of the charities within the 48 counties of Upstate New York that have a BBB Charity Review.

Some of the organizations were reviewed by Better Business Bureau of Upstate New York; others are covered by a review of the national organization conducted by BBB’s Wise Giving Alliance, but all are operating within Upstate New York.

BBB of Upstate New York receives inquiries electronically as well as by mail and telephone. We report on organizations that receive a significant level of public inquiry as well as those that request evaluation.

- Inclusion on this list should not be interpreted as approval or disapproval of a charity. The information in this listing is intended solely to assist donors in exercising their own judgement.

- Omission from this list should not be interpreted as meaning that a charity meets or does not meet standards. In general, it simply means that BBB has not developed a report because it has not received recent inquiries about a charity or a charity has not requested to be evaluated.

- This list reflects the latest charity report results as of October 2018. Please visit bbb.org or give.org to find the most up-to-date information and view full reports on charities.

Accredited (Met Standards) – Charity met BBB’s 20 Standards for Charity Accountability. Accredited Charity Seal Holders are indicated by bold type.

Standards Not Met – If a charity has number codes in the second column with a yellow X mark ✗ that means the charity did not meet cited provision(s) of the BBB Charity Standards on pages 26-27.

Unable to Verify – If a charity has number codes in the column with a blue question mark 🎨 that means the BBB WGA was unable to verify if the charity met the cited provision(s) of the BBB Charity Standards on pages 26 & 27. This designation indicates that the charity either did not provide all of the requested information or the information provided was not sufficient to conclude that they met the cited standard(s).

Did Not Disclose – If a charity had a red exclamation mark ⚠ the organization has either not responded to requests for information or has declined to be evaluated in relation to the BBB Standards for Charity Accountability.

Review In Progress – Charities with a grey ellipsis ⬅️ in the column marked Review in Progress are being routinely evaluated based on current materials provided by the organization to BBB.

This list is current as of October 2018, please visit bbb.org or give.org for full reports and up-to-date information.
<table>
<thead>
<tr>
<th>Charity Name</th>
<th>Location</th>
<th>Accredited (Met Standards)</th>
<th>Standards Not Met</th>
<th>Unable to Verify</th>
<th>Did Not Disclose</th>
<th>Review in Progress</th>
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<th>Standards Not Met</th>
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<th>Did Not Disclose</th>
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I work with a charity... should we be reviewed?

Charity Reviews can serve your organization and your donors with transparent information. For more information, please email us at charity@upstatenybbb.org, or call 800-828-5000. We have webinars and other information to help you learn more and decide if Charity Review is right for you. It’s free to be evaluated and you can participate at any time.

– Accredited Charity Seal Holders are indicated by bold type –
How to Spot and Stop Robocalls

If you've received a lot of robocalls recently, you're not alone. Nearly 2.4 billion robocalls are made every month, according to the Federal Communications Commission (FCC). The number has increased significantly in the past few years because internet-powered phone systems have made it cheap and easy for scammers to make illegal calls and display fake caller ID information.

What's a Robocall?
If you answer the phone and hear a recorded message instead of a live person, it's a robocall. Calls use a computerized autodialer to deliver a pre-recorded message to a home landline or wireless number. Many different scams use robocalls, from bogus companies claiming to lower utility bills or credit card rates, government grants, vacation packages and calls from individuals posing as IRS agents.

What types of robocalls are allowed?
In the United States, recorded messages regarding candidates running for office or charities asking for donations are allowed. Messages that are solely informational, for example a reminder from your doctor’s office, are permitted. Prerecorded messages from banks, telephone carriers and charities also are exempt from these rules if the organizations make the calls themselves.

In Canada, the law differs slightly. Robocalls from charities and political candidates are also allowed; calls from telemarketers are allowed if you have an existing business relationship, such as having recently made a purchase or inquired about a product.

How do I know if a robocall is illegal?
In the US, an immediate red flag is if the recording is trying to sell you something. If the recording is a sales message and you haven’t given your written permission to get calls from the company on the other end, the call is illegal.

A telemarketer must have your written consent, whether through paper or electronic means, to receive a call or message. Simply buying a product, or contacting a business with a question, does not give them legal permission to call you. The new rules also require telemarketers to allow you to opt out of receiving additional telemarketing robocalls immediately during a prerecorded telemarketing call through an automated menu.

How to avoid robocall scams:
• Use Caller ID to screen calls. Consider not answering unfamiliar numbers. If it’s important, the caller will leave a message, and you can call back. But also know that you can’t always believe your caller ID. Scammers can spoof the phone numbers and names of legitimate companies on Caller ID. This lends credibility to their pitches. If you never opted in to receiving calls from a company, hang up and report the number to the Do Not Call Registry.

• Just hang up: If you answer a robocall, ignore recorded prompts to press digits on your telephone keypad to be taken off their calling list. If you press a key, it tells the scammers you have an active number. Your number will then be sold to other telemarketers and the frequency of calls will increase.

• Get onto the Do Not Call Registry. You will receive fewer marketing calls and make it easier to identify the fraudulent ones. In the US, you can call 888-382-1222 or register online at donotcall.gov.

What you can do to stop robocalls:
Consumers can help the government combat robocall scams by reporting the calls they receive.

As of June 2018, the FTC has brought more than a hundred lawsuits against over 600 companies and individuals responsible for billions of illegal robocalls and other Do Not Call violations. There are harsh penalties for sellers and telemarketers who break the rules.

In the United States, the Federal Trade Commission initiative provides telecommunications companies and other partners with known robocallers’ telephone numbers every day. The FTC collects scammers’ telephone numbers from consumer complaints, and the more consumers who report numbers, the faster it can develop its blacklist database.

Consumers can also report robocalls to bbb.org/scamtracker. BBB shares Scam Tracker information with government and law enforcement agencies, so every piece of information is helpful in tracking down scammers.

Thanks to the BBBs of East Texas, Connecticut, Knoxville, Chicago, Abilene, and Cleveland for your contributions to this article.
6 Ways BBB Helps You

**Customer Reviews:** All reviews submitted to Better Business Bureau® are verified with the business to ensure the reviewer was a customer. No review is published until the verification process is completed.

**BBB Business Profiles:** BBB provides information and ratings on over 60,000 businesses in Upstate New York. Simply search our website for the business to read the information.

**Charity Reviews:** BBB provides reviews on charities and nonprofit organizations in Upstate New York, based on BBB’s 20 Standards for Charity Accountability. You can search for the charity on our website.

**Complaint/Dispute Resolution:** You can request a complaint form or visit bbb.org/complain to start the process. All complaints must be submitted in writing.

**News and Scam Alerts:** BBB publishes news and scam alerts to social media, our blog and our website to keep everyone informed with tips on how you can protect yourself. You can also report scams to BBB’s Scam Tracker. You can find the Scam Tracker at bbb.org/scamtracker.

**Investigations/Ad Review:** BBB investigates businesses in our service area to ensure ethical operations and advertisements. Staff works with law enforcement and other agencies to report unscrupulous businesses and scams.
GOVERNANCE AND OVERSIGHT

The governing board has the ultimate oversight authority for any charitable organization. This section of the standards seeks to ensure that the volunteer board is active, independent and free of self-dealing. To meet these standards, the organization shall have:

1. A board of directors that provides adequate oversight of the charity's operations and its staff. Indication of adequate oversight includes, but is not limited to, regularly scheduled appraisals of the CEO's performance, evidence of disbursement controls such as board approval of the budget, fund raising practices, establishment of a conflict of interest policy, and establishment of accounting procedures sufficient to safeguard charity finances.

2. A board of directors with a minimum of five voting members.

3. A minimum of three evenly spaced meetings per year of the full governing body with a majority in attendance, with face-to-face participation. A conference call of the full board can substitute for one of the three meetings of the governing body. For all meetings, alternative modes of participation are acceptable for those with physical disabilities.

4. Not more than one or 10% (whichever is greater) directly or indirectly compensated person(s) serving as voting member(s) of the board. Compensated members shall not serve as the board’s chair or treasurer.

5. No transaction(s) in which any board or staff members have material conflicting interests with the charity resulting from any relationship or business affiliation. Factors that will be considered when concluding whether or not a related party transaction constitutes a conflict of interest and if such a conflict is material, include, but are not limited to: any arm's length procedures established by the charity; the size of the transaction relative to like expenses of the charity; whether the interested party participated in the board vote on the transaction; if competitive bids were sought and whether the transaction is one-time, recurring or ongoing.

MEASURING EFFECTIVENESS

An organization should regularly assess its effectiveness in achieving its mission. This section seeks to ensure that an organization has defined, measurable goals and objectives in place and a defined process in place to evaluate the success and impact of its program(s) in fulfilling the goals and objectives of the organization and that also identifies ways to address any deficiencies. To meet these standards, a charitable organization shall:

6. Have a board policy of assessing, no less than every two years, the organization’s performance and effectiveness and of determining future actions required to achieve its mission.

7. Submit to the organization’s governing body, for its approval, a written report that outlines the results of the aforementioned performance and effectiveness assessment and recommendations for future actions.

FINANCES

This section of the standards seeks to ensure that the charity spends its funds honestly, prudently and in accordance with statements made in fund raising appeals. To meet these standards, the charitable organization shall:

Please note that standards 8 and 9 have different denominators.

8. Spend at least 65% of its total expenses on program activities.

Formula for Standard 8:

\[
\frac{\text{Total Program Service Expenses}}{\text{Total Expenses}} \geq 0.65
\]

9. Spend no more than 35% of related contributions on fund raising. Related contributions include donations, legacies, and other gifts received as a result of fund raising efforts.

Formula for Standard 9:

\[
\frac{\text{Total Fund Raising Expenses}}{\text{Total Related Contributions}} \leq 0.35
\]

10. Avoid accumulating funds that could be used for current program activities. To meet this standard, the charity’s unrestricted net assets available for use should not be more than three times the size of the past year’s expenses or three times the size of the current year’s budget, whichever is higher.

[Meeting certain public disclosure requirements described in the Implementation Guide available online at bbb.org may enable a charity to satisfy this standard.]

An organization that does not meet Standards 8, 9 and/or 10 may provide evidence to demonstrate that its use of funds is reasonable. The higher fund raising and administrative costs of a newly created organization, donor restrictions on the use of funds, exceptional bequests, a stigma associated with a cause and environmental or political events beyond an organization’s control are among factors which may result in expenditures that are reasonable although they do not meet the financial measures cited in these standards.
11. Make available to all, on request, complete annual financial statements prepared in accordance with generally accepted accounting principles. When total annual gross income exceeds $500,000, these statements should be audited in accordance with generally accepted auditing standards. For charities whose annual gross income is less than $500,000, a review by a certified public accountant is sufficient to meet this standard. For charities whose annual gross income is less than $250,000, an internally produced, complete financial statement is sufficient to meet this standard.

12. Include in the financial statements a breakdown of expenses (e.g., salaries, travel, postage, etc.) that shows what portion of these expenses was allocated to program, fund raising, and administrative activities. If the charity has more than one major program category, the schedule should provide a breakdown for each category.

13. Accurately report the charity’s expenses, including any joint cost allocations, in its financial statements. For example, audited or unaudited statements which inaccurately claim zero fund raising expenses or otherwise understate the amount a charity spends on fund raising, and/or overstate the amount it spends on programs will not meet this standard.

14. Have a board-approved annual budget for its current fiscal year, outlining projected expenses for major program activities, fund raising, and administration.

**FUND RAISING AND INFORMATIONAL MATERIALS**

A fund raising appeal is often the only contact a donor has with a charity and may be the sole impetus for giving. This section of the standards seeks to ensure that a charity’s representations to the public are accurate, complete and respectful. To meet these standards, the charitable organization shall:

15. Have solicitations and informational materials, distributed by any means, that are accurate, truthful and not misleading, both in whole and in part. Appeals that omit a clear description of program(s) for which contributions are sought will not meet this standard.

A charity should also be able to substantiate that the timing and nature of its expenditures are in accordance with what is stated, expressed, or implied in the charity’s solicitations.

16. Have an annual report available to all, on request, that includes:
   a. the organization’s mission statement,
   b. a summary of the past year’s program service accomplishments,
   c. a roster of the officers and members of the board of directors,
   d. financial information that includes (i) total income in the past fiscal year, (ii) expenses in the same program, fund raising and administrative categories as in the financial statements, and (iii) ending net assets.

17. Include on any charity websites that solicit contributions, the same information that is recommended for annual reports, as well as the mailing address of the charity and electronic access to its most recent IRS Form 990.

18. Address privacy concerns of donors by
   a. providing in written appeals, at least annually, a means (e.g., such as a check off box) for both new and continuing donors to inform the charity if they do not want their name and address shared outside the organization, and
   b. providing a clear, prominent and easily accessible privacy policy on any of its websites that tells visitors (i) what information, if any, is being collected about them by the charity and how this information will be used, (ii) how to contact the charity to review personal information collected and request corrections, (iii) how to inform the charity (e.g., a check off box) that the visitor does not wish his/her personal information to be shared outside the organization, and (iv) what security measures the charity has in place to protect personal information.

19. Clearly disclose how the charity benefits from the sale of products or services (i.e., cause-related marketing) that state or imply that a charity will benefit from a consumer sale or transaction. Such promotions should disclose, at the point of solicitation:
   a. the actual or anticipated portion of the purchase price that will benefit the charity (e.g., 5 cents will be contributed to abc charity for every xyz company product sold),
   b. the duration of the campaign (e.g., the month of October),
   c. any maximum or guaranteed minimum contribution amount (e.g., up to a maximum of $200,000).

20. Respond promptly to and act on complaints brought to its attention by the BBB Wise Giving Alliance and/or local BBBs about fund raising practices, privacy policy violations and/or other issues.

Please note:
BBBs 20 Standards for Charity Accountability along with the Implementation Guide are available online at bbb.org.
Q & A about the Charity Review Program

Q. What does Charity Review mean for nonprofit organizations in our community?
A. BBB's Charity Review program provides information to the public about charities operating within the Upstate New York region. In doing so, Charity Review helps organizations communicate information about mission and programs to the community as well as promote ethical practices within the nonprofit sector.

BBB’s Charity Review program encourages all organizations to participate in the evaluation process to provide donors with the valuable information they need to make informed giving decisions.

Q. What is involved in the review process?
A. BBB works with charities to complete the review process, which is done through a questionnaire within BBB’s online portal. In order to determine if a charity meets Standards, BBB reviews financial statements, tax filings, annual reports, solicitations, direct mail pieces and special event information that is provided by the organization. Once the questionnaire is submitted, BBB prepares a draft Charity Review and works with the charity to help it meet any Standards that may be missed. When no more Standards can be met, the report is published.

Q. Is every organization required to be reviewed?
A. BBB’s Charity Review program is voluntary and BBB only reviews organizations that the public asks us about. In the event a charity does not wish to participate, it has the option not to, however BBB will notify the charity this decision will be on their Charity Review. BBB reports when a charity chooses not to participate.

Q. Where are the Charity Reviews and who can see them?
A. BBB Charity Reviews are available online at bbb.org or give.org, by emailing charity@upstatenybbb.org or by calling 800-828-5000. Evaluation conclusions are also shared annually through the Upstate New York Giving Guide which is available in print and online at bbb.org/upstate-new-york.

Q. How long has BBB been reviewing charities?
A. BBB’s Charity Review program expanded into Upstate New York in 2013, but the program is not new. In fact, it has been around through BBB’s Wise Giving Alliance since the 1920s. The Charity Review program has been available to national charities within Upstate New York for a number of years and now covers local charities.

Q. Where did criteria for the 20 Standards for Charity Accountability come from?
A. The 20 Standards for Charity Accountability were developed by BBB Wise Giving Alliance (WGA) with professional and technical assistance from representatives of small and large charitable organizations, the accounting profession, grant making foundations, corporate contributions officers, regulatory agencies, research organizations and BBBS. BBB Wise Giving Alliance also commissioned significant independent research on donor expectations to ensure that the views of the general public were reflected in the standards. WGA is an affiliate of the Council of Better Business Bureaus that reviews and reports on national nonprofits.
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Support for BBB’s education and community program comes from BBB Accredited Businesses. Support an ethical marketplace, support BBB Accredited Businesses.