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**About BBB**

A trusted source of information in the region for nearly 60 years, your BBB Serving Southern Alberta and East Kootenay is a non-profit, non-government organization dedicated to fostering a marketplace where buyers and sellers trust each other.

Funded primarily through our Accredited Businesses, your BBB offers numerous free services including our robust website, consumer education program, dispute resolution services and more.
Welcome to the 2014-15 Annual Report on behalf of Better Business Bureau Serving Southern Alberta and East Kootenay. BBB is currently in its 103rd year of working towards its vision of establishing an ethical marketplace where buyers and sellers can trust each other. This year, your BBB celebrated a milestone anniversary of 60 years of community service and ethical enterprise.

President and CEO, Sandra Crozier-McKee, is leading your BBB for the third consecutive year. Each day, the staff, Board of Directors, volunteers, and community partners work together towards BBB’s mission to be the leader in advancing marketplace trust.

Your BBB operates on a firm foundation of values and Standards for Trust that we ensure each of our more than 4,100 Accredited Businesses follows. These standards are the building blocks of trust to ensure an honest and responsible marketplace for both businesses and consumers.

Each day, your BBB guides businesses and consumers through marketplace issues. We encourage and support best practices by engaging and educating consumers and businesses, celebrating marketplace role models, creating a community of trustworthy businesses, as well as calling out and addressing substandard marketplace behavior.

This year, your BBB has served more than 1.4 million people by providing unbiased and objective marketplace information. Thank you for choosing BBB as a reliable evaluator, monitor, and advisor for business and consumer matters. We look forward to another year of serving the Southern Alberta and East Kootenay region as the place you can Start with Trust*.

David Steele, Chairman
Board of Directors

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The 2014-2015 fiscal year began with a celebration of the past and ended with our eye on the future. First, we kicked off a year-long celebration of your BBB’s 60th anniversary of ethical enterprise in the Southern Alberta and East Kootenay region. Since 1954, our BBB has worked with community partners, educated people about common scams as well as connected consumers with trustworthy businesses.

Though Alberta’s business landscape has changed significantly over the last six decades, and technology has changed how we serve the community, BBB’s brand and unwavering voice have remained anchored to our solid foundation of values, Standards for Trust, our mission and our vision.

In July, Canada passed a new law called the Canadian Anti-Spam Law. This meant new rules for businesses and consumers for obtaining proper consent and honestly representing products and services. This new legislation meant re-examining our communication practices and making the necessary changes to remain transparent. Your BBB also worked with Accredited and Non-Accredited Business and consumers to help them understand and implement the necessary changes to help ensure a trustworthy electronic marketplace.

As the summer shifted to fall, your BBB was preparing to invest in BBB’s future through the purchase of a new home. As our team continued to grow, it became clear we needed more space. Fortunately, we were able to secure a great deal on a foreclosure property and the day after our annual Torch Awards for Business Ethics, we packed up our office and headed to our new home in the northern part of the city. Today you can find us located at #5, 1709 8 Ave NE Calgary. I would like to take this opportunity to thank Harper-Lee Overli, Nathan Wong, Paul Williams, Gordon Smith and Graham Shanks of our building committee who helped make this move possible.

In September, I attended the BBB National Assembly conference in New Orleans, Louisiana. I am proud to say that your BBB was the recipient of the “Outstanding BBB” award for our outreach efforts. This award is a physical reminder of your BBB’s commitment to ethical enterprise, community service and marketplace relevance.

Each year, your BBB recognizes and celebrates role models within our business community who exemplify ethical enterprise and operate with value-based business practices. This year, the awards event was a Fabulous ‘50s themed throwback to commemorate BBB’s 60 years of community service. From Pink Ladies to Elvis cool cats, our retro Torch Awards were a testament to BBB’s ongoing relevance in an ever-changing marketplace.

Your BBB is also expanding its presence in our city’s multicultural communities. This year, we have partnered with the Calgary Chinese Community Service Association. Together, we are working with them and other cultural organizations to translate our Savvy Consumer materials into Cantonese, Mandarin, Punjabi, Spanish and other languages.

Today, your BBB represents 4,179 Accredited Businesses and serves more than 1.4 million people in Southern Alberta and East Kootenay. We handle about 3,600 consumer complaints a year and field well over a million inquiries online, over the phone and in person. All of this is made possible from the hard work and dedication of our staff, board of directors, volunteers and Accredited Businesses who continually work to advance marketplace trust. BBB looks forward to another active and successful year of providing and sharing relevant marketplace information to businesses, consumers and communities of the Southern Alberta and East Kootenay region.
Your BBB* has been offering nifty services in Southern Alberta and East Kootenay for 60 years!

We think that’s peachy keen, jelly bean.

Starting with Trust since 1954
BBB Serving Southern Alberta and East Kootenay
bbb.org

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MARKETING & COMMUNICATIONS
Telling the stories of advancing marketplace trust

It is Marketing Communications’ role to tell the stories of our BBB, our values and our standards through digital, media, print and community outreach. Accredited Business Services ensures our Accredited Businesses get the most out of their accreditation through coaching, co-marketing and partnerships.

In May 2014, our team welcomed Geoff Whatley as our digital marketing coordinator to further develop and increase BBB’s online presence. From social media to video production to website development, Whatley helps keep BBB in the digital spotlight.

By the Numbers

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* We began tracking in June, 2014 - this was our number at that date.
** This number includes tradeshow attendees - whereas the number in previous years did not.

In partnership with the Calgary Chinese Community Service Association, we are working towards translating our Savvy Seniors and Savvy Newcomers material into Mandarin and Cantonese to better serve our multicultural city. In the future, we hope to translate more of our material into Spanish, Punjabi and other languages. Whether you or your business would like to host a BBB Savvy Consumers presentation, contact David McKee, community outreach coordinator, at david@calgary.bbb.org.

Continued on page 8
In a world full of symbols...

Here’s one you can trust.
Partnerships
As important as a strong online presence is, BBB also believes in the importance of face-to-face interaction and community engagement. Each year in March, Canadian BBBs join forces with other community organizations to participate in the annual Fraud Prevention Month campaign. This year, your BBB partnered with these organizations to educate people about the various types of fraud and scams in our marketplace:

- Alberta Securities Commission
- Alberta Community Crime Prevention Association
- Bank of Canada
- Calgary Chinese Community Service Association (CCCSA)
- The R.C.M.P.
- The Calgary Police Service
- The Lethbridge and Medicine Hat Regional Police Services
- The Alberta Motor Association
- The Electronic Recycling Association
- Service Alberta
- Shred-it

Part of our community outreach includes our Savvy Consumer Education program, which includes our Savvy Seniors, Savvy Investors, Savvy Homeowners and our most recent addition, Savvy Newcomers which focuses on immigration scams. BBB partnered with the CCCSA to launch our Savvy Newcomers presentation on Canada Day. We are also working with the CCCSA to translate our Savvy Seniors material into Mandarin and Cantonese to better serve and educate our multicultural service area.

Rural Resource
In order to increase our presence and profile in the rural communities throughout Southern Alberta and East Kootenay, BBB is now partners with Sun Media and 94.1 CJOC FM Lethbridge radio. Each week, BBB supplies Sun Media with business and consumer tips as well as scam alerts to run in the following community papers:

- High River Times
- The Vulcan Advocate
- Pincher Creek Echo
- Nanton News
- Cochrane Times
- Strathmore Standard
- Bow Valley Crag & Canyon
- Hanna Herald

Part of our community outreach includes our Savvy Newcomers presentation on Canada Day. We are also working with the CCCSA to translate our Savvy Seniors material into Mandarin and Cantonese to better serve and educate our multicultural service area.

Our Lethbridge representative and Accredited Business Coach, Ron Riemann, appears once a month on CJOC to talk about relevant marketplace issues such as cyber security, safe online shopping tips, wise giving tips and other timely news.

Our marketing and communications team thanks our partners for helping us achieve our mission. We look forward to another year of active community service and being your voice of trust.
This year marks the 11th anniversary of national Fraud Prevention Month (FPM). Celebrated in March each year, BBB teamed up with all of its community partners to help educate the businesses and consumers of Southern Alberta and East Kootenay about a variety of popular scams.

This year things kicked off with an identity theft prevention campaign. With each city holding its own launch event, BBB attended a press conference held at Calgary Police Service headquarters where Leah Brownridge, marketing and communications coordinator, spoke about the importance of safe-guarding personal information in today’s digital world.

### BBB Top 10 Scams of 2014

BBB kicked off Fraud Prevention Month with last year’s most popular scams. Sweepstakes, click-bait and tech-support scams were just some that made the list.

### Summer snow storm-chasers

Summer snow storm in September left Calgary and surrounding areas with severe damage to trees, property and homes. BBB warned people of shady storm-chaser contractors promising swift repairs and then leaving town with people’s deposits.

### FRAUD PREVENTION MONTH 2015

Throughout the month, BBB gave multiple Savvy Consumer presentations, participated in social media efforts and attended events with partner organizations. Here are some of the places we were:

- Calgary Police Service Campus
- Lethbridge Seniors Centre
- Dr. Whillans Manor (Crossfield)
- Kerby Centre
- Dragon City Mall
- Chinook Centre
- Scotia Bank Main Branch
- Marlborough Mall
- Lethbridge Public Library
- Sunridge Mall
- Medicine Hat
- Studio C
- Forest Lawn Library
- TD Bank

Together, we worked to increase awareness about identity theft, seniors scams as well as various types of business and charity fraud. BBB looks forward to another successful FPM in 2016!

### BBB educated consumers about tax-free withdraws, exempt securities scams, offshore investment scams, bogus Canada Revenue Agency emails, tax-preparer fraud, false tax refund and false audit notifications.

### The Remodelers Inc.

TV personality Bruce Hopkins, owner of former BBB Accredited Business The Remodelers Inc., was investigated by provincial consumer protection authorities for collecting approximately $3 million in deposits from homeowners for projects that were never finished.

### RRSP scams

BBB educated consumers about tax-free withdraws, exempt securities scams, offshore investment scams, bogus Canada Revenue Agency emails, tax-preparer fraud, false tax refund and false audit notifications.
It was an age of suit-clad, smooth talking shysters and slick salesmen hawking snake oil with outlandish advertising claims. As the brave new world of mass media advertising began to flourish, it was clear that an organization was needed to establish and promote business ethics in the Wild West that was the turn-of-the-century marketplace.

The Better Business Bureau was that organization. Founded and funded by business people committed to ethics in advertising, ethical enterprise and marketplace trust. A strong-worded editorial read, “There are no valid arguments against a Better Business Bureau... the formation of such Bureau has been overdue in Calgary for years.”

By the 1940s, marketplace misbehaviour had the businesses and consumers of Calgary, Alberta calling for truth in advertising, ethical enterprise and marketplace trust. A strong-worded editorial read, “There are no valid arguments against a Better Business Bureau... the formation of such Bureau has been overdue in Calgary for years.”

By 1952, the Calgary Chamber of Commerce and the local Rotary Club joined forces to drum-up interest, time and money towards the creation of a BBB in Alberta. With their initial efforts gaining a tepid response, John Rawlinson, a Calgary businessman and member of multiple community organizations and the Southwest Kiwanis Club took over the project and proposed a plan to create and increase public confidence, whereby the Province of Alberta officially incorporated Better Business Bureau as a society in 1954. With $8,000 in fundraising efforts by 118 Rotary Club of Calgary members, plus the helping-hand of BBB Winnipeg’s manager, operations were soon underway.

In 1955, BBB set up shop in the basement of a downtown building aptly named the Examiner, which became the newsletter moniker, located at 611-7th Street SW. It was here in 1962 that your BBB welcomed its first chairman of the board, Ronald H. Jenkins who was joined by former Montreal BBB staffer and former RCMP officer, Allan N. Rose, who became the secretary and manager.

Rose, who recognized the importance of having the support of the Calgary business community, helped create the first local BBB Board of Directors including:

- The Albertan (now the Calgary Sun)
- The Calgary Herald
- SML Entertainment
- CFCN TV (now CTV)
- CFAC and CKXL radio
- CHCT TV (now Global)

Though located in Calgary, BBB’s initial territory included the hills of Alberta and the flatlands of Saskatchewan. Known as “District No. 2,” BBB quickly established itself as it received about 250 calls each month by 1960. As the city’s population increased, so did BBB’s momentum. During the early ‘60s, applications rapidly increased and were projected to do so as the city continued to grow. Alex G. Bailey took over as board chairman and in 1962 alongside new president and CEO Myrl Courtright, Calgary Mayor Harry Hays declared March 25-31 “Better Business Week” in recognition of ethical enterprise in the Calgary area. Later that year, Rose was named the new head of the Association of Canadian Better Business Bureaus and towards the end of the decade, the young Calgary BBB set the bar for community service by winning the Canadian National Award for outstanding public service.

Five years later, in 1967, BBB won an award for outstanding public service under the reign of Board Chairman Al Vogt, General Manager Allan Rose and past Board Chairman George Seaborn.
By the early 70s, Rose and his staff were operating at full steam and processed more than 18,000 inquiries and complaints each year. This is compared to the 6,000 calls processed by the federal government’s Department of Consumer and Corporate Affairs each year at that time for the entire country.

December 1972 marked the first change in your BBB’s leadership when David S. Oakes took over as secretary and manager and steered the ship for the next 11 years. Towards the end of the decade, Oakes spoke about the future of BBB including the eventual introduction of arbitration services to benefit both businesses and consumers.

By the early 1980s, BBB was fielding 32,000 instances of service as Board Chairman, P. Gresko, says, “BBB’s biggest job is disseminating information and resolving misunderstandings, rather than chasing racketeers, a popular misconception.” Gresko’s statement remains true today with your BBB fielding more than one million inquiries annually.

The next 20 plus years were packed with change and started with Oakes’ retirement in 1983. He was replaced by board member Ty Smith stepping in as interim President and CEO for approximately one year. In 1985, Norman Haines, a former CFCN (now CTV) president, replaced Smith and headed BBB for the next 15 years. In 1986, BBB brought Medicine Hat in as a Calgary BBB affiliate and in 1991, BBB said goodbye to downtown and moved to Fisher Park, a business complex located in SE Calgary. One year later, Lethbridge signed on as a satellite office.

Your local BBB spearheaded the dispute settlement movement for Canadian BBBs when it launched Canada’s first dispute settlement centre in 1993. “Most of our offices have done reconciliation, and all have done arbitration, but we’re the first to get into the mediation field,” said Al Briggs, general manager of BBB.

As the millennium approached, your BBB became the second-largest branch in Canada and fielded more than 100,000 calls per year. Board member Al Searle replaced Haines as interim president and CEO in 2000. Former H&R Block Senior Vice President and National General Manager, Bonar Irving, replaced Searle later that same year. It is Irving who introduced BBB’s seal of approval, which allowed Accredited Businesses to display it on their websites, throughout their offices and on their company vehicles as a symbol of trustworthy business and commitment to BBB’s Standards for Trust and values.

In 2003, Wright became president and CEO and remained so for the next seven years. In 2009, BBB’s territory changed and became BBB Serving Southern Alberta and East Kootenay, as it is today. Now, Calgary’s office numbers 27 staff persons, three contractors and handles more than one million instances of service annually.

In 2011, Sandra Crozier-McKee became the current president and CEO after a brief tenure by Molsen Brewery sales executive, Barry Baim. With experience in both the private and non-profit sectors, Crozier-McKee says though the past 60 years have provided much to reflect on, the emphasis is on the future. “Though it’s certainly a time to look back at our proud legacy, our focus is very much on the future and finding ways we can better serve the public and business community,” she says.

Today your BBB offers a variety of free services for businesses, consumers and its 4,000-plus Accredited Businesses including dispute settlement, consumer reviews, complaint processing and publishing, accreditation consultation, community education and other services.

Future goals include improvement and expansion of current services, a paperless office environment, increased community partnerships and engagement and further proactive interaction with the public and business sectors.

“This is an exciting time for BBB,” says Crozier-McKee. “We look forward to continuing to encourage ethical behaviour in the marketplace for another 100 years!”
MARKETPLACE SERVICES
Building marketplace trust through standards

With more than 52,000 businesses in the Southern Alberta and East Kootenay region, determining the good apples from the bad can be quite the task for consumers. Fortunately, your BBB’s Marketplace Services (MPS) team helps more than one million people make informed marketplace decisions free of charge.

Service Statistics*

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<tbody>
<tr>
<td>Web Inquiries</td>
<td>1,398,340</td>
<td>1,183,957</td>
<td>1,106,961</td>
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<tr>
<td>Complaints</td>
<td>3,600</td>
<td>3,551</td>
<td>4,038</td>
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<tr>
<td>Mediations/Arbitrations</td>
<td>6</td>
<td>2</td>
<td>6</td>
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<tr>
<td>Emails, walk-ins, phone calls</td>
<td>20,143</td>
<td>19,439</td>
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<td>Total Instances of Service</td>
<td>1,422,089</td>
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* In previous years, we counted media instances in our Service Statistics, these are now counted in Marketing Communications outcomes

The Team
This year, Marketplace Services Co-Managers, Alison Peltokangas and Kyle Sims, welcomed two more conciliation consultants, Laurie Ruhl and Jessie Sandhu. Together, they help the rest of the team handle general inquiries, complaints and other services. Sadly, our team lost Marketplace Services consultant, Nirmal Ghosh, who passed away in October.

Customer Reviews
This year, we were the first Canadian BBB to join numerous American BBBs in implementing customer reviews. Remaining true to BBB’s Standards for Trust, which includes Telling the Truth, these reviews provide consumers with the option to share positive, neutral or negative feedback about their marketplace experiences, as well as give consumers who do not wish to file a complaint to still share their experiences. BBB consumer reviews differ from others in that they are vetted prior to publishing. This means BBB takes the time to verify the legitimacy of the review and of the consumer posting it, as well as removing any profane, false, slanderous or defamatory language. Our process aims to prevent people being paid to write false reviews about businesses, whether they be favourable, negative or neutral. This way, consumers can be sure they are reading a legitimate review about an actual marketplace transaction.

Mediation and Arbitration
As always, our marketplace services team continues working towards BBB’s vision of a trustworthy marketplace where buyers and sellers can trust each other. To do so, our team offers free mediation and arbitration services, investigates suspicious business practices, conducts advertising reviews, checks business licensing, offers complaint publishing and maintains unbiased BBB Business Reviews.

Your Marketplace Services team looks forward to another successful year of promoting and maintaining standards for marketplace trust and would like to thank the volunteers who continually support and believe in BBB’s mission: Veronika Koschewski, Derek Webb, Brad Clements and Shaheed Mollah.

Left to Right: Conciliation Consultant Andrea Boutron (joined in May, 2015); Conciliation Consultant Tavis McKee; Conciliation Consultant Jessie Sandhu; Conciliation Consultant Angela Higginson; Marketplace Services Manager, Alison Peltokangas; Conciliation Consultant Laurie Ruhl; Missing: Marketplace Services Manager Kyle Sims.
The year was 1954, and things were a-hoppin’. From Elvis-inspired cool cats to James Dean rebels to Marilyn Monroe vixens, Hollywood had stamped its golden seal on the entertainment industry. But what about the business world?

Well, after businessmen, journalists and consumers voiced their desire for more ethical enterprise, an Alberta chapter of BBB rocked and rolled its blue seal of trust into the Southern Alberta marketplace.

To celebrate its 60th year of striving to be the leader in advancing marketplace trust, your BBB shook things up a bit by throwing a Fabulous ‘50s themed Torch Awards event. The fun ‘50s feel of Gasoline Alley at Heritage Park was packed with poodle skirts, fedoras and saddle shoes as BBB celebrated this year’s Torch Award recipients. “This year we’re took it back to when it all started, when the businesses and consumers of Southern Alberta and East Kootenay joined BBB in advancing marketplace trust,” says Sandra Crozier-McKee, president and CEO of BBB Serving Southern Alberta and East Kootenay. “It’s the consumers who nominate businesses for these awards which reflects our six decades of relevance in the marketplace.”
Meet the Judges!

The winners of our Torch Awards are determined by an independent panel of judges comprised of individuals from the business and academic communities. This year, our judges include:

Tony Tighe, Consumer Reporter, Global News
Wendelin Fraser, Associate Professor, Bissett School of Business, Mount Royal University
George Yates, Director of Consumer Programs and Fair Trading, Service Alberta

Kathy Morgan wins the Meerkat Roofing-sponsored $2,000 travel voucher. She went to Vegas...twice!
And the winners are...

**Business Management Practices Award:**

**24/7 Electric Inc.**

Commitment to communication of professional security, standards and core values within its business model is how one local business has flipped the switch on ethical business management. 24/7 Electric Inc., the 2014 recipient of the Business Management Torch Award for Business Ethics, has lit the path to business ethics and marketplace trust.

“This award is recognition and validation of our business model, how we communicate our policies and procedures to our staff and how that ultimately contributes to our customer service,” says Stacy Walton of 24/7 Electric Inc.

“It goes back to when we were kids,” she says. “We grew up knowing what BBB was and now as adults we see that BBB’s maintained its credibility, integrity and trust and we knew we had to be a part of that. This award is a physical reminder of our dedication to maintain our standards.”

24/7 Electric Inc. offers a variety of electrical services for the Calgary, Airdrie, Okotoks and Chestermere areas.

**Communications and Marketing Practices Award:**

**Basement Systems Calgary**

Just like BBB stamps its blue seal of trust on ethical enterprise, Basement Systems Calgary works to seal homeowners from shoddy workmanship and shady sales practices. With ethical sales tactics, truthful advertising and principled promotions to make for a solid foundation of trust, Basement Systems Calgary is the recipient of the 2014 Marketing and Communications Torch Award for Business Ethics.

“Honest advertising and communication is a simple formula that we follow in all of our marketing materials because it all adds up to trust,” says Amandeep More, marketing coordinator of Basement Systems Calgary.

“We’ve been in business for 22 years and our methods haven’t changed because trust stands the test of time,” says More.

Basement Systems Calgary also received an honourable mention for the small business category in 2010.
And the winners are...

Community, Investor and Stakeholder Relations Award: Claw Roofing Specialists

Teamwork is more than an abstract value, it’s a necessity when running an ethical business. Teaming up with community partners, investors and with your own colleagues makes for a cohesive, value-based business. Claw Roofing Specialists, recipient of the Community, Investor and Stakeholder Relations Torch Award for Business Ethics, knows the value of a team-player attitude.

Armed with more than 30 years of business experience, owner Peter Gerrard says BBB’s vision of creating an ethical marketplace where buyers and sellers can trust each other relies on community engagement.

“We partner with a charity group and support others in their initiatives which not only creates relationships but helps promote a common goal of marketplace trust,” says Gerrard. “This award is a validation of our commitment to our partners, colleagues, fellow businesses, customers, suppliers and ethical standards.”

Green Award: Chinook Landscaping and Design Inc.

Part of ethical enterprise means planting the seeds of a values-based business, fertilizing it with eco-friendly policies and procedures and watching it blossom into a trustworthy organization. Chinook Landscaping and Design Inc., the 2014 recipient of The Green Award, knows the value of working with the environment as well as protecting it.

“This award is a validation of our commitment to a green attitude, workplace and product,” says James Snell of Chinook Landscaping and Design. “One of our green initiatives is recycling left over concrete and other landscaping materials. The outdoors is our workplace and that means taking measures to preserve it in order to ensure the quality and longevity of our work.”

This is the second Torch Award win for Chinook Landscaping and Design Inc. Last year they won the Consumer Trust Award.
The 2014 Lethbridge Torch Awards luncheon was held at The Coast Hotel and Conference Centre in Lethbridge October 16, 2013.

BBB is pleased to announce the winners of the 2014 Lethbridge Torch Awards:

**Management Practices**
The Interfaith Food Bank Society
Honourable Mention: Family Centre Society of Southern Alberta

**Community, Investor and Stakeholder Relations**
Family Centre Society of Southern Alberta
Honourable Mention: Williams Moving & Storage

**Communications and Marketing Practices**
Training Inc.
Honourable Mention: Interfaith Food Bank Society

**The Green Award**
The Boys & Girls Club of Lethbridge
Honourable Mention: The Penny Coffee House

The following businesses proudly sponsored the Lethbridge Torch Awards:

Clockwise from top right: Emcee Dory Rossiter, Lethbridge Mayor Chris Spearman and Lethbridge MLA Greg Weadick were all in attendance for the event.
Each day our Accreditation Services team works towards making BBB’s vision of establishing an ethical marketplace where buyers and sellers can trust each other a reality by seeking out ethical businesses to join BBB’s family.

In the 2014-2015 fiscal year, your Accreditation Services team welcomed 660 new Accredited Businesses. Currently, your BBB has 4,179 Accredited Businesses in its family.

As this team continues to welcome new businesses into the world of accreditation, your Accreditation Services team also welcomed a new leader and new management. Shane Strebchuck took over as vice president of Operations from Frank Guido, and former Accreditation Consultant, Winnie O’Brien, became manager of Accreditation Services.

With new leadership came the launch of a new online application form for businesses interested in becoming accredited. Businesses can now visit our website at bbb.org and fill out an e-application on the spot. These online applications are submitted to Winnie O’Brien who then connects the business with an accreditation consultant to finish the application process.

Part of the application process includes proven alignment with BBB’s values which include:

- Teamwork
- Respect
- Integrity
- Excellence
- Trust

Our team of accreditation consultants also checks to see if prospects meet other BBB requirements such as business licensing, minimum time in business, if there are government actions against a business, history of complaints and how that business has dealt with them, compliance with BBB’s Code of Advertising and Code of Business Practices and other criteria.

This year, we continued to expand BBB’s presence throughout the Southern Alberta and East Kootenay communities by attending tradeshows in Calgary, Lethbridge and Medicine Hat. Our bi-annual Trusted consumer guide, which features approximately 2,000 Accredited Businesses each issue, helped connect 160,000 consumers with trustworthy businesses via The Calgary Herald, The Calgary Sun and can be found on 450 additional Calgary newsstands.

Your Accreditation Services team thanks all of the Accredited Businesses who continually work towards advancing marketplace trust and support BBB’s vision of establishing an ethical marketplace where buyers and sellers can trust each other. We look forward to another successful year of bringing businesses and consumers together and creating a trustworthy business community.

Interested in accreditation? Call (403) 531-8784.
Once our board of directors has approved a business for BBB-Accreditation, our Accredited Business Services team (ABS) takes over to ensure Accredited Businesses get the most value out of their accreditation. This year, Sergio Neaves joined Ron Riemann as an Accredited Business Coach. Neaves serves businesses in the Calgary area and Riemann serves businesses in the Lethbridge, Medicine Hat and East Kootenay areas. Together, our coaches educate, support and guide new and existing Accredited Businesses through their accreditation journey.

In order to help businesses maximize their accreditation, our ABS team offers a variety of services and benefits exclusive to BBB-Accredited Businesses:

- Discounts on credit card processing, insurance and employee benefits
- Trusted publication twice per year to 160,000 consumers
- Featured listings on our popular website, which averages 100,000 page views each month
- Google ad-words program through special relationship with Google
- Driving your accreditation orientation package

Our Accredited Business Coaches also work together to offer online webinar orientations and in-person breakfast sessions to welcome newly Accredited Businesses as well as give others the chance to ask everything they want to know about their accreditation. The ABS team also offered Power Lunches which allow our Accredited Businesses to help educate their fellow Accredited Businesses peers. These catered luncheons featured local business experts from our BBB family who spoke to a group of other BBB-Accredited Businesses on a variety of topics including marketing, social media and advertising strategies and other topics.

Along with the rest of our departments, our ABS team helps ensure our Accredited Businesses operate as trust-based businesses. As a whole, BBB shows its gratitude towards both Accredited and non-Accredited Businesses throughout Southern Alberta and the East Kootenay area by honouring them through our annual Torch Awards for Business Ethics, held in Calgary and Lethbridge.

BBB would like to thank all of its Accredited Businesses for their continued support of ethical enterprise and advancement of marketplace trust in our community.
FINANCIAL STATEMENTS
Statement of Revenues and Expenditures

Revenue

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<td>$580,669</td>
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<tr>
<td>Interest income</td>
<td>$12,959</td>
<td>$16,172</td>
</tr>
</tbody>
</table>

**Total Revenue**: $2,386,668.00

Expenditures

<table>
<thead>
<tr>
<th>Expenditures</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff Expenses</td>
<td>$1,473,210</td>
</tr>
<tr>
<td>Advertising &amp; Programs</td>
<td>$387,912</td>
</tr>
<tr>
<td>Office &amp; Admin</td>
<td>$368,902</td>
</tr>
<tr>
<td>Rent</td>
<td>$128,429</td>
</tr>
<tr>
<td>Meetings Advertising &amp; Travel</td>
<td>$71,272</td>
</tr>
<tr>
<td>Amortization</td>
<td>$39,112</td>
</tr>
<tr>
<td>Interest on long-term debt</td>
<td>$15,670</td>
</tr>
</tbody>
</table>

**Total Expenditures**: $2,468,837.00

Excess revenue over expenditure: $(82,169,00)

BBB ran a board-approved deficit in 2014-15 to invest reserves in a BBB-owned facility.

COMPLETE AUDITED FINANCIAL STATEMENTS AVAILABLE UPON REQUEST