BBB Serving Southern Alberta and East Kootenay
2019 Annual Report
Join the Trust Revolution.
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Greetings!

Excellence, integrity, teamwork, trust and respect. These are our standards of trust that each of you as business leaders emulate in your own businesses.

As we set out to do at the beginning of our mandate here, we continue to accomplish great things and have a lot of fun doing it. We have successfully created opportunities to drive value and engagement in all that we do, and we as a team truly love what we do. Your team at BBB is passionate, dedicated and committed to driving value and engagement to our businesses, to our consumers and to the community.

Like many of you, BBB has experienced the effects of the economic downturn. Your BBB is in the trenches daily with our Accredited Businesses. And it’s been tough. We’ve seen some of our longest-standing Accredited Businesses close their doors. But it’s also been so inspiring to see how resilient, creative and adaptable you all are. Our team takes inspiration from you every day on what it takes to survive through tough times – the way we have been doing together for 65 years.

Last year, thanks to your annual dues, advertising dollars, sponsorships, volunteer hours, and your ongoing commitment to our mission, we:

- Provided 17,541 instances of service.
- Closed more than 2,000 complaints.
- Hosted nearly 1.8 million pageviews on our local website.
- Gave 90 education presentations to students, seniors, homeowners, newcomers and others.
- Reached more than 200,000 people through our community outreach programs.
- Partnered with dozens of community organizations to deliver programming.
- Reached nearly 30 million media impressions through 751 media stories.
- Welcomed 642 new Accredited Business to our family, bringing our total to nearly 4,300 - contributing to a roster of more than 400,000 across North America.
- Recognized 84 businesses who have been BBB Accredited for 25, 30, 35 or more years.

We’re excited to announce that we will be bringing the Torch Awards back to our AGM event in 2020 to further recognize the accomplishments of marketplace role models.

As Nick Sims hands the board-chair reins over to incoming chair, Larry Metz, we’re so pleased to leave the board in such good hands. Larry doesn’t hesitate to tell the truth, even if there is a personal risk. He thinks differently and has fresh ideas to carry BBB into the future.

As we step into our next fiscal year, we’re so excited to be executing a new strategic plan with a focus on Leading the Trust Revolution.

We aim for revolutionary growth, communication, impact, performance and culture. Our strategic direction is based on living our mission with a focus on creating value and engagement for our team, our Accredited Businesses, the community and the world. We invite you to join us in creating an ethical marketplace where buyers and sellers trust each other.
THE YEAR AT A GLANCE
April 1, 2018 - March 31, 2019

751
Media stories

24
Investigations

119
Ad Reviews

36
Revocations

205,563
People reached

27,831,747
Media impressions

1,784,763
Web page views

Service Statistics

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<thead>
<tr>
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<tbody>
<tr>
<td>Business Profile Views</td>
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<td>1,048,203</td>
<td>1,215,671</td>
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<td>Complaints Closed</td>
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<td>2,375</td>
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<td>Customer Reviews Submitted</td>
<td>3,949</td>
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<td>Mediations &amp; Arbitrations</td>
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<td>eQuotes Requested</td>
<td>1,764</td>
<td>2,506</td>
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<td>Emails, Walk-ins, Phone Calls</td>
<td>17,301</td>
<td>11,726</td>
<td>16,195</td>
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<td>Scamtracker Publications</td>
<td>152</td>
<td>100</td>
<td>79</td>
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<td>Total Instances of Service</td>
<td>1,230,879</td>
<td>1,069,334</td>
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Communications

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<tbody>
<tr>
<td>Events &amp; Presentations</td>
<td>188</td>
<td>129</td>
<td>164</td>
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<tr>
<td>People Reached</td>
<td>205,563</td>
<td>172,684</td>
<td>13,328</td>
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<td>Stories in the Media</td>
<td>751</td>
<td>519</td>
<td>577</td>
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<td>Media Impressions</td>
<td>27,831,747</td>
<td>20,242,577</td>
<td>33,306,913</td>
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<td>Unique Web Page Sessions</td>
<td>796,866</td>
<td>785,718</td>
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<td>Web Page Views</td>
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<td>Social Media Followers*</td>
<td>4,843</td>
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<td>Social Media Engagements</td>
<td>16,443</td>
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<td>Total Engagements</td>
<td>29,838,516</td>
<td>22,211,946</td>
<td>35,583,725</td>
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</table>

*Social media numbers calculated for LinkedIn, Facebook, Instagram & Twitter.

GET THE STORIES BEHIND THE NUMBERS AT BBB.ORG

642
New Accredited Businesses

85%
Annual Retention Rate

4,271
# of Accredited Businesses on March 31, 2019
Celebrating Marketplace Role Models

 BBB Annual Report 2019

 BBB Business Ethics Awards

Your BBB partners with area Chambers to highlight community role models.

<table>
<thead>
<tr>
<th>Medicine Hat Winner</th>
<th>Lethbridge Winner</th>
<th>Olds Winner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hiebert Cabinets</td>
<td>D.A. Electric Ltd.</td>
<td>Shoppers Drug Mart</td>
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</table>

Hiebert Cabinets of Bow Island, AB presented an impressive submission for this year’s Medicine Hat Chamber Awards. The firm’s commitment to dealing ethically with its customers and its longstanding integrity in its products and services earned the firm the 2018 BBB Award for Business Ethics.

D.A. Electric's longstanding commitment to community and excellence led to the firm's winning of the 2018 BBB Award for Business Ethics in Lethbridge. The judges were impressed by D.A.'s 40-year history of ethical enterprise in Southern Alberta and it's overarching values and business practices that has made it a leader in the field.

Paul Gustafson is a pharmacist first and business owner second. “With a culture built on authenticity, trust and connectivity, our employees and customers benefit,” says Gustafson. Having a strong community around him, he says his employees and customers are neighbours and friends. He says, “The honour of winning this year’s ethics award means more to me than success in business. It means I’m doing it the right way.”

Trust is the foundation for good leadership, marketplace efficiency, sustainable business, and ultimately free markets. Join us as we recognize those who are advancing trust in Southern Alberta and East Kootenay in 2020.

Torch Awards for Ethics 2020
Celebrating Marketplace Role Models

Happy Anniversary and Congratulations to these Longstanding Accredited Businesses 2018-2019

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Year</th>
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<tbody>
<tr>
<td>About Painting</td>
<td></td>
<td>25</td>
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<tr>
<td>After Eight Interiors Ltd.</td>
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<tr>
<td>Alberta Furnace &amp; Heating Services</td>
<td></td>
<td>25</td>
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<tr>
<td>Alberta Marble &amp; Tile Co. Ltd.</td>
<td></td>
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<tr>
<td>Alomar Building Products</td>
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<td>25</td>
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<tr>
<td>Apple Fitness Store Ltd.</td>
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<tr>
<td>ArMan Equipment</td>
<td></td>
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<tr>
<td>Arpi’s Industries Ltd.</td>
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<td>Assured Auto Body</td>
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<tr>
<td>Big Iron Drilling Ltd.</td>
<td></td>
<td>40</td>
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<tr>
<td>Blaskin &amp; Lane Tire Centres #1</td>
<td></td>
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<tr>
<td>Blaskin &amp; Lane Tire Centres #6</td>
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<tr>
<td>Blaskin &amp; Lane Tire Centres #8</td>
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<tr>
<td>Blaskin &amp; Lane Tire Centres #9</td>
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<tr>
<td>Blaskin &amp; Lane Tire Centres (HO)</td>
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<td>30</td>
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<tr>
<td>Bricor Roofing Ltd.</td>
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<td>30</td>
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<tr>
<td>Brinkhaus Jewellers</td>
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<td>35</td>
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<tr>
<td>Calgary Telephone &amp; Wiring Ltd.</td>
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<tr>
<td>Carolina Homes Inc.</td>
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<td>25</td>
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<tr>
<td>Carpet Supermarket Sales Ltd.</td>
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<td>25</td>
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<tr>
<td>Challenger Heating &amp; Cooling Ltd.</td>
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<tr>
<td>Chamber of Commerce - Medicine Hat &amp; District</td>
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<tr>
<td>City Wide Towing &amp; Recovery Service Ltd.</td>
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<tr>
<td>Classic Craft Homes</td>
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<td>25</td>
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<tr>
<td>Clean All Furnace Cleaners</td>
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<td>40</td>
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<tr>
<td>Dannburg Floor Coverings</td>
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<td>25</td>
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<tr>
<td>DreamWest Homes Ltd.</td>
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<tr>
<td>Dwights Place Autobody Ltd.</td>
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<tr>
<td>E D M Interiors Ltd.</td>
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<tr>
<td>F B Boersema &amp; Partners Ltd.</td>
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<tr>
<td>Foremost Renovations Ltd.</td>
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<tr>
<td>G &amp; V Paving &amp; Contracting Ltd.</td>
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<tr>
<td>Green Drop Ltd.</td>
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<tr>
<td>H&amp;R Block Canada (16 Ave NE)</td>
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<tr>
<td>H&amp;R Block Canada (17 Ave SW)</td>
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<tr>
<td>H&amp;R Block Canada Inc. (CDN HQ)</td>
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<tr>
<td>H. H. Smith Ltd.</td>
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<tr>
<td>Harper’s Tire (1931) Ltd.</td>
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<tr>
<td>Hearth &amp; Home Fireplace Specialties Ltd.</td>
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<tr>
<td>Hi-Tech Painting (1991) Ltd.</td>
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<tr>
<td>Home Solutions Corp.</td>
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<tr>
<td>Homes by Avi (Canada) Inc.</td>
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<tr>
<td>Indo Designer Rugs &amp; Furniture Trading Inc.</td>
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<tr>
<td>Jay’s Transportation Group Ltd.</td>
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<tr>
<td>K B M Insurance Agencies Ltd.</td>
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<tr>
<td>Keller Equipment Supply Ltd.</td>
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<td>L.A.D.’s Auto Repair Ltd.</td>
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<tr>
<td>Lethbridge Dairy Mart Ltd.</td>
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<td>Lignum Interiors Inc.</td>
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<td>Maclin Ford</td>
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<tr>
<td>Metro Ford Sales</td>
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<tr>
<td>Myric Electronics Ltd.</td>
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<td>New Glass Industries Ltd.</td>
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<td>Nu-Way Floor Fashions Ltd.</td>
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<tr>
<td>Sunik Roofing</td>
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<tr>
<td>T D Furnace Cleaners</td>
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<tr>
<td>The Cedar Shop Building Materials</td>
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<tr>
<td>Thuro Inc.</td>
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<tr>
<td>Trail Appliances Ltd. (North)</td>
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<td>Trail Appliances Ltd. (South)</td>
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<td>Waste Connections of Canada</td>
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<td>Westside Window &amp; Door Ltd.</td>
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<tr>
<td>Wong Ken’s Jewellery</td>
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Helping Audiences stay on top of Scammers

With the goal of creating a marketplace where buyers and sellers trust each other, the Better Business Bureau continues to work with local media houses to educate and inform consumers on scams and how to avoid being taken by them. One of our longstanding relationship is with Global News Calgary, particularly with consumer reporter Tomasia DaSilva. Over the years this relationship has blossomed into one where BBB is now a go-to source for timely and relevant information.

With advancement in social media there is more news than we have ever seen before in more spaces and over a shorter period of time. With so much news bombarding reporters daily, it is important to select news stories based on the needs of its audience. With all the information that is fed to Global News Calgary, Tomasia finds that, “The information BBB provides is relevant and most importantly timely,” keeping consumers aware of the latest scams and trends in the marketplace. And when she has a story that she needs a comment on, Tomasia added that she can always reach out to the BBB without feeling like she is being a bother.

In this fast-paced media environment, being proactive in media relations has to become a way of life. At your BBB we pride ourselves on constantly pitching media, giving reporters scam alerts and consumer safety tips that they can use to generate content for a wide cross-section of audiences. From keeping on top of CRA scam calls to following the changing nature of employment scams to Boxing Day shopping tips, your BBB is providing the necessary education that consumers need to stay scam-free. Tomasia finds this to be very useful as its one way to become aware of new scams, giving her a nudge to “chase the story - allowing viewers and readers to be on top of all the scammers out there.”

When asked about how she uses BBB to vet consumer reports and decide if a story is worth pursuing, Tomasia says, “I find the reviews and complaints up-to-date and detailed.” She added that she loves how she can read full complaint history and importantly responses to those complaints which helps her to “judge if it’s a story worth pursuing or just “one” bad experience.”

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Community Empowerment through Trust

How can we support our community to build a stronger and more trustworthy marketplace? By empowering people and giving them tools to grow. As an organization that focuses on nurturing values of trust and ethical business, your BBB places high importance on furthering education through collaboration with other organizations who share a similar vision.

One of our valued community partners is the Calgary Immigrant Women’s Society (CIWA). As one of the most established organizations who envision empowerment of immigrant women, CIWA seeks to enrich our society by preparing students for the Canadian business landscape. Offering 55 unique programs in more than 90 locations, CIWA furthers engagement and integration of immigrant women and their families in our community.

Your BBB and CIWA partnered more than five years ago through collaboration with their educational program. Business program coordinator, Emily Ross, was looking for contributors to supplement their program. Christina Gao, program assistant at CIWA, says “BBB’s educational presentations are very beneficial to our program and to our students. We train our students and certify them as community interpreters. BBB’s presentations not only help our program grow, but also help our ladies get on their feet.”

With the combined support of CIWA and BBB, the program’s students are able to connect better with Canadian society. The focus on building trust is an invaluable asset to the students. They are able to establish trust with the community around them by gaining awareness, exposure, and entrepreneurial skills for the Canadian business environment. Presentations offered to CIWA students focus skills of starting, running, and promoting a business.

Awareness to applicable laws and regulations, networking channels, and information relevant to the Canadian business environment are ways BBB gives learners direction and orientation into the future. Understanding and anticipating the entrepreneurial experience sets students up for success. Dave McKee, BBB’s community outreach coordinator, shares his expertise and knowledge with students during each presentation.

Dave shares his thoughts on BBB’s program at CIWA: “There are a number of things I like about CIWA. The first that comes to mind are the great number of opportunities afforded the students, their families and employers. The second is the positive nature of the organization, which I feel carries over from the classroom into the workplace and ultimately the community.”

Reflecting on CIWA’s experience with BBB, Christina Gao says “BBB provides a lot of information and gives insight into the Canadian work environment, which is very valuable. We really enjoy working with Dave and always have great meetings with him before presentations start. We enjoy the way he teaches. Dave is very flexible, friendly, knowledgeable and professional.”

The collaboration between CIWA and BBB is only moving forward. CIWA is looking at creating a networking skills program. They look forward to having BBB participate in this program to pass on networking skills to the students. On a final note, Christina Gao says, “Big thanks to BBB for all the support. We know BBB is there for the community and is always willing to support us with new content as the needs of our students change. We need help and appreciate our strong relationship with BBB.”
Community Engagement

Where have we been?

Alberta Treasury Branch
Airdrie Community Health Services
Airdrie Chamber of Commerce
Airdrie Community Links
Airdrie Public Library
Bow Valley College
Carya Society of Calgary
Calgary Immigrant Women’s Association
Calgary Catholic Immigrant Services
Calgary Chinese Community Service Association
Calgary Chinese Citizens Elderly Association
Calgary Chamber of Commerce
Calgary Library
City of Calgary
Calgary Winter Club
Columbia College
Chinook Learning Services
Centre for Newcomers
Chestermere High School
Immigrant Services Calgary
Kirby Centre
Lethbridge Public Library
Lions Club
Marda Loop BRZ
Marlborough Mall
MC College
Medicine Hat Library
Mount Royal University
Okotoks Chamber of Commerce
Royal Bank of Canada
Renomark
Rotary Club
Royal Canadian Legion
Southern Alberta Institute of Technology
Scotia Bank
Transitions to Communities
University of Calgary
Various Community Associations:
Parkdale/Riverbend/Woodcreek
Calgary Immigrant Education Society
Elements Calgary Mental Health Centre
Clover Living

Consumer Campaigns

Top 10 Scams Campaign
BBB Password Day on Social Media
Consumer Open House and Shred Day
Top 10 Scams and Open House Social Media
Savvy Consumer Newsletter

1,983,600 media impressions via radio, TV and print
3505 social media people reached
Approximately 100 people attended
13,942 people reached
1,300 subscribers and counting

Community Presentations

<table>
<thead>
<tr>
<th>Savvy Newcomers</th>
<th>17</th>
<th>393</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savvy Seniors</td>
<td>23</td>
<td>431</td>
</tr>
<tr>
<td>Savvy Business</td>
<td>13</td>
<td>211</td>
</tr>
<tr>
<td>Savvy Students</td>
<td>2</td>
<td>138</td>
</tr>
<tr>
<td>Savvy Homeowners</td>
<td>12</td>
<td>174</td>
</tr>
</tbody>
</table>
Inaugural Consumer Open House & Shred Day

For the first time ever, we had consumers come to our space for our Fraud Prevention Month Consumer Open House and Shred Day event March 21, 2019!

We shared with the community on fraud prevention, what BBB does, why they can trust BBB Accredited Businesses and how they can participate in an ethical marketplace where buyers and sellers trust each other. Thanks to our sponsors Shred-it, Financial Concierge and All Weather Windows and our partners Electronic Recycling Association and Real Estate Council of Alberta, we were able to have:

• Ongoing Savvy Consumer Presentations
• Tours and one-on-ones with BBB staff
• Document Shredding
• Electronics Recycling Drop-off
• Refreshments
• Information Booths

We collected 10 laptops, three computers, three printers, one iPad and five cell phones for recycling and filled 20 large recycle bins with documents for shredding.
Community Engagement

How to Hire a Contractor

Hosted in community centres around the city, BBB offered expert speakers on hiring a contractor, City licensing and permits, real estate, financing and more.

In 2018/19, we hosted in Lake Bonavista in June and Glamorgan in October. The events ran 6-9 p.m. and consisted of a formal presentation and then a round-table/Q&A session with participants. We then opened up the floor and participants visited sponsor/expert booths to ask specific questions about their homes and products.

Once again, evaluation forms told us the events provided valuable information for homeowners with many requested copies of the presentation for their reference.

We continue to offer the program in 2019/20 with McKenzie Towne in April and Edgemont in October.
We know you have many options when it comes to choosing an electrician for your electrical needs. That's why, as an electrical contractor leader in Calgary, 4-Star Electric made it their focus to earn your trust through superior service, skilled workmanship, and competitive pricing. As they build their family business, they are proud to say that most of their customers are repeat customers. In fact, many of them have trusted 4-Star with their electrical needs for over a decade. Through friendly service, their hope is to get the opportunity to earn your trust as well.

Calgary Elite Roofing has been the company of choice for roof repair and replacement for thousands of homes in Southern Alberta. They are an Accredited Roofing Company with the Better Business Bureau since 2006 and are members of the Calgary Chamber of Commerce since 2014. Calgary Elite Roofing has also been selected by the distinguished EuroShield, Malarkey and BP brands as their preferred installer in the Calgary area.

If you have a wet basement, damp crawl space, or sunken foundation in Greater Calgary, you've come to the right place! In business since 1992, Doug Lacey’s Basement Systems is the leading basement waterproofing and foundation repair contractor in Alberta. Their certified, highly trained contractors have repaired hundreds upon hundreds of flooded, leaky basements in your neighborhood and areas nearby.

For over three decades they have proudly served Calgary homeowners and home builders with premium kitchen design and renovations. Legacy Kitchens is proud home to a professional kitchen design staff and a wide selection of styles and finishes from some of North America’s finest cabinet manufacturers. Committed to giving back to the community, they work with organizations providing aid to the less fortunate in our local, national and international communities.

Son-Rise Plumbing is a Calgary plumber service and repair company that has built its reputation on providing high quality customer care at a fair price. You will never be surprised by the cost at the end of the job. Their plumbers will present you with straight-forward price quote before starting any project or repair, so you will know what to expect before the work begins.

Supreme utilizes only top-quality window and door components and produces its products at its own manufacturing plant in Calgary. The end result is windows and doors which are perfectly suited to variable climate conditions. Combined with the company’s very exacting installation standards and highly trained staff of installers, it is no wonder the company enjoys such an outstanding reputation in the marketplace.
Accredited Businesses Care
2018 Holiday Food Drive

We collected over 2,225 lbs of food!

Once again, your fellow Accredited Businesses came together in a big way to raise money and gift cards for the Calgary and Airdrie Food Banks. With 16 locations in Calgary and Airdrie, as well as some very generous sponsors, communities came together to raise more than 2,500 lbs of food and hundreds of dollars in gift cards.
When Dr. Ellen Weber ran into trouble with a phone company in April 2019, she knew immediately who she wanted to call.

“My lifelong experience with the Better Business Bureau is that you care and that you listen,” she says. Having used BBB 40 years ago, Dr. Weber came to know BBB as an organization that takes a different approach to conflict in the marketplace. As a brain researcher and writer, she has unique insight into why BBB’s approach to complaint resolution has worked so well over the last 100 years.

“Often regular people like me feel as if we’re being bullied in these situations,” she says. “But BBB doesn’t respond that way. You take a measured approach, you look for common ground and allow for an exchange that may not otherwise happen.”

One of the most important jobs of BBB’s Marketplace Services department and BBB’s conciliation consultants is to listen without judgement, give people an opportunity to tell their story and record it accurately and completely. “She really listened and she didn’t truncate the story,” says Dr. Weber of her consultant, Odetta. “I really felt heard and felt I could have had a cup of coffee with her. I was so grateful.”

Dr. Weber says she feels BBB is a last resort for many people who don’t know where else to go and that having somewhere to speak up and to be heard is an essential service – one she says she hopes will be there for her grandchildren as they move into the marketplace.
While more people are informed about scams than ever, so many others are still vulnerable. The number of scam victims across Canada continues to grow and just five per cent of victims actually come forward to report the crime.

BBB’s Annual National Top 10 Scams list is a warning and reminder to all Canadians. The list is comprised of data retrieved from the BBB Scam Tracker, our ten locations across Canada, the Canadian Anti-Fraud Centre, and issues identified by our community partners and sponsors.

Please read about them, remember the tips and share the warnings with your friends, families, and communities.

<table>
<thead>
<tr>
<th>Scam</th>
<th>What is it?</th>
<th>Dollars Lost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Romance Scams</td>
<td>Canadians are victimized financially, emotionally, psychologically and socially. Cat phishing through online dating continues to be a very lucrative business for scammers.</td>
<td>More than $22.5 million</td>
</tr>
<tr>
<td>2. Income Tax Extortion Scams</td>
<td>One of the most prevalent scams. Look out for calls, texts, emails, and letters that fraudulently use CRA’s name to swindle money from you.</td>
<td>More than $6 million</td>
</tr>
<tr>
<td>3. Online Purchase Scams</td>
<td>Still one of the most diverse, ranging from fake websites and free trial traps to purchasing counterfeit goods and receiving fraudulent cheques from a buyer on sites like Craigslist.</td>
<td>More than $3.5 million</td>
</tr>
<tr>
<td>4. Employment Scams</td>
<td>Scammers send cheques with a significant overpayment and request that you forward excess funds to someone else. Cheques are fake and you will be held responsible to cover the costs.</td>
<td>More than $4.5 million</td>
</tr>
<tr>
<td>5. Phishing Scams</td>
<td>Phishing takes place in many forms. However, fraudulent emails and fake websites continue to be a huge problem.</td>
<td>Losses unknown</td>
</tr>
<tr>
<td>6. Subscription Scams</td>
<td>Be wary of online advertisements, free trial offers and pop-ups promoting skincare and cosmetic products, as well as weight loss and diet pills.</td>
<td>Losses unknown</td>
</tr>
<tr>
<td>7. Advance Fee Loans</td>
<td>Scammers prey on people in a financial bind, especially if they do not qualify for loans through reputable lenders.</td>
<td>Almost $1 million</td>
</tr>
<tr>
<td>8. Tech Support Scams</td>
<td>Scammers call pretending to be computer techs from well-known companies like Microsoft or Apple. Eventually, they diagnose a non-existent problem and ask you to pay for unnecessary or hacker type services.</td>
<td>Almost $1 million</td>
</tr>
<tr>
<td>9. Home Improvement Scams</td>
<td>Door-to-door solicitors offer quick, low-cost repairs and then take payments without returning, do shoddy work, leave incomplete projects or create issues that dramatically raise the price.</td>
<td>Losses unknown</td>
</tr>
<tr>
<td>10. Bank Investigator Scams</td>
<td>It starts with an early morning phone call from someone claiming to be a bank representative, law enforcement officer or an investigator. They tell you that there is fraudulent activity on your account and may ask for your credit card details to cancel the transaction or ask you to transfer funds to another account for protection.</td>
<td>More than $2 million</td>
</tr>
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</table>
BBB Volunteer Superhero – 23 years and Counting

Volunteering with BBB was never meant to be long term for Derek Webb. Joining BBB in 1996, volunteering three mornings a week helping marketplace services with consumers was meant to get Derek out of the house and keep his brain busy during a leave from regular employment. Twenty-three years later, Derek is still hooked on what he calls the “volunteer high” from making a difference in the community.

“There are people out there who get up in the morning whose intentions are to rip people off. That’s what keeps me coming back,” he says. “Helping someone avoid that stress in their life.”

Looking back in his years of service with BBB, Derek says while the methods of delivery for consumer protection have changed, the message of awareness has not.

“I remember my first experience with Fraud Prevention month –it was done telethon style and BBB was just phoning person after person to raise awareness on fraud. Nowadays we have a website to get the information out faster than it could before.”

Although there is a website now, for Derek, the good feeling he gets from knowing that he has educated one more person with every phone call will keep him coming back year after year.

Oh, and in case you were wondering – Derek has provided over 6000 hours to BBB helping our community create an ethical marketplace. Thanks Derek!

In the 23 years that Derek has been volunteering in our marketplace services department, he has seen his fair share of scams.

“I didn’t even realize how many scams have come and gone until just now. Pyramid schemes, reloading schemes, lottery scams, CRA scams. So many scams,” he says. “Even the one-off scams that come from unforeseen events such as the time a number of years back when the farmers in Alberta experienced financial distress as the result of a drought.”

Derek tells the story of a scam where a company was offering credit loans to farmers for an exorbitant processing fee.

“Of course, once it was paid, the farmers never received any credit. It,” he says. “Can you imagine? People are in financial distress and someone sits down and thinks ‘I can make money off this.’”

In the 23 years that Derek has been volunteering in our marketplace services department, he has seen his fair share of scams.

“Of course, once it was paid, the farmers never received any credit. It,” he says. “Can you imagine? People are in financial distress and someone sits down and thinks ‘I can make money off this.’”

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Larry Metz’s story of becoming an Accredited Business is one that isn’t unfamiliar to BBB. In an industry that receives among the highest complaints, he felt like he didn’t have much of a choice.

“I joined because I felt I had to,” he says. “Many competitors in my industry were BBB Accredited and I was receiving a lot of inquiries from customers if I was Accredited. I joined to stay competitive in my industry.” When he did join, he says it was begrudgingly.

“I’m embarrassed to admit it, but when I joined, I thought I already knew everything there was to know about BBB and I didn’t trust the organization,” he says. “I thought it was a pay-to-play organization. I didn’t actually know what BBB stands for. I believed all the misconceptions about BBB.”

So, how did a BBB skeptic wind up joining the board in 2013? That, according to Larry, is a funny-you-should-ask kind of question. During a conversation with a BBB employee, Larry was encouraged to join to board “to see what BBB is all about.” Despite remaining skeptical, but figuring he had nothing to lose, he agreed. And? “I had to eat a big piece of humble pie,” Larry chuckles, “because I thought I had a full understanding of what BBB does. I wasn’t even close to being right. I can’t believe I was so critical of BBB.”

Indeed, Larry’s skepticism has fallen by the wayside and, in its place, a true believer in trust. “Trust is the fundamental principle for all, regardless of the size of your business or the type of your business. Trust snowballs. The more trustworthy your business is, (the more) consumers are going to trust you (and) the more business you get. That’s a great thing for everyone.”

In fact, Larry has the BBB Standards for Trust posted in his office where they are visible for all his staff to see. “Trust is a commodity and I want my business to embody the values of trust. I want my team to think about how they present themselves to our customers. Business grows with trust.”

Looking back to the skeptic he once was, Larry reflects. “I know this is going to sound cliché, but I wish I knew then what I know now. Serving on the board of directors has been an eye-opening experience. BBB is the benchmark of trust. It’s credible. These days, anyone can put what they want on other review sites, whether it’s a true depiction of the business or the experience or not. There’s no policing. Companies can pay for likes on social media platforms now. That’s not trust. A BBB rating is vetted, and you can trust that rating. BBB is unique because it helps the consumers and it helps the businesses. It bridges gaps in the market and that’s a win/win for everyone.”

If Larry could offer any advice to business owners, it would be to “approach BBB with an open mind. Get to know us and what we do. Ask us questions. We’re happy to answer them.”

As Larry prepares to move into the board chair position this June, he ponders what he’s most excited about in this role. “I’m looking forward to being more engaged with BBB. It’s an exciting organization. It’s going to be amazing.”
BBB has introduced new co-marketing programs over the last year to boost digital presence of our Accredited Businesses.

We spoke to one of our Accredited Businesses who has tapped into a variety of these campaigns to see what works for his business. Emerald Designs Ltd. is a full-service boutique renovator, kitchen supplier, and home builder with in-house design services. Clients appreciate the wide spectrum of expertise his company offers.

Principal Paul Aubrecht, Dipl. Arch. (SAIT) has 30 years of experience in the design-build industry. Accredited four years ago, he is an active member of the BBB family of Accredited Businesses.

“BBB is a powerful and successful marketing tool for consumers to connect with services such as mine.”

One way to engage your community is by attending BBB networking events. Aubrecht says, “The association with members is positive and helpful for professional networking. Be active in attending BBB sessions to allow for greater network opportunities and overall business knowledge. Ask members for advice on how to grow your business or how to handle a particular business situation.”

Like many businesses in Calgary, Emerald Designs needs to sustain a tough economic climate. Their main strategy was to diversify from design conception to construction completion. During this difficult time, Aubrecht values his Accreditation and says, “Being accredited has given my business credibility! The potential of landing a new client increases when a business is accredited. Clients want to have confidence in who they are hiring.”
Flores & Pine is a new restaurant and event centre opening soon in Calgary. What previously existed as The Bear’s Den is being rejuvenated into an oasis for food lovers and event-goers. The owners, who live in this community, wanted to do something unique with the space. The dark indoor space is now filled with natural light, trees, and greenery bringing the outside earthy elements in. Flores & Pine offers the opportunity to experience an elevated menu with sustainable ingredients.

Maria Martiniello, business development and event sales manager at Flores & Pine, says “I wanted to bring in BBB’s sense of community to Flores & Pine. The BBB leadership team was very supportive and always looking to help. Great networking opportunities and support helped me get the most out of BBB’s accreditation. Since becoming accredited, a number of fellow businesses reached out to offer congratulations and support.”

“Great networking opportunities and support helped me get the most out of BBB’s accreditation.”

Being BBB Accredited is a reflection of both ethical business conduct and commitment to supporting a marketplace where sellers and buyers trust each other. Committing to ethical business practice becomes materialized in actual practice, rather than theory.

Committing to ethical business practice becomes materialized in actual practice, rather than theory.

The focus when discussing accreditation is to align the mission of BBB and that of the business. BBB aims to be the leader in advancing marketplace trust. Businesses who share this mission and base their values upon it have the foundation to build this trust. “We offer credibility, exposure, and a higher standard of ethical business in today’s marketplace,” says Shane Osborne, manager of accreditation services at BBB.

The process begins with completing a quick application. A team of accreditation consultants and professional screeners then work with management during the vetting process. This includes reviewing all levels of advertising, social media, websites, licensing, business entity history, owners’ background, and any legal issues or actions that have been placed against them. Once cleared, applications move to final approval from BBB’s Board of Directors.

BBB offers step-by-step guidance and transparency to businesses throughout the accreditation process. Maria reflects on her experience of becoming an accredited business,”

A big shout-out to Shane and the BBB team for their support. Shane walked me through every step of the way. I was glad because my previous familiarity with BBB from my last company was not taken for granted. Going above and beyond, I was thoroughly respected as a new member.”

Being a BBB Accredited Business builds trust. From credibility to valuable connections, events, and workshops, Maria highlights, “To fully benefit from your accreditation, participate and get involved! I would not advise getting accredited and then doing nothing with it. Place the BBB seal on your website, connect with fellow businesses, and participating in BBB events. They are great opportunities for growth. BBB is a well-developed and fast-evolving entity. I advise every Accredited Business owner to connect with and let the BBB management help them maximize the value of their accreditation.”

Maria Martiniello, Business Development and Event Sales Manager, Flores & Pine
Why BBB Accreditation?

Connection through Networking

Driving Your Accreditation Breakfasts

Are you making the most of your business profile?

Do you know what learning opportunities, benefits and co-branding opportunities are available to you?

Join us on the **third Friday of every month** to network with fellow Accredited Businesses. Get answers to everything you ever wanted to know about your BBB Accreditation but were afraid to ask.

Look out for upcoming events and register at [bbb.org](http://bbb.org).

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BBB Power Lunches

Want to grow your network and engage your BBB community of trust?

Looking for new ideas and insight on how to strengthen your business?

Join us on the **fourth Thursday of every month** to hear successful Accredited Business owners share their advice and insight. The monthly BBB Power Lunch is a great place to network and connect with your community.

Look out for upcoming events and register at [bbb.org](http://bbb.org).
Inaugural Accredited Business Holiday Open House

This year, your board of directors hosted our first Holiday Open House in December to celebrate the achievements of 2018! Your BBB was joined by over 100 Accredited Businesses for an evening of food, fun and great networking.

Thank you to all of our Accredited Businesses for allowing us to realize our mission of advancing marketplace trust.
Managing expectations and customer experience is a key success factor in today’s market. Whether the business is focused on offering a service or a product, customers demand responsiveness and agility in handling their requirements. Your Better Business Bureau understands the impact of this critical factor, and works with Accredited Businesses on providing tools and support needed to elevate customer experience.

By setting a timeframe of six months, Bloomex was able to resolve their outstanding customer complaints and show commitment to being responsive.

Bloomex is a Canadian company offering arrangements and delivery of flowers and gift baskets for a variety of occasions across Canada. Bloomex values and strives for providing quality customer service. The BBB marketplace services department has worked directly with Bloomex throughout its journey of developing customer experience. By setting a timeframe of six months, Bloomex was able to resolve their outstanding customer complaints and show commitment to being responsive.

Addressing complaints from customers represented the key challenge due to the large and growing volume of their operations. The marketplace services department provided tips on how to better assist customers and utilize the technical tools available. Our teams then came together to discuss the accreditation process with Bloomex and the company became a BBB Accredited Business.

Jenny Perva, director of customer service, sales & productions at Bloomex, says “We felt greatly supported by the BBB team in Calgary. Whenever we needed help, it was provided. We faced some challenges at first being a large operation but are willing to change and improve. The BBB team held meetings with us and provided guidance, especially with technical aspects. We see a lot of value from being an Accredited business. The main benefit for us has been building our credibility, which is so valuable in today’s consumer market.”

Alison Petokangos, manager of marketplace Services, shares a few tips to help raise your BBB rating through customer satisfaction:

1. Respond within a timely manner to customer concerns.
2. Make sure employees are aware of what they can or cannot offer to customers.
3. Use consistent language when dealing with customers. It is an indicator of solid business conduct.
4. Have a well-designed customer service policy to easily communicate.
5. Follow those policies and don’t necessarily give in to unreasonable customer demands.
BBB 2018 AGM & Mixer
A fun AGM (No, Seriously!)

More than 200 folks came out for fun, food, networking and to join the #TrustRevolution at the BBB 2019 AGM & Mixer at The Calgary Zoo!
We said goodbye to five board members who have served you, the membership, for a combined 40 years.

Sharlene Massie from About Staffing has served on the board of directors for 10 years and most recently on the executive committee and as chair of our nominations & engagement committee. About Staffing has been accredited since 2006. It helps Alberta’s companies grow and has helped thousands of Albertans find meaningful work and careers with great companies.

Charron Ungar from Homes by Avi has served on our board of directors for 12 years. Most recently Charron served on the executive committee chairing the appeals committee. Homes by Avi recently celebrated 30 years Accreditation with BBB. Since 1978, whether building new homes, townhomes or estate homes, Homes by Avi treats every home like it’s the only one they are building.

Julie Berdin from Arpi’s Industries has served on your board of directors since 2014 supporting various committees. Arpi’s Industries has been accredited for 26 years. Arpi’s is where experience meets progress. Celebrating 56 years, the company has never lost it’s personal touch.

Harper-Lee Overlie from 54 Blue Communications has served on our board of directors for 10 years. Most recently Harper-Lee served on the executive committee and has dedicated countless hours to our organization. Accredited since 2012, 54 Blue makes the brands you love cooler! 54 Blue is a trade marketing solution for some of the world’s largest brands and local emerging brands.

Stacey Walton from 24-7 Electric has served on our board of directors since 2016. Locally owned and operated, 24/7 has been accredited since 2011.
Gordon Sokolon is director of sales and marketing at Supreme Windows Calgary Inc. As a rule-minded individual, BBB’s Standards for Trust fall in line with his personal values of integrity and honesty. From boy scout to soccer coach, Sokolon feels that BBB board member is a natural progression.

Shameer Gaidhar is president and CEO at Millenium Plus Homes. Shameer has been an active member of our community, including serving on many associations and committees, as well as sharing his knowledge of the building industry to post-secondary students through guest lectures at both SAIT and University of Calgary.

Wanda Murch is business builder advisor at Murch Group. Although her focus is on bottom line profitability, Wanda recognizes that financial health is simply an indication of the strength or weakness of the foundation of business elements. In addition to her work experience, Wanda’s CPA designation, will be a valuable asset to BBB.

Rob Hilditch is president at Harding’s Services. Rob has spent the last 25 years developing his skills as a leader and manager in various industries. Rob’s passion for leadership, corporate culture and marketing along with his experience in construction, sales and brand development will help increase BBB’s impact on our community.

Maria Martiniello is business development and event sales manager at Flores and Pine. Maria is responsible for creating and executing business development and event sales strategies that focuses on customer acquisition, brand awareness and market recognition.

Jeff Brunner is a lawyer at Resolve Legal Group. Jeff has been a practicing lawyer since 2000 with extensive litigation experience. Jeff has a long history of volunteering, including with Calgary Legal Guidance as a volunteer lawyer.

Wendy Giuffre is president and principal consultant at Wendy Ellen Inc. Wendy has practiced in all aspects of HR with a vast breadth of experience starting from solid training at a major oil company to consulting work with many small to mid-size businesses crossing various industry sectors.

As we bid farewell to Sharlene, Charron, Julie, Harper-Lee and Stacey, the board of directors welcomed seven new faces to the fold.
BBB thanks our incredible 2019 AGM & Mixer sponsors, without whom we couldn’t have hosted our record-breaking event!

Calgary Elite Roofing has been the company of choice for roof repair and replacement for thousands of homes in Southern Alberta. They are an Accredited Roofing Company with the Better Business Bureau since 2006 and are members of the Calgary Chamber of Commerce since 2014. Calgary Elite Roofing has also been selected by the distinguished EuroShield, Malarkey and BP brands as their preferred installer in the Calgary area.

Whether your meeting is for five or 50 times that, The Calgary Zoo offers a wide choice of unique venues and creative cuisine prepared by the zoo’s chefs. Host your company’s breakfast at the zoo. Bring on the morning as their lemur troop takes to the trees. Especially common for associations, your agenda can start the day off strong with a catered breakfast at any number of venues on the grounds.

Consider IT done. F12.net is not strictly an “IT provider.” Rather, they are a “productivity provider,” helping organizations be their best by doing what they do best. That’s why they are a leading source of comprehensive IT programs. They’ll deliver an inclusive program designed to minimize conversations about networks and computers and maximize discussions about staff experience and company goals.

Vic Perlinger began providing group benefit programs in 1992. Since then, Perlinger Group Benefits has grown to be a well known provider of group benefits in Calgary, Abbotsford and throughout Western Canada. They provide services to many well known companies, ranging in size from very small businesses to very large businesses.

ABL Imaging Group Inc. began its journey in commercial photographic industry, back in 1978. Throughout the years, they have grown and evolved in response to the constant changes in our industry. Today they continue that evolution by pursuing innovation, new products, and new ideas, while staying true to their commitment to provide clients with high quality, creative imaging and graphics solutions.

Professional human resource management is essential for employee relations and retention. Consider the human resource solutions of Wendy Ellen Inc. acting as the neutral voice for your employees and management. Wendy Ellen Inc. specializes in providing human resource and benefits management skills to small to mid-sized companies on an as-needed basis. Wendy Ellen Inc. will help you protect your most valuable resource, your people.

Calgary Women in Construction (CWIC) has all of the trades, contractors and building material suppliers you need to renovate your home. Join their growing organization, attend fun and informative events and meet people from all facets of the Calgary home building and general construction industry.

Founded in 1880, Johnson Insurance is one of Canada’s leading group insurance providers. Better Business Bureau Accredited businesses and their staff members have access to group discounted home and auto insurance to fit their needs at competitive rates. Call 1-855-732-6723 for a quote or visit www.johnson.ca.

Promaster Cleaning Services Inc. has over five years of experience and regularly maintains hundreds of commercial and residential accounts within Calgary and surroundings. Their distinguishing mark is the exemplary work attitude and ethics of their people. Coupled with using the most effective supplies, tools and equipment, crews consistently deliver highly detailed, quality work in the least possible time.

At Lexus of Royal Oak Calgary, they treat you like you’re part of our family. From their exclusive Royal VIP Rewards Program to their unique manicure and pedicure spa, their service-oriented staff will ensure your experience will be unlike any other automotive purchase or service experience. Get ready to experience amazing.

MACINK has the pleasure of working with business owners across all industries reach their dream of dispensability. With over 10 years of franchise experience, their approach is to create a turn-key operation where your business, regardless of number of locations or industry, is able to operate without you...true freedom. “Building a successful business is not a collection of random acts of guess work and blind decisions.”

Peregrine understands that pests can cause a great deal of stress. This is why their pest control service technicians are calm, patient, and considerate. What this means is they strive to put their best foot forward, ensuring they take care of you and your loved ones in a professional and timely manner.
**Revenue**

<table>
<thead>
<tr>
<th>Source</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership Fees</td>
<td>$1,903,960</td>
<td>$1,917,517</td>
</tr>
<tr>
<td>Advertising &amp; Programs</td>
<td>$435,793</td>
<td>$519,993</td>
</tr>
<tr>
<td>Interest Income</td>
<td>$5,393</td>
<td>$4,573</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$2,345,146</strong></td>
<td><strong>$2,442,083</strong></td>
</tr>
</tbody>
</table>

**Expenditures**

<table>
<thead>
<tr>
<th>Category</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff Expenses</td>
<td>$1,449,017</td>
<td>$1,511,205</td>
</tr>
<tr>
<td>Advertising &amp; Programs</td>
<td>$238,847</td>
<td>$281,918</td>
</tr>
<tr>
<td>IABBB Dues</td>
<td>$139,176</td>
<td>$134,832</td>
</tr>
<tr>
<td>Meetings &amp; Travel</td>
<td>$61,710</td>
<td>$63,041</td>
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<tr>
<td>Office &amp; Admin</td>
<td>$327,469</td>
<td>$323,960</td>
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<tr>
<td>Amortization</td>
<td>$46,854</td>
<td>$43,118</td>
</tr>
<tr>
<td>Professional Fees</td>
<td>$21,494</td>
<td>$21,425</td>
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<tr>
<td>Interest on Mortgage</td>
<td>$19,731</td>
<td>$18,408</td>
</tr>
<tr>
<td>Bad Debt*</td>
<td>$8,120</td>
<td>$11,907</td>
</tr>
<tr>
<td><strong>Total Expenditure</strong></td>
<td><strong>$2,312,418</strong></td>
<td><strong>$2,409,814</strong></td>
</tr>
</tbody>
</table>

**Excess Revenue Over Expenditure**

<table>
<thead>
<tr>
<th>Year</th>
<th>Excess Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>$32,728</td>
</tr>
<tr>
<td>2018</td>
<td>$32,269</td>
</tr>
</tbody>
</table>

*Bad Debt previously reflected in Membership Revenue.

Complete audited financial statements available upon request.
Join the Trust Revolution