# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greetings</td>
<td>3</td>
</tr>
<tr>
<td>2019/20 Board of Directors</td>
<td>4</td>
</tr>
<tr>
<td>Year at a Glance</td>
<td>5</td>
</tr>
<tr>
<td>Your BBB in the News</td>
<td>6</td>
</tr>
<tr>
<td>Celebrating Marketplace Role Models</td>
<td>9</td>
</tr>
<tr>
<td>Blazing a Trail in the Community</td>
<td>17</td>
</tr>
<tr>
<td>BBB Delivers in Trying Times</td>
<td>22</td>
</tr>
<tr>
<td>Marketplace Services</td>
<td>23</td>
</tr>
<tr>
<td>The Power of BBB Accreditation</td>
<td>24</td>
</tr>
<tr>
<td>Financials</td>
<td>27</td>
</tr>
</tbody>
</table>
The 2019/2020 fiscal year was an exercise in contrast. At once discouraging and inspirational, difficult and joyful, challenging and rewarding the year tested our mettle as a team and as an organization. As our local marketplace experienced ongoing challenges, we worked hard to find ways to keep generating value for our Accredited Businesses while serving our non-profit purpose of advancing marketplace trust.

We began the year with a new strategic plan based on the idea of leading a Trust Revolution that forges connections not only between business and consumers, but between people and organizations of all stripes. Little did we know then that this revolutionary approach to doing our work would become essential as the world plunged into confusion in March 2020. More on that in a minute.

The Trust Revolution Strategic Plan guided us to creating a roadmap that would lead us through revolutionary growth, communication, impact, performance and culture. We set ambitious goals. And we met some of them. Others we didn’t and got the opportunity to evaluate, adjust and move forward stronger and wiser. Some of this year’s accomplishments include:

- Launching a new Enterprise Resource Planning software to update the way we manage our processes and information.
- Cleaning more than 7,500 records to improve our directory data quality for consumers.
- Closing nearly 2,600 complaints.
- Processing more than 4,000 customer reviews.
- Hosting 3,400 business people at BBB events.
- Welcoming nearly 500 new Accredited Businesses to the family.
- Giving more than 100 public presentations to nearly 2,000 people.
- Reaching more than 53 million media impressions with consumer education messages.
- Having more than 17,000 instances of service.

This is a resilient, smart and dedicated team of professionals that perseveres when things get tough. And they got tough, didn’t they? We’re so proud of the work our team has done since the coronavirus changed the way the world works. Between putting together a robust webinar series to reaching out by phone to hundreds of our Accredited Businesses to check on them, to pivoting our billing and sales processes we hopped into action and have not stopped since.

We don’t know what the marketplace will look like in the coming months and years following this unprecedented event. What we do know is that your BBB has been evolving and adapting to serve consumers and businesses for more than 100 years – and as leaders of the Trust Revolution, we’re perfectly positioned to continue doing just that.

Mary O’Sullivan-Andersen
President & CEO

Larry Metz
Chair, Board of Directors
2019/20 BOARD OF DIRECTORS

Executive Committee
Larry Metz, Meerkat Roofing, Chair
Nathan Wong, Crescent Point Energy, Vice-Chair
Nick Sims, Sunik Roofing, Past-Chair
Wendy Giuffre, Wendy Ellen Inc
Rob Hilditch, Harding’s
Chad Lacey, Doug Lacey’s Basement Systems
Fred Yee, Active Conversions

Directors at Large
Veronica Boccinfuso, BOCC Home Inspections, Director
Jeff Brunner, Resolve Legal Group, Director
Wendelin Fraser, Bissett School of Business, Director
Shameer Ghaidar, Millennium Homes, Director
Wanda Murch, Murch Group, Director
Paul Nielsen, Maeric Waste Services Inc., Director
Denis O’Dwyer, BMO, Director
Todd Richardson, Lexus of Royal Oak, Director
Gord Sokolon, Supreme Windows, Director

Honorary Directors
Tony Fisher
Sgt. Lak Johal
David Steele
<table>
<thead>
<tr>
<th>2019/20 Year at a Glance</th>
<th>1033 Media Stories</th>
<th>53,160,393 Media Impressions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,768,325 Page Views</td>
<td>102 Consumer Presentations</td>
<td>34 Investigations</td>
</tr>
<tr>
<td>46 Ad Reviews</td>
<td>24 Revocations</td>
<td>186 Scam Tracker Reports</td>
</tr>
<tr>
<td>80% Annual Retention Rate</td>
<td>493 New Accredited Businesses</td>
<td>3,891 Total Accredited Businesses</td>
</tr>
</tbody>
</table>
BBB IN THE NEWS

TOP 10
SCAMS

press launch and campaign

With 65 years of service to consumers and businesses in Calgary and area and 27 years of highlighting the most devastating scams affecting Canadians, the BBB Top 10 Scams Campaign took on a new direction. With this change we had our first press conference around the Top 10 Riskiest Scams for 2019.

Unlike previous years, the 2019 list of top riskiest scams affecting Canadians used only data submitted by consumers to BBB Scam Tracker. Along with description of the scams being perpetrated, losses, means of contact and methods of payment, the Scam Tracker tool also collects optional demographic data such as age and gender. The report that was launched in March of 2020 sheds light on these areas and looks at the impact on Canadians.

To better understand which scam types posed the highest risk, we focused on assessing the scams based on three factors:

- Exposure (the volume of scam reports received)
- Susceptibility (the percentage of those who fell for the scam); and
- Monetary Loss (the median dollar amount of losses reported)

By using these three factors, we have a more meaningful picture of scam risk that goes beyond merely the number of reports received. We call this unique formula the BBB Risk Index. The BBB Risk Index also helps us to focus more on victimization at an individual level, paying closer attention to the risk of monetary loss to each person when exposed to certain scams.

1. Travel / Vacation / Timeshare

Vacation and travel scams lure in travelers with the promise of a dream trip for a very low price. When planning your next trip, be wary of false promises and a sense of urgency that can fool you into paying for something that doesn't exist.

Median Loss: $5000

2. Advance Fee Loan

Advance fee loan brokers promise a loan no matter how bad your credit history is. Once you pay the fee, the loan never comes. Requiring advance fees for loans is illegal in Canada.

Median Loss: $1450

3. Romance

Catphishing through online dating continues to be a very lucrative business for scammers. Canadians are victimized financially, emotionally, psychologically and socially. Never send money, personal information or credit card information to someone you've never met in person.

Median Loss: $4000

4. Cryptocurrency

Cryptocurrency scams occur when the virtual coins are purchased from, traded by, or stored with a person or exchange site that turns out to be fraudulent. Sometimes these digital assets are purchased as part of a fraudulent Initial Coin Offering (ICO), in which investors are scammed into paying money or trading digital assets for a company or product that never materializes. Make sure you have more than a surface understanding of how cryptocurrency works before you begin purchasing and investing.

Median Loss: $3617
5. Employment
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. Always be wary of work-from-home or secret shopper positions, or any job with a generic title such as caregiver, administrative assistant, or customer service representative. Positions that don't require special training or licensing appeal to a wide range of applicants. Scammers know this and use these otherwise legitimate titles in their fake ads.

Median Loss: $1550

6. Online Purchases
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. Make sure you are shopping with a legitimate site. If the site is missing contact information, that is a red flag.

Median Loss: $102

7. Home Improvement
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. Say no to cash-only deals, high-pressure sales tactics, high upfront payments, handshake deals without a contract, and on-site inspections.

Median Loss: $700

8. Tech Support
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. Never give control of your computer to a third party unless you know it is the representative of a computer support team you contacted.

Median Loss: $801

9, Fake Invoices
This scam targets business owners and their employees. The scammers attempt to fool employees into paying for products that the business didn't order and that may not even exist. Fake invoices can be for any product or service; the most common are office supplies, website or domain hosting services and directory listings. Make sure that the people processing invoices or answering phone calls are aware of this con. Scammers are great at mimicking official seals, fonts and other details.

Median Loss: $684

10. Credit Card
In this common con, scammers impersonate a bank or other credit card issuer. By verifying account information or offering a better interest rate, con artists try to fool you into sharing your credit card or banking information. Once they have this, scammers can make unauthorized transactions or commit identity theft. Consider how the company normally contacts you. If it's by phone, be suspicious if you suddenly start receiving emails or texts. Be especially cautious of generic emails that include little or no specific information.

Median Loss: $204

For the full report, go to BBB.org/RiskReportCanada.
In providing information on scams and frauds in the marketplace your BBB works with consumers and businesses who have been victims. In October 2019, we received reports of companies using the names of some of our local BBB Accredited garage door companies.

Working with Glenmore Doors Services Ltd. we were able to draw attention to this unethical practice through social media and traditional media. “We appreciate that BBB used all possible avenues to get the word out to consumers that our name was being used by other companies to gain business.” says president of Glenmore Doors Jim Harris. “The BBB highlighted our Accreditation status and that meant a lot to us.”

Jim says he was impressed by BBB’s connection in the media which earned television coverage about this practice. “As a family-owned business we appreciate how quickly the BBB responded and earned coverage on Global News.”

While we work to keep consumers aware of scams we also provide information that will help consumers to avoid falling victims to identity theft. Your BBB teams up with the Electronic Recycling Association (ERA) to bring awareness to consumers on the importance of electronic recycling in protecting their ID. “ERA is happy to work with BBB to ensure businesses and consumers across Canada can get valuable information about other businesses, and keep themselves safe and smart with various business-friendly and beneficial information and events,” says president of the ERA Bojan Paduh.

As an Accredited Business, the ERA finds value in being able to position its brand with the BBB. “We’ve learned many things and met many like-minded businesses and groups with our BBB membership and involvement,” says Bojan.

As we bring awareness to marketplace scams and frauds, consumers are informed of various reporting channels, one of which is BBB Scam Tracker. Since the launch of BBB Scam Tracker in 2015, it has become a trusted and valuable resource to the public, with over 1.2 million visitors and 37,000 reports received in 2019. Of those who used it in 2019, 21.8 per cent said BBB Scam Tracker helped them avoid a scam, with 60.4 per cent saying they visited the site to see if a situation they were experiencing could be a scam. In fact, BBB Scam Tracker was able to help North Americans save over $55 Million in 2019.

BBB uses Scam Tracker to connect with victims who make reports and are willing to speak with the media. “Yvonne, who lost $11,000 to timeshares scam shared her experience with media houses as part of our top ten riskiest scams for 2019. “If I can help others not fall for these same predators I am more than willing to talk with the media.”

External communications specialist at the BBB Shawna-Kay Thomas says, “Fraud awareness is strengthened when we have many different groups, such as businesses and consumers, working together with the same aim of creating a marketplace where there is trust between the two.” When the BBB is able to partner with businesses and consumers this adds to our brand as an institution of trust. “When people are able to see real people tell their stories, they are more inclined to take a look and hear what the BBB has to say. That’s what we want.”

*Name changed to protect the identity of the consumer.
TMH Business Coaching and Consulting - Lethbridge Chamber Awards

Kelli Rae Tamaki started her business coaching and consulting business out of boredom! Yes you read that right. “I managed businesses for other people for many years but was becoming bored of working for others to turn their businesses around and then moving on to the next business.” So she made a turn for herself in October 2014 and started TMH Business Coaching and Consulting, using the skills and principles that she used across various industries to bring amazing results.

Kelli-Rae says she is committed to discovering areas of opportunity for businesses and teaching them how to improve their effectiveness in leadership, employee engagement and performance, marketing and sales, and financial management. For her to achieve this, having clear and open communication from the get-go is important. “From the start I am very clear with businesses on the standards we uphold and the expectations on their part so that we are both accountable in the process.”

She says not everyone who comes to her for these services is taken on at first, as she does not only think of her returns but also of the return on investment for her clients. “If after assessment we are not able to see how the company will be better off having been with us, we direct them to other options. For example, we will point some business to online resources if we see that they are not yet at a stage where our services can benefit them. Some of these are free on our website.”

She says that businesses appreciate the honesty and openness and after using these free resources, they often come back for further consultation.

“You can turn your business around for free but I offer accountability and people like that. People like being held to what they commit to do, especially when they are paying for it. Those who proceed after initial consultation are always very happy with their return on investment.”

As a believer in ethical practices and integrity in business, Kelli-Rae says she was not surprised by her nomination, though she admits she was taken aback by the name of the award. “The name of the award is interesting because I’m being awarded for something that I believe is the bare minimum needed for being in business.”

The company’s commitment to dealing ethically with its customers and integrity in its services earned the firm the 2019 BBB Award for Business Ethics in Lethbridge.

Although she has been nominated on four occasions this was her first win and she is excited to add this award to her bragging rights as a business that people can trust.
Tenille invites you to take a tour of their showroom and shop in Bow Island, to see the difference in how they build their custom cabinetry.

“Whether customers know what they would like or have no idea, Tenille says the team at Hiebert Cabinets works with customers in selecting colours, wood species and design. She says they go beyond cabinetry to create a beautiful space and home.

“We aim to give our customers what they want. We know that remodeling or building the perfect cabinetry can be overwhelming, so we try to make that process as smooth as possible. Taking into consideration the needs of customers, we offer advice based on what we know are best practices and what will look great. We go above and beyond to make sure that they can trust what we offer.”

Hiebert Cabinets does more than just cabinetry, they build walk through doors, finish trim packages and any kind of millwork that will help a customer along their remodelling or building process.

This is Hiebert Cabinets’ second consecutive year of winning the BBB Ethics Award and they consider it an honour and a privilege. “We were up against other major companies so to come out the winner is a great honour and we are elated to be the winner for the second time. This is an added sign to our customers that they can trust us.”

Trust and great customer service are important from the moment a customer walks through their doors.

“We get to know our customers and treat them how we want to be treated when we do business. The moment they request a quote we make sure what we present is something that they can trust with no surprises in the end.”

Tenille invites you to take a tour of their showroom and shop in Bow Island, to see the difference in how they build their custom cabinetry.

The firm’s commitment to dealing ethically with its customers and its longstanding integrity in its products and services earned the firm the 2019 BBB Award for Business Ethics.
Power Properties Ltd.
- Calgary Chamber Awards

Power Properties Ltd. is the 2019 winner of the BBB Business Ethics Award presented at the Calgary Chamber of Commerce Business of the Year Awards.

Jamie Palmer, Power Properties Ltd. president, says the award was the highlight of 2019 for them and credits this achievement to the company’s staff.

“Winning the award was the highlight of the year for us. In this industry, landlords usually do not have the best reputation so it is nice to be recognized. Even with just the nomination it was a huge validation of the work that the staff at Power Properties do. The owners’ and tenants’ interests are not always in alignment so in order to be able to do that everyday is huge. It reinforces what I already know that our staff members are acting in everyone’s best interest.”

When asked how this award will add to their company’s brand, Palmer says that it will strengthen their clients’ trust in their company and also attract potential clients.

“The award reinforces to our clients and prospective clients that when they do business with us they are dealing with a company they can trust. Our reputation is how we get a majority of our clients and is instrumental in our marketing plan. Potential clients look at our A+ rating and our reviews at bbb.org.

Palmer says trust is paramount in the work that they do and they have built their entire business model around trust. He says their passion is to build lifelong relationships with their clients through property management.

“We have two clients. We have the property owners that ask us to look after their homes. Some of them meet us for the first time and hand us their keys. It requires an enormous amount of trust to be able to hand that to us. On the other side, we have our tenants who trust us to provide them with a safe place to live with their families. A place where they are going to celebrate milestones and create memories.”

Power Properties Ltd. is a professional real estate company that provides property management services and real estate sales services to property owners, investors, and non-residents with homes in Calgary and the surrounding areas. They have managed over 750 properties across Calgary since 1980. Power Properties Ltd. recently received their BBB Accreditation anniversary plaque for being an Accredited Business for 30 years.
After a five-year hiatus, your BBB was thrilled to bring the Torch Awards back to the region for 2020. One of BBB’s primary mandates is to recognize marketplace role models. We’ve been doing that over the past five years through partnerships with regional chambers to offer BBB-sponsored Business Ethics Awards in Calgary, Lethbridge and Medicine Hat. This partnership program has allowed us to honour some great businesses all over the region for their commitment to ethical enterprise and we will continue the partnerships in addition to bringing our own Torch Awards back.

**The Awards**

We completed a lot of groundwork and prep during the 2019/20 fiscal year to bring this year’s Torch Awards to fruition. We invited nominations from the community, invited nominees to submit applications, recruited some great judges from the community and narrowed the field to three finalists in each of the following categories: Small Business, Medium/Large Business and Hero of the Trust Revolution.

Small Business and Medium/Large Business Torch Awards recognize outstanding achievement of management practices within an organization. The Hero of the Trust Revolution Torch Award recognizes outstanding achievement in building trust within the community in how you deal with outward-facing communications and policies.
The Judges

We want to thank our judges for the great time and effort they put into the careful consideration of applications. They are:

Wendelin Fraser is an associate professor at Mount Royal University teaching courses in entrepreneurship, innovation, social enterprise & social purpose organizations. Wendelin Fraser completed an 11 year term as Dean of the Bissett School of Business at Mount Royal University (MRU) in June 2011. As Dean she was responsible for a range of business programs including a BBA degree, applied degrees, diplomas and certificates where 2,200 business students were enrolled.

Tomasia DaSilva is a Global News reporter who was born in Portugal and was raised in Calgary. She graduated from SAIT Polytechnic in the early 1990s and has since worked in Alberta, BC and Saskatchewan. She is an award-winning journalist with her most commendable works include "Mudslide" - a series of investigative reports about a deadly mudslide in Vancouver and "A Life Worth Living" - the story of a family battling their daughter's terminal illness.

Sergeant Matt Frederiksen has been a member of the Calgary Police Service (CPS) for over 21 years and is currently managing a dedicated group of fraud investigators with the CPS Fraud Team.

Ryan Phillips is a partner at JSS Barristers. He practices in most areas of civil litigation and administrative law, focusing on corporate and commercial disputes, professional negligence (non-medical), privacy and access to information, judicial reviews, construction, insurance, injunctions, and employment. Ryan acts for the Office of the Information and Privacy Commissioner of Alberta in judicial reviews, and for the Alberta Lawyers Indemnity Association in defense of professional negligence claims.

The Finalists

Congratulations to all our finalists:

Catalyst Condos Management

Catalyst Condo Management was founded by tired condo owners and board members who wanted more transparency and communication in the industry. Catalyst formed knowing there was a better way for condominium management. A way built on improved conversations, a unique business model, and a desire to raise industry standards. They are active and vocal in industry conversations, education courses, and supporting the Alberta Condominium Property Act as they focus on building better experiences, services, and transparent relationships.

Alberta Storage Place Ltd.

Alberta Storage Place is a Calgary-family-owned self-storage facility with a passion for helping people going through life events. Alberta Storage Place's story started in 1998 with a purchase of land for RV storage. Then construction of a storage facility began in the spring of 2000, and the first clients moved in the fall – some of whom are still with the company.

Insite Performance Coaching Ltd.

InSite Performance Coaching Ltd. is passionate about helping values-based leaders live their dreams through one-on-one and team business coaching. InSite also specializes in leadership development for the next wave of movers and shakers, and motivational speaking on key areas of expertise: leadership, culture, strategy and differentiation.

Calgary Elite Roofing Inc.

Proudly serving Calgarians since 2006, Calgary Elite Roofing provides clients with superior installations, roof repair services, and regular roof maintenance programs. Because every home has specific requirements and every roof is unique, Calgary Elite offers different options for every individual homeowner as they understand that roof replacement is a major investment and expenditure that needs to be done properly the first time.

VistaVu Solutions Inc.

VistaVu Solutions began on the rural roads of Alberta Canada, in 1996, with a clear purpose to help small and mid-size companies find operational efficiency and managerial effectiveness through the use of technology. Fast forward 21 years and the company has grown to provide mission-critical...
solutions to some of the largest global players in multiple industries - never losing its commitment to help the small business owner or the appreciation of the economic and social importance of the people in rural North America.

**Power Properties Ltd.**

Power Properties Ltd. was founded in 1980 with a vision of excellence that now spans four decades and two generations. With three property management teams and three property managers supporting the teams, employees bring a wealth of knowledge and experience to the care and management of their clients’ homes. In fact, most of their property managers have more than 10 years’ experience and some have two decades of experience.

**Bromwich+Smith**

At Bromwich+Smith, a dedicated team of licensed insolvency trustees and debt relief specialists are committed to rebuilding their clients’ worth while helping them relieve the overwhelming financial burden some may be experiencing due to challenging financial times. They work with clients to tailor a solution unique to their situation, including counselling and budgeting, consumer proposals and bankruptcies.

Winners will be announced at the 2020 Torch Awards (digital edition) on June 18, 2020.

LONGSTANDING ACCREDITED BUSINESSES

65 YEARS

Ski Cellar Snowboard

60 YEARS

J Vair Anderson Ltd.
Ronalco Contracting Ltd.

50 YEARS

CF Chinook Centre

45 YEARS

Hallmark Auto Body
Porter Tile and Marble
Saneal Camera Supplies

40 YEARS

Aboe Lockworks Ltd.
Davey’s Furnace Cleaning
Tippet-Richardson

35 YEARS

Alberni Coins
Alberta Carpet Cleaning
Alberta Furnace Cleaning
CARSTAR Burnsland RD
Diamond Fireplace Distributors Ltd.
Foothills Concrete Construction Ltd.
Hubbard Roofing & Exteriors
Okotoks Ford Lincoln
South Pro Automotive Ltd.
The Calgary Chamber of Commerce
Woodridge Ford Lincoln Ltd.
LONGSTANDING ACCREDITED BUSINESSES

30 YEARS

- All Investments Ltd
- Amperage Technology Industries Ltd.
- Brookfield Residential
- C&C Interiors Ltd.
- Contemporary Bathrooms Kitchen and Lighting Center
- Cricklewood Interiors Inc.
- Econo-Chem
- Elegant Homes Ltd.
- FBC
- National Transmission
- POINTTS, The Traffic Ticket Specialists
- Record Technologies
- Sungreen Landscaping Inc.
- The Alberta New Home Warranty Program
- The Reading Foundation
- Vacuum Wholesalers

25 YEARS

- A-Canadian Autobody Ltd.
- Advantage Ford Sales Ltd.
- Alberta Hardwood Flooring (Cgy) 1985 Ltd.
- All-Tra Battery
- Allen & Sons Auto Recyclers Ltd.
- Apple Auto Body Ltd.
- Arbutus Hardwood Floors Ltd.
- Biskan Accounting & Bookkeeping Services
- Bow Cycle & Sports
- Calgary Tent & Awning Ltd.
- Calgary Window Fashions
- Castelli Masonry
- Chinook Bowladrome
- Chinook Upholstery
- Corrado’s Auto Repair
- Craftsman Counter Tops
- Crowfoot Image Autobody Ltd.
- CSS Office Solutions Inc
- Cut N Rock Ltd.
- Cut Rite Meats Ltd.
- D. A. Electric Ltd.
- DelCor Construction Ltd.
- Designer Coachworks Ltd.
- Edelweiss Imports Ltd.
- Four Seasons Sunrooms
- Gino’s Landscaping & General Construction Ltd.
- Greg Martineau Projects Inc.
- HBI - Heritage Business Interiors Inc.
- High Security Locksmith Co. Ltd.
- International Career School (ICS)
- KBA Automotive Services 2015 Ltd.
- La-Z-Boy Furniture Galleries (North)
- Lakeview Insurance Brokers Ltd.
- Lo-Cost Auto Electric Ltd.
- Loreck Homes Ltd.
- MacKay’s Contracting Ltd.
- Minute Muffler & Brake (Medicine Hat)
- NAPA Autopro Crowfoot Station
- Paesano Concrete Ltd.
- Price-Rite Plumbing
- Reggin Technical Services Ltd.
- Renfrew Auto Service
- ServiceMaster of Lethbridge
- Sewing World
- T.E.C. (The Executive Committee) Ltd.
- Trico Homes
- Van Rijn Electric Ltd.
- W & B Automotive Repair Ltd.
- Year Round Landscaping Inc.
Welcome to our newly Accredited Businesses for 2019-2020!

Anderson Controls & Electrical Inc.
Calgary Car Centre
Clever DayCare Ltd.
Great News Media Ltd.
Kismet Contracting Limited
Maple Leaf Construction Taber
Meag’s Cleaning Services
Visionary Catering
Yugo Construction
Dedicated Property Care
West Country Pump and Filtration
West Wind Auto Repairs Ltd.
BG Accounting
Calgary Muscle and Soft Tissue Clinic
Ellergodt Design Inc.
Embers Fire and Safety
Excel Homes
Gr8 Horizons Property Solutions Inc.
Illumination Electric
Imperial Exteriors Inc.
Integra Data and Analytic Solutions
Iron & Maple Construction Ltd.
Sklight Professionals
Voltiva Solutions Inc.
A A Consulting Services Inc.
Champion’s Creed
Heartland Custom Kitchens
Lintott Law
MasuchLaw LLP
Ryan Built Contracting
ShelfGenie of Calgary
The Best Company
Urban Piping
Vickery Electric
Window Mart Inc.
Carbon Credit Solutions Inc.
Genuine Siding & Roofing Ltd.
Go Cleaning
Making Space
RadonCare
Sahar Communications
TBK Signs + Graphics
Vigu Media Inc.
Walk Construction Ltd.
CDC Inc.
RSM Canada LLP
Cochrane Hitch Shop
Confidental Health & Dental Clinic
Down the Spout Exteriors Ltd.
Geo Grout Inc.
Leroy’s Catering Services
MKZ Construction
Mountainview Truck & Trailer Centre Ltd.
Persicana Homes Inc.
Sunstar Homes Inc.
Tree Frog Tree Care A Division of Bartlett Tree Experts
TREW Renovations Ltd.
Waldner Mechanical Ltd.
403Handyman
Adventus Canada Immigration
Afterglow Renovations Calgary Inc.
Caswell Aviation Ltd.
Cloverhill Construction Ltd.
Eco Abate Inc.
Faucet Fixer Inc.
Maax Electrical Services Inc.
Refreshing Painters
Roadrunner Roofing and Siding
Samaritan Caregivers
SCRHL (South Calgary Recreational Hockey League)
Stampede Drywall Ltd.
Teamfund.ca
Amity Environmental Inc.
Cal-Tech Glass Services Ltd.
Duran & Leon Construction Inc.
Home Town Electric Ltd.
Homeworks Restoration Inc.
Hutch Kitchen
Masone and Company
MM Tile Installations
Mr. Frost Paint Correction & Detailing
PurClean Residential & Commercial Cleaning
Riverside Storage
Runnertech Security Solutions Ltd.
Appliance Tech Y2K Inc.
Capstone Custom Homes
Crown Custom Cabinetry
Precise Painting
Skills Driving School Corp.
Surefire Automotive Ltd.
Todd Schmekel-Edward Jones
Smile Direct Club
Allterior Motives Inc.
BitNational Inc.
Innovative Marketing Solutions
Karev Home Caregivers
Life Time Highs Corp.
MathPro Learning Centre (Crowfoot)
Parts 2 Fit
Quality Quick Auto & Glass Ltd.
Southridge Auto Repair Centre
Speedy Collision - Airdrie
Stratton Plumbing & Heating Ltd.
Axiom Environmental Solutions
D’Angelo Photography
Done Deal Drain Cleaning and Plumbing
Growler Electrical Automation Ltd.
Iron Owl Inc.
JC Master Contracting Inc.
Naiad Irrigation Systems Ltd.
Olive Woodworking Ltd.
BDM Services Ltd.
Carlisle Group
City Vibe Developments
DC Exteriors
Diamond Exotic Cars & Trucks Inc.
Digital Adrenaline IT Services Inc.
Elite Scaffolding Systems Inc.
Health Upwardly Mobile
Human Kanvas Inc. (Airdrie)
Human Kanvas Inc. (Calgary)
Personal Movers
Scentsitive Choice Ltd.
Sewin’ Fun Sewing School
Sewing Legacy
West Country Carpentry Ltd.
Alberta Cabinet Manufacturers Ltd.
Dapper Built
Elevated Doors
Enning Blinds Ltd.
Envirogeotech Consulting Inc.
Home Revival by JC Inc.
Ignite Your Inner Potential Inc.
JNB Property Litter Maintenance
Monki Breakfastclub & Bistro
Perfectly Presentable Home Cleaning
Ray-Z Plumbing & Heating
Union Alarm
WT Roofing Inc.
Creating awareness through community partnerships

BBB empowers consumers in our community by partnering with local organizations with a similar mission on community development. Two of these longstanding community partners are the Calgary Catholic Immigration Society (CCIS) and the Immigrant Services Calgary (ISC).

CCIS is a non-profit organization that provides settlement and integration services to all immigrants and refugees in Southern Alberta. As part of empowering immigrants and refugees your BBB has been providing new immigrants with information on fraud and scam awareness and prevention since 2014. BBB also supports CCIS’ Networking for Success and Mentorship for Integration programs by providing guidance and mentorship to newcomer professionals in areas such as networking and employment search strategies. In 2019, the BBB further built upon its partnership with CCIS by providing information, resources, presentations and mentorship to prospective small business owners through CCIS’ Newcomer Entrepreneurship initiative.

Fariborz Birjandian, CEO of CCIS says “The BBB is a trusted resource in the business community, and CCIS is grateful to be able to connect our clients with the BBB’s insider information and expertise.”

CCIS is thankful that it’s clients can benefit from information that they are unfamiliar with as newcomers to Canada. “The BBB’s presentations and mentorship support for our Newcomer Entrepreneurship initiative have been vital in providing prospective newcomer entrepreneurs with information on how to plan, develop and run a small business in Canada,” says Fariborz. “The BBB has built confidence among our newcomer entrepreneur clients and helped CCIS in our efforts to equip our clients with the information they need to get their businesses off the ground.”

One of our other longstanding community partners is the ISC. Their aim is to reach newcomers in a timely and responsive manner to facilitate a smooth transition, proper settlement and successful integration into the Calgary community.
In addition to regular information sessions on how to prevent scams and frauds, your BBB has also provided content for their How-to Recognize Scams and Frauds video in their new informational video series How-to and Smart Tips video series. “Having BBB as a community partner has helped ISC become better equipped to assist newcomers on good business practices, and has given our agency a reputable organization to consult with or refer our clients to, in regards to cases relating to scams and frauds,” says Noel Tsang, newcomer planning lead.

Noel values the relationship between your BBB and ISC. In addition to continuing to have BBB lead presentations with their clients, ISC is looking forward to being of assistance to BBB’s newcomer entrepreneurs. “We would also like to explore how ISC could be of assistance to BBB and their clients/partners as well. If there are any newcomers that BBB is approached by that we could assist, or collaborative projects that we can work on together.”

David McKee, community engagement coordinator at the BBB says, “Working with both organizations is important to the BBB especially being a part of their newcomer and networking programs.”
WHERE WE’VE BEEN

We delivered education presentations here...

Agecare Midnapore Estates
Anthonian Court
ATB Entrepreneur Centre
Autumn Glen Lodge
Bethany Care
Bow Valley College
Brooks Seniors Outreach Society
Calgary Catholic Immigration Society
Calgary Central Library
Calgary Chinese Community Service Association
Calgary Immigrant Educational Society
Calgary Immigrant Women’s Association
Calgary Nepalese Community Association
Calgary Retired Teachers Association
Calgary Vietnamese Women’s Association
Calgary Zoo
Canadian Roofing Contractors Association (CRCA)
Cardel Place
Cardel Theatre
Central Library Centre for Newcomers
Chartwell Eau Claire
Chartwell Fountains of Missions
Chinook Learning CIBC
Coast Hotel
Cochrane Library
Columbia College
Copeman Health Centre
Country Hills Library
Diversified Staffing Services
Edgemont Community Hall
Eisenbarth Art Studio
Forest Lawn High School
Francis Klein Centre
Genesis Centre
Glenmore Inn
Goldeye Conference Centre
Good Companions 50+
Grand Seton Village
High Country Lodge
Immigrant Services Calgary
Lacey Homes
Lethbridge Library
Marlborough Mall
MC College
Medicine Tree Manor
Mount Royal University
New Central Library
Nose Hill Library
Okotoks Library
Olds Municipal Library
Pioneer Lodge
Polish Canadian Club
Prairie Ridge
Prince of Peace Manor
Redi Enterprises Society
Resolve Legal Group
Revera Evergreen Retirement Residence
Riverpark Church
Riverside Church
Rocky Mountain Foundation
Royal Canadian Legion SAIT
Search Results
Shalem Manor
Sierras of Evergreen
Silvera for Seniors
Strathmore Municipal Library
Sundre Seniors Supportive Living
Swan Evergreen Taber Library
Trico Centre
University of Calgary
Westbrook Mall
Willow Creek Foundation YWCA
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.

4-Star Electric

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.

Our How to Hire a Contractor event was held in McKenzie Towne in April and Edgemont in October 2019. Your BBB offered expert speakers on hiring a contractor, City licensing and permits, real estate, financing and more.

The McKenzie Towne event 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.

Based on feedback from the evaluation forms and talks with attendees, the events provided valuable information for homeowners.
Doug Lacey’s Basement Systems
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.

Harding’s
At Harding’s we are striving through training and feedback from our clients to continuously improve our service and service selection. Our Mission and Vision statements outline what we are working everyday to achieve. We value the trust our clients and our staff have put in the company and we expect to re-earn that trust each and every time we do business.

The Mortgage Gallery
The Mortgage Gallery offers professional mortgage advice. Their mission as your Mortgage Professional is to educate my clients on how to advance your financial plan. They take a holistic approach to mortgages because the right mortgage can help to build your wealth, free up cash flow and save you thousands of dollars. As part of this approach, our mortgagers want to get to know you and to understand your goals for your future. We will work on a comprehensive analysis of your financial situation and how we can work together in partnership to achieve your short and long term goals. You will get the full benefit of my understanding of the real estate market, as well as access to qualified referrals in Real Estate, Financial Planning, Legal Services, Home Inspection Services and more...

SIS Exteriors
Since its inception in 1991, S.I.S. has built its reputation on customer satisfaction and quality workmanship. They focus on full exterior finishing projects including eaves troughs and siding for Calgary homes, condos and apartment buildings. S.I.S. has the expertise to complete full size custom and commercial framing projects as well as being a leader in commercial exterior cladding and architectural paneling applications.

Son-Rise Plumbing
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 a straight-forward price quote before starting any project or repair, so you will know what to expect before the work begins.

Supreme Windows
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.
Our 2019/20 fiscal year ended with the event that changed the world - the Corona Virus outbreak. Just as we began planning our AGM and preparing for year-end, suddenly business came to a grinding halt and business owners were looking for support, direction and comfort as they navigated the harsh reality of social distancing and quarantine.

**BBB Delivers: Best Practices**

Your BBB jumped into action right away and was delivering webinars on how to telecommute and communicate with your staff, suppliers and customers within a week of the shut-down. We actually became a leader in Canada with Accredited Businesses from coast to coast attending our webinars along with you. Together with Accredited Businesses subject-matter experts, we offered presentations on topics you could take into your business right away to help you deal with the crisis.

**Digital Marketing Grant**

As many of you began building your online offering, we saw an opportunity to help you get the word out. We set aside a budget for a digital marketing grant and partnered with Accredited Business InFront Marketing to create a program that subsidizes your new digital marketing initiatives by 50 per cent. Launched at the beginning of May, this program is available to 10 businesses only for three, six or nine-month programs.

**The Future**

As the situation continues to evolve, you can count on your BBB to evolve with it, as we have done for the last 100+ years of advancing trust in the marketplace – no matter what’s going on in the world.
BBB’s Marketplace Services team is available to help consumers and businesses resolve marketplace disputes. In 2019, after years of providing only mediation services, your BBB decided to re-introduce its arbitration service.

BBB worked with the Alternative Dispute Resolution Institute of Alberta (ADRIA) to streamline the arbitration process, which involves requesting neutral and impartial arbitrators to hear the disputes and make a decision. ADRIA is Alberta’s professional association of mediators, arbitrators and other ADR practitioners. They provide Alternative Dispute Resolution information, resources and expertise in Alberta.

Marketplace Services Team Lead Laurie Ruhl says, “Mediation fits a lot of businesses and the disputes they face but it doesn’t fit all.” She says, “Some businesses want something binding, which can be taken to court if necessary.”

Paul Conway, executive director of ADRIA says, “Arbitration is appropriate where there is no ongoing relationship or emotional attachment between both parties.” He says more consumers are now realizing that arbitration is better for both consumers and businesses. “The Court is more time consuming and is expensive when you consider legal representation. Arbitration is like a private court except that it has more relaxed rules and cases are resolved in a shorter period.”

The arbitration process is straightforward and doesn’t require much time or money from the parties involved. “When arbitration is requested, the BBB will draft an Agreement to Arbitrate for the case. This document will provide each party’s position and what resolution they are seeking,” says Laurie.

ADRIA manages BBB’s roster of arbitrators, and provides ongoing support to the BBB’s marketplace consultants. Laurie says, “once a date and time is selected, BBB will forward the request for Arbitration to the ADRIA. ADRIA then selects an arbitrator from the BBB roster of arbitrators, based upon availability.” The arbitration is conducted in accordance with the BBB Rules of Arbitration. At the hearing, the arbitrator will ask both parties to present their respective sides of the dispute. Unlike the Courts and litigation, Laurie reminds us that “Arbitration proceedings are timely and private, and any evidence submitted during the hearing is confidential, as is the outcome of the arbitration.”

The arbitrators are neutral and the decisions made at the hearings are binding. “The arbitrator(s) selected are members of ADRIA, who are bound by a National Code of Ethics.” Paul says, “when both parties consent to an arbitration, you permit a neutral person to make a legally binding decision that will end the dispute.”

For more information on mediation and arbitration services, call 403-517-4222 or email info@calgary.bbb.org.
Search Engine Solutions
Google ads without the hassle. Search Engine Solutions (SES) is BBB’s Google Adwords program. When customers in our service area search common business categories like plumbers or electricians, a list of “Trusted BBB-Accredited” service providers appear in the paid search results. When we did a side-by-side comparison with one of our Accredited Business’ own Google Adwords Campaign, we found they spent less money, less time and got a significantly higher return on investment with BBB’s SES program!

Featured Listings
Our most popular co-marketing opportunity, Featured Listings puts you at the top of the search results when customers search bbb.org for your business category. Available in three tiers, there’s an option for every budget. BBB Accreditation differentiates you from your non-accredited competitors, Featured Listings differentiate you from other Accredited Businesses in your business category.

Web Display Ads
Are you looking to build brand awareness? BBB’s directory format opens up a world of new opportunities for display advertising that puts your company in front of customers at the exact moment they’re looking for your type of business!

BBB Newsletters
Want to tell your story and make an offer? Run a display ad to build brand awareness? Introduce yourself to your community of trust? After many requests for opportunities to offer special deals
to fellow Accredited Businesses, we are pleased to present the BBB Newsletter product to our suite of co-marketing opportunities. Align your brand with trust through BBB channels. B2B or B2C? Run your content in The Examiner to reach Accredited Businesses OR in the Savvy Consumer Newsletter to reach consumers in Southern Alberta.

**Spotlight eBlast**

Shine a spotlight on your business in front of 5,400 Accredited Business owners and key staff at a +30 per cent open rate and 11 per cent click-through rate. Your business alone appears in the spotlight - no competing for attention. Spotlight eBlasts are limited to once per month and should provide a unique offering to fellow Accredited Businesses.

**Your Event**

Do you have an event coming up? Are you looking for support with event promotion? We get it. With our Your Event program, you provide the information and we handle the rest. Our capable marketing team works with you to fine-tune content. Once we have the specifics nailed down, they will build out a promotional strategy including a social media plan. Your event will be published on our website, in our monthly events bulletin and in The Examiner newsletter sent to Accredited business owners and key staff.

**BBB Power Lunch**

Do you have a topic to share? An insight that would benefit small business owners? We want YOU as a key speaker for our Power Lunch series! Your BBB hosts a number of events every month aimed at creating value, education and networking opportunities. These events are free to Accredited Businesses. Get on the waiting list now! Simply send us your topic proposal and we do the rest.

**Door Hangers**

Some Accredited Businesses like to keep a little analog in this digital world and find great results with a co-branded BBB door hanger piece that allows you to attach your brand to consumer tips relating to your industry!

**Core Bundle**

Want to bundle your co-marketing? Check out these bundles that work together to maximize your ROI. Not sure which bundle is the right fit? Contact your Co-Marketing Coach or call (403) 531-8784 to ask about options!

**Milestone Rewards**

Time to celebrate! The milestone rewards program recognizes you as a long-standing Accredited Businesses and your ongoing support of our community. On all milestone anniversaries (5, 10, 15, 20, 25, 30, etc.), we offer you a milestone discount on select BBB co-branding opportunities for an entire year. The percentage off correlates with the milestone year you celebrate.

To learn more about these programs contact Sergio Neaves at sergio@calgary.bbb.org or call (403) 531-8798.
Driving Your Accreditation Breakfasts
Our driving your Accreditation breakfast offered so much learning and networking opportunities to our Accredited Businesses. Accredited business coach Sergio Neaves was always on hand to provide information business profiles and the benefits and co-branding opportunities.

Power Lunches
What a year it has been! Our Accredited Businesses benefited from engaging sessions to grow their businesses while networking with members of the BBB community of trust.

AGM 2019

Holiday Open House
We hosted our second Accredited Business Open House in December of 2019. Close to 100 Accredited Businesses enjoyed an evening of food, fun and great networking. We thank our Accredited Businesses for being heroes of trust in the marketplace.
## FINANCIALS 2019/2020

### Revenues

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
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</thead>
<tbody>
<tr>
<td>Membership Fees</td>
<td>$1,772,902</td>
<td>$1,903,960</td>
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<tr>
<td>Advertising &amp; Programs</td>
<td>$417,919</td>
<td>$435,793</td>
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<tr>
<td>Interest &amp; Grant Income</td>
<td>$7,260</td>
<td>$5,393</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$2,297,081</strong></td>
<td><strong>$2,345,146</strong></td>
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### Expenses

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<tr>
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<tbody>
<tr>
<td>Staff Expenses</td>
<td>$1,325,380</td>
<td>$1,449,017</td>
</tr>
<tr>
<td>Advertising &amp; Programs</td>
<td>$246,352</td>
<td>$238,847</td>
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<tr>
<td>IABBB Dues</td>
<td>$137,868</td>
<td>$139,176</td>
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<td>Meetings &amp; Travel</td>
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<td>$61,710</td>
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<td>Office &amp; Admin</td>
<td>$339,849</td>
<td>$327,469</td>
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<td>Amortization</td>
<td>$45,363</td>
<td>$46,854</td>
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<td>Professional Fees</td>
<td>$11,617</td>
<td>$21,494</td>
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<td>Interest on Mortgage</td>
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<td>$19,731</td>
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<td>Bad Debt</td>
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<td>$8,120</td>
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<td><strong>Total</strong></td>
<td><strong>$2,194,359</strong></td>
<td><strong>$2,312,418</strong></td>
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### Revenue over expense

<table>
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<th>2019</th>
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<tbody>
<tr>
<td></td>
<td>$3,722</td>
<td>$32,728</td>
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Complete audited financial statements available upon request.