## FINANCIAL HIGHLIGHTS

**Years ending August 31**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash + Investments</td>
<td>3,941,365</td>
<td>3,531,276</td>
</tr>
<tr>
<td>Total Assets</td>
<td>5,418,273</td>
<td>4,819,301</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>3,026,993</td>
<td>2,879,433</td>
</tr>
<tr>
<td>Net Assets</td>
<td>2,391,280</td>
<td>1,939,868</td>
</tr>
<tr>
<td>Total Operating Revenues</td>
<td>6,195,613</td>
<td>5,746,210</td>
</tr>
<tr>
<td>Total Operating Expenses</td>
<td>6,007,801</td>
<td>5,547,417</td>
</tr>
<tr>
<td>Net Operating Income</td>
<td>187,812</td>
<td>198,793</td>
</tr>
</tbody>
</table>

## STATEMENT OF ACTIVITIES

**2014**

<table>
<thead>
<tr>
<th><strong>TOTAL OPERATING REVENUE</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accreditation Revenues &amp; Fees</td>
<td>4,805,052</td>
</tr>
<tr>
<td>Marketing &amp; Sponsorship Revenues</td>
<td>532,617</td>
</tr>
<tr>
<td>Special Event Revenues, Net of Direct Costs</td>
<td>254,890</td>
</tr>
<tr>
<td>In-kind Contributions &amp; Donated Services</td>
<td>538,490</td>
</tr>
<tr>
<td>Other Income</td>
<td>64,564</td>
</tr>
<tr>
<td><strong>Total Revenues</strong></td>
<td>6,195,613</td>
</tr>
</tbody>
</table>

**EXPENSES - PERSONNEL**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries, Wages and Bonuses</td>
<td>2,336,047</td>
<td>2,049,334</td>
</tr>
<tr>
<td>Commissions</td>
<td>905,673</td>
<td>887,441</td>
</tr>
<tr>
<td>Payroll Taxes</td>
<td>244,605</td>
<td>217,121</td>
</tr>
<tr>
<td>Group Insurance and Other Benefits</td>
<td>312,456</td>
<td>339,377</td>
</tr>
<tr>
<td><strong>Total Personnel Expenses</strong></td>
<td>3,798,781</td>
<td>3,493,273</td>
</tr>
</tbody>
</table>

**OPERATING EXPENSES**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advertising, Marketing &amp; Promotions, including in-kind contributions</td>
<td>669,957</td>
<td>683,286</td>
</tr>
<tr>
<td>Printing and Publications</td>
<td>181,724</td>
<td>198,492</td>
</tr>
<tr>
<td>Outside Computer Service Fees</td>
<td>164,681</td>
<td>152,759</td>
</tr>
<tr>
<td>Other Technology and Phone Costs</td>
<td>179,774</td>
<td>133,323</td>
</tr>
<tr>
<td>Occupancy Costs</td>
<td>247,288</td>
<td>239,748</td>
</tr>
<tr>
<td>Professional Services, including in-kind services</td>
<td>308,973</td>
<td>259,941</td>
</tr>
<tr>
<td>BBB Council Dues</td>
<td>123,288</td>
<td>97,975</td>
</tr>
<tr>
<td>Sales and Membership Costs</td>
<td>69,973</td>
<td>50,294</td>
</tr>
<tr>
<td>Office &amp; Other Administrative Costs</td>
<td>263,362</td>
<td>238,326</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td>6,007,801</td>
<td>5,547,417</td>
</tr>
</tbody>
</table>

**OTHER INCOME**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest &amp; Dividends</td>
<td>74,049</td>
<td>67,730</td>
</tr>
<tr>
<td>Net Realized &amp; Unrealized Gains on Investments</td>
<td>189,551</td>
<td>(42,325)</td>
</tr>
</tbody>
</table>

**INCREASE IN NET ASSETS**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>451,412</td>
<td>224,198</td>
</tr>
</tbody>
</table>

Vision: An ethical marketplace where buyers and sellers can trust each other.

Mission: To be the leader in advancing marketplace trust.
Better Business Bureau® Serving Chicago and Northern Illinois

LOCAL IMPACT

47,621 Complaints Closed

Top Industries by Complaints
1. Department Stores
   4,924 Complaints
2. Cell Phone Services/Supplies
   1,370 Complaints
3. Airlines
   1,198 Complaints

78.9% of complaints were resolved.

6,181,173 Inquiries received in 2014

Top Industries by Inquiries
1. Roofing Contractors
   208,122 Inquiries
2. Contractors - General
   186,421 Inquiries
3. Construction & Remodeling
   131,690 Inquiries

4,068 Social Media Followers

8,571 Accredited Businesses

13,774,996 Instances of Service*
   includes Outreach Programs, Total Complaints Closed, Internet Page Views, Total Phone Calls

2,569 Customer Reviews*
   *Customer reviews were launched August 12, 2014

8,651 Local Media Mentions

1,395,736 Outreach Programs*
   includes Presentations, Events, Tradeshows, News Releases & Alerts

NATIONAL IMPACT

BBB leads as the preferred resource of choice for hiring a contractor and online shopping

77 out of 100 Consumers are familiar with the BBB

84 out of 100 Consumers likely to consult BBB would consult it for contractor purchases

71 out of 100 Consumers likely to consult BBB would consult for in-person purchases in a business or store

BBB.org is one of the TOP 500 most visited websites in the US per Alexa
Accredited Businesses & The Board of Directors

TO OUR ACCREDITED BUSINESSES

Results from the activities of your Better Business Bureau serving Chicago and Northern Illinois are impressive as the numbers in this report show. The shift with people using the BBB as an informational resource, not just a complaint handler, continues to grow. Evidence of this is the number of complaints to the BBB are down, while the number of inquiries and Customer Reviews are skyrocketing. These results are largely due to our expanded outreach activities.

More than 8,500 area businesses of all sizes support the work of the BBB. The importance of this backing is crucial for the BBB to continue in educating both consumers and businesses about scam avoidance, personal data protection, financial fitness and charity support.

We gratefully acknowledge the funding from our supporters. Because the BBB receives no government funds, our work that benefits every community depends upon concerned business owners and individual consumers.

To our supporters, and to the millions of consumers and businesses that use our services, we say “Thank You.”

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Michael Ernst
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Rob Ewing
Walgreens
Darrell Fisher
Midas International, Inc.
Gina Fisher
The Autobarn Volkswagen of Countryside
Paul Fisher
Danley Garage World
John A. Fitterer
ComEd Care Center
Robert P. Fleck
Tribune Media Group
Jeffrey J. Flocker
Chicago White Sox
Russell T. (Wicker) Freeman
Coyne College
William M. Fulle
Tiffany & Company
Joseph M. Gagliardo
Laner, Muchin, Dombrow, Becker, Levin and Tominberg, Ltd.
Ed Garcia
Wireless Central LLC
Mollie Carver Gawronski
BMO Harris Bank
A.F. (Duffy) Gaynor
IBM Corporation
Karrie Gibson
Vintage Tech Recyclers, Inc.
James Gnoffo
AAA Chicago
Thomas D. Graham
Airoom LLC
Peter Grande
State Farm Insurance
E. Barry Greenberg
The Greenberg Law Firm
David P. Gutman
David Gutman Consulting
Dave Hamel
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U.S. Cellular
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FinishingChicago.com
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Gary Lang Auto Group
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LaPelusa Home Improvement, Inc.
Brian Leonard
Cardio Partner Resources, LLC
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Seyfarth Shaw LLP
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Michael Magnusson
Pinnacle Advertising
Robert Marcoccio
Assurance Agency, Ltd.
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Orland Park Village Hall
Howard Medley
Medley’s Moving & Self Storage
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Pave Man, Inc.
Bridget Moscatello
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Dale Mueller
ChicagoLand Aamco Dealers
Bruce O’Neal
Matthews Roofing Company, Inc.
Dennis R. Ontaneda
Combined Insurance
Ilene Paset
WFLD/WPWR
Steve Piwowar
Four Seasons Heating & AC
Jason Roberts
Advantage Chevrolet
Allen A. Rodriguez
Rodriguez Consulting
Patrick Roney
McDonald’s USA, LLC
Stephanie Santander
CDW
Patrick Santoro
Restore Construction, Inc.
Paul F. Sivak
Precision Payroll of America, LLC (PPA)
David Sloan
Chicago Automobile Trade Association
Vincent J. Sollecito
ABC7 Chicago
David Sparks
Sparks Consulting, LLC
Brandon A. Stewart
NBC 5 Chicago
Jerry S. Stock
U.S. Waterproofing
Cecil Treadway
Treadway Enterprises, Inc.
John Wells
Hilton Chicago
James W. Wicklander
Lake County Press, Inc.
Kenneth Williams
Chicago Shred Authority
Jerry Zienty
Jerome A. Zienty & Associates, P.C.