Mission: The BBB Consumer Education Fund is a 501(c)(3) tax exempt non-profit that was established to further the charitable and educational purposes of the BBB serving Louisville, Western Kentucky, and Southern Indiana. CEF’s mission is to support the BBB in its efforts to educate and inform consumers and to encourage charity accountability and wise giving practices.

CEF Programs

Charity Review- Established locally in 2002, charity review is the donor information service of the local BBB. Its purpose is to promote public confidence in local charities and to encourage charitable giving. This is accomplished by providing the public with comprehensive reports on publicly soliciting charities. In addition to charity reports, the BBB provides the public with information on wise giving practices and advises charities on how to develop and maintain high ethical standards in their operations.

Senior Citizen Solutions and Scams- To protect elderly consumers, CEF has developed presentations and written literature to provide elderly consumers with information on recognizing and preventing fraud.

Identity Theft Seminars- To assist in educating consumers on identity theft, CEF has developed presentations on the topic of ID theft, including how to prevent it and what steps consumers can take should they become a victim.

Elder Contract Review – Through a partnership with the University of Louisville School of Law, senior citizens can obtain advice on contract issues from U of L law students.

Credit Clues – CEF developed information to help provide the most reliable and current information to consumers about the correct avenues to take, as well as those to avoid, when attempting to use, build, and most importantly, repair credit.

Expos and Trade Shows – In order to interact with consumers and businesses seeking information or services, CEF develops and distributes marketing, promotional, and educational materials at local expos, trade shows, and other community gatherings to increase awareness of BBB services and to educate consumers on a variety of topics affecting the marketplace.

Stop Shoplifting – This program is a joint initiative of the BBB and the Jefferson County Attorney’s Office. The program is an opportunity for first time shoplifting offenders to learn about shoplifting and its impact on their lives. The purpose of the class is to prevent future shoplifting.

Golf Scramble – The BBB Golf Scramble is CEF’s largest fundraiser. The event, which includes team sponsorships, hole sponsors, and a silent auction, raises money for the BBB Storefront at Junior Achievement BizTown and other CEF programs and activities.

BBB Storefront in Junior Achievement’s BizTown – JA Biztown is a simulated town made up of 16 storefronts, sponsored by local businesses. Students experience the free enterprise system by working in these simulated businesses. With a variety of hands-on activities, students realize the correlation between what they learn in school and their participation in a simulated economy.
2015 CEF Officers and Members of the Board

Officers
Chairman: Greg Heitzman, Executive Director, MSD
Chair-Elect: Raymond G. Strothman, President, Strothman & Company, PSC
Treasurer: Jeff Lilly, VP/Finance & Operations, Kosair Children's Hospital
Secretary: Sharon Kerrick, PhD, Assistant Professor/Associate Director Forcht Entrepreneurship Center, U of L College of Business

Members of the Board
Scooter McCray, Principal, La-Z-Boy Furniture Galleries
Vern Eswine, President, The Marketing Company
Thomas Smith, President & CEO, American Bank & Trust Company, Inc.
Steve Wright, Managing Member, The Wright Legacy Group, LLC
Patrick Sterling, Senior Director, Risk and People Administration, Texas Roadhouse
President/CEO: Charles B. Mattingly, Better Business Bureau

2015 CEF Financial Highlights

The following information is based on the combined audited financial statements for the BBB and the BBB Consumer Education fund for the year ending December 31, 2015.

<table>
<thead>
<tr>
<th></th>
<th>Better Business Bureau</th>
<th>Consumer Education Fund</th>
<th>Eliminations</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>$2,066,504</td>
<td>$109,113</td>
<td>($42,000)</td>
<td>$2,133,617</td>
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<tr>
<td>Expenses</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program services</td>
<td>$1,889,455</td>
<td>$106,615</td>
<td>($38,669)</td>
<td>$1,957,401</td>
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<tr>
<td>Management and general</td>
<td>$165,699</td>
<td>---</td>
<td>($3,010)</td>
<td>$162,689</td>
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<tr>
<td>Fund raising</td>
<td>$17,638</td>
<td>---</td>
<td>($321)</td>
<td>$17,317</td>
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<tr>
<td>Total expenses</td>
<td>$2,072,792</td>
<td>$106,615</td>
<td>($42,000)</td>
<td>$2,137,407</td>
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<tr>
<td>Ending net assets</td>
<td>$817,654</td>
<td>$133,850</td>
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<td>$951,504</td>
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Copies of BBB annual reports, audits, and IRS Form 990 tax filings are posted on the BBB website at www.louisville.bbb.org and are available to the public on request.