**BUSINESS INTEGRITY**

**BBB ACCREDITED BUSINESSES**

6,977
In MN/ND

409,685
In North America

**BRAND ENGAGEMENT**

5,541,922
Website Page Views

**CONSUMER CONFIDENCE**

3,606,245
Instances of Service

Source: Better Business of Minnesota and North Dakota (July 1, 2018 - June 30, 2019)

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**OUR VISION**
An ethical marketplace where buyers and sellers trust each other

**OUR MISSION**
To be the leader in advancing marketplace trust

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**ABOUT US**

Better Business Bureau of Minnesota and North Dakota is a non-profit organization founded by local business and civic leaders to create an **ETHICAL** marketplace where buyers and sellers can **TRUST** each other. Nearly 7,000 local Accredited Businesses that support BBB are tasked with operating at a high level of **INTEGRITY** to display our logo. There are more than 100 Better Business Bureaus throughout North America who carry out our mission.
Over the past year, BBB has helped businesses and consumers resolve thousands of complaints, conducted a number of scam investigations, issued consumer tips on a regular basis, and provided educational tools to different at-risk age groups across Minnesota and North Dakota. A healthy marketplace makes for healthy communities, and that’s what makes this a great place to work. On behalf of our Board of Directors and staff, I want to personally thank you for your continued support and commitment to BBB.

BBB’s brand is more relevant than ever and continues to be the go-to place for consumers looking for trustworthy and ethical businesses with which to work. We created this Annual Report to highlight the success and the impact our BBB has had throughout Minnesota and North Dakota communities over the past 12 months. We support our mission by setting standards for marketplace trust, consumer and business engagement, and to celebrate businesses leading the way.
E-Newsletter Capable Consumer Subscribers: 21,000

Facebook Likes: 5,637

LinkedIn Followers: 472

Twitter Followers: 3,942

Instagram Followers: 1,177

PROTECTING CUSTOMERS
Nearly 15.4 million customer inquiries to BBB.org, helping people make informed decisions before engaging with businesses.

3.4 million views of BBB Wise Giving Alliance™ charity reports, helping donors make informed giving decisions

KEEPING BUSINESS HONEST
37,000+ investigations, mediations, arbitrations, and advertising reviews of businesses of all sizes

INFORMING CUSTOMERS OF REAL VS. FAKE BUSINESSES
More than 5.5 million™ BBB Business Profiles and 127,000+™ reports to BBB Scam Tracker are available for the public for free

GIVING HONEST BUSINESSES A FAIR CHANCE
396,000+BBB Accredited Businesses committed to upholding BBB Standards for Trust

ADVANCING MARKETPLACE TRUST THROUGH PARTNERSHIPS & ALLIANCES
Over 100 National Partners support BBB to further its mission of advancing marketplace trust for all

GOOD FOR THE COMMUNITY
820,000+ complaints handled by BBBs across North America in 2017
81% of handled complaints resolved
523,000+ Customer Reviews submitted by verified customers
17,000+BBB AUTO LINE® cases addressed

Source: 2017 Better Business Bureau in North America
*Cumulative data
What It Takes To Be A TRUSTED Brand

- Establish and maintain a positive reputation
- Honor all verbal and written promises
- Respond quickly to consumer concerns
- Always tell the truth, even if it costs you business
- Be transparent with information you give consumers
- Protect consumer information
The VALUE of Accreditation

BBB surveyed more than 7,000 Accredited Businesses in the U.S. and Canada to find out why BBB Accreditation is important to them and how it impacts their businesses.

- 84% builds trust with customers
- 83% increases the credibility of my business
- 69% shows that we care about our customers
- 58% adds prestige to my business
- 51% supporting BBB’s mission of advancing trust in the marketplace is important

Source: Better Business Bureau of Minnesota and North Dakota (July 1, 2018 - June 30, 2019)
Source: Council of Better Business Bureaus, 2018
What the accreditation does for us, it allows people to **TRUST** us better, so those initial conversations we have with customers, they already have a certain amount of trust for us because we’ve been vetted by the BBB. It is so **WORTH THE INVESTMENT** for us.

- RC Colvin, Business Development at Highmark Builders
The **TRUTH** about BBB Ratings

BBB Business Profiles are available for free, along with other helpful information.

BBB Accredited Businesses must adhere to the BBB Standards for Trust.

BBB ratings represent our opinion about a business’ trustworthiness and responsiveness.

BBB ratings are dynamic and change based on a number of marketplace factors.

Businesses with high ratings can apply to become a BBB Accredited Business.

Visit BBB.org to see the most current BBB Business Profiles and Ratings.

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**FINANCIALS**

BBB & BBB FOUNDATION

**FY2019 TOTAL REVENUE**  $5,118,500

- Dues Revenue  $4,232,000
- Non Dues Revenue  $669,000
- Donations/Grants/Sponsorships  $217,500

**FY2019 TOTAL EXPENSES**  $4,897,000

- Personnel  $3,264,500
- Office & Other Expenses  $1,133,000
- Member Programs/Projects  $378,500
- Depreciation Expense  $121,000

**REVENUE OVER (UNDER) EXPENSE**  $221,500

92% of publicly raised funds were spent on foundation programs.

Preliminary FY2019 financial information at time of printing. For audited financials, call 800.646.6222.
BBB Top 5 Types of Business
(July 1, 2018 - June 30, 2019)

**By INQUIRY:**
1. General Contractor
2. Construction Services
3. Online Shopping
4. Collections Agencies
5. Roofing Contractors

**By REVIEWS:**
1. Automotive Tires
2. Plumber
3. Property Management
4. Construction Services
5. Roofing Contractors

**By COMPLAINTS:**
1. Electronic Equipment Dealers
2. Online Shopping
3. Department Stores
4. Banks
5. Health Insurance

Source: Better Business Bureau of Minnesota and North Dakota (July 1, 2018 - June 30, 2019)
I talk to customers all the time and they’ll tell me, ‘I was able to look you up on the BBB and read your reviews and it sounds like you’re a great company.’ You just feel good inside that they can see **WHO WE ARE THROUGH THE BBB**.

- Bridget Pauna, **Director of Consumer Relations, Preferred Credit, Inc.**
OUR VALUES

We commit to the following values to GUIDE OUR DECISIONS and BEHAVIOR with each other and those we serve:

- EXCELLENCE
- INTEGRITY
- TEAMWORK
- TRUST
- RESPECT
We **ADVANCE** Marketplace Trust By:

- Providing resources and trainings on ethics
- Celebrating marketplace role models
- Increasing skills for consumers of all ages
- Serving as a community leader in scam prevention education

**FOUNDATION BOARD MEMBERS**

- **Steve Dale**
  Foundation Board Chair
  Retired, US Bank

- **Barry Kirchoff**
  Director, Central Region
  Small Business Development Center

- **Tara Broker Lashley**
  Individual Giving Manager
  Junior Achievement

- **Karl Battle**
  Software Engineer
  3M

- **Susan Adams Loyd**
  Chief Executive Officer
  BBB of Minnesota and North Dakota

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**CELEBRATING MARKETPLACE ROLE MODELS**

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> It’s so fun to say we won this award from the BBB – we think we’re doing great and so do they. Everyone looks up to the BBB as just that – you’re making sure companies are doing the **RIGHT THING**.

- **Laurie Tomaszewski**, CEO, Handi Medical Supply, 2018 Torch Award Winner
We **EMPOWER** Our Community by Serving Over **25,000 INDIVIDUALS**

- **171 TRAININGS** in ethics and scam prevention reaching **3,742 ATTENDEES**
- **43 EXPOS and EVENTS** directly reaching **21,739**
- **BBB AWARDED $10,500** to Students of Integrity

[Image: A group of volunteers and attendees at an event]

**THANK YOU!**

- **Allianz Life**
- **$60,000 GRANT**
- **60 VOLUNTEERS**

Making a **DIFFERENCE** with Strategic Partners

“Teaming-up with the BBB of MN & ND on our “Scam Jam” events has been a very **SUCCESSFUL PARTNERSHIP** over the years. The purpose of these events is to **EDUCATE THE PUBLIC** about scams and identity theft. Based on the numbers, it’s a guarantee we’re saving people from becoming crime victims at every Scam Jam.”

- **Jay Haapala**, Associate State Director - Community Engagement, AARP MN