A Report from the President

The Better Business Bureau® (BBB) is a standards-based organization that has been helping people find and recommend businesses, brands, and charities they can trust for over one hundred years.

People today are overwhelmed with choices and are increasingly looking for reliable, unbiased information to help make their purchase decisions. This is reflected in the record number of inquiries to BBB. Consumers viewed BBB Business Reviews more than **173 million times** in 2015, up from 165 million in 2014. In total, BBB provides information on 6.7 million businesses and represents a community of nearly 400,000 BBB Accredited Businesses that meet BBB’s high standards.

We are proud to report that the Better Business Bureau Serving Metropolitan New York enjoyed another productive and successful year in 2015.

Some of the key accomplishments of 2015 for the BBB Serving Metropolitan New York include:

- Receiving a record 4.9 million inquiries for information about businesses, an increase of 8.9% from 2014.
- Handling over 51,000 complaints from consumers about businesses.
- Provided an added source of information and transparency by processing more than 9,000 Customer Reviews.
- Developed several new programs to benefit both our Accredited Businesses and consumer audience, which were launched in 2015.
- Participating in more than 30 consumer and business media stories on TV (network and cable, national and local), print and online, helping consumers and businesses protect themselves from scams, and providing much needed information about giving to trustworthy charities.

We are committed to BBB’s mission of advancing marketplace trust by fostering honest and responsible relationships between businesses and consumers. Thank you for your support of this vision. I look forward to our continued work together.

Sincerely,

Claire Rosenzweig, CAE
President and CEO
BBB Serving Metro NY
BBB Serving Metropolitan New York: Mission

The Better Business Bureau Serving Metropolitan New York, Long Island, and the Mid-Hudson Region is one of 113 independently incorporated BBBs across North America. BBB is a private, nonprofit, non-governmental organization that helps businesses and consumers by providing objective information, evaluation and education.

BBB Serving Metropolitan New York has a community of about 7,000 accredited businesses from the five boroughs of New York City, Nassau and Suffolk County on Long Island and seven lower Hudson Valley counties including Westchester, Putnam, Dutchess, Orange, Ulster, Sullivan, and Rockland.

BBB is a key resource for consumers looking for information about the reliability of businesses to help them make wise buying decisions. However, BBB does much more. Our mission lies as much with supporting good business as it does with protecting consumers. The two go hand-in-hand: responsible business practices increase consumer trust, which in turn strengthens the business marketplace.

**BBB Mission**

*Be the leader in advancing marketplace trust*

**BBB Vision**

*An ethical marketplace where buyers and sellers can trust each other*

In support of our mission, BBB takes the following steps:

- Publishes objective information on Metro New York area businesses at no cost to consumers
- Offers educational services and resources to businesses and consumers
- Organizes and participates in numerous events in the service of good business management
- Conducts robust consumer services through which resolutions for customer complaints are sought through our mediation and arbitration programs
- Investigates business practices and reviews business advertising in relation to BBB standards
- Serves as an expert source of proactive fraud prevention information for consumers and media
- Supports a community of BBB Accredited Businesses through our voluntary accreditation program for businesses that meet the BBB Standards for Trust

Please read further to learn about these and other exciting programs and services delivered by Your BBB in 2015.
BBB Serving Metropolitan New York: Programs

✓ A Community of Trusted Businesses

Developing and supporting a community of Accredited Businesses that meet its high standards is at the core of the BBB mission. The BBB Serving Metro New York Accredited Business community is comprised of businesses from a broad array of industries, ranging in size from one- or two-person ventures to Fortune 500 companies.

BBB Accreditation is only available to companies that meet its high standards for business and customer service. BBB Accredited Businesses must pledge to uphold the eight **BBB Standards for Trust:**

- Build Trust
- Advertise Honestly
- Tell the Truth
- Be Transparent
- Honor Promises
- Be Responsive
- Safeguard Privacy
- Embody Integrity

Not every business that applies for accreditation is eligible. After an in-depth review, only those businesses that meet our standards are offered BBB Accreditation, for which they are assessed an annual BBB Accreditation Fee.

BBB Business Accreditation works to inspire confidence among the consumers, government agencies, media, and within the business community by verifying a business’ commitment to uphold the ethical business standards that advance marketplace trust.

**Win-Win: How BBB Accreditation Benefits Businesses**

Companies that are accredited by BBB can highlight their reputation for reliability by displaying the BBB Accredited Business Seal at their place of business, in their advertising, promotional materials, business cards and on their website. Given the faith the public has in BBB as a trusted, preferred source of information about business reliability, the seal symbolizes integrity to potential customers.
Accredited businesses are also eligible for special BBB programs, information, and dispute resolution services, including:

**Heightened visibility** on the BBB Metro New York website, in the Accredited Business roster and through special advertising campaigns and sponsorship opportunities

**Free or discounted attendance** at BBB networking and educational events, in addition to invitations to frequent Accredited Business Only networking meetings

**Employee seminars** on consumer issues and business leadership, which are tailored to each firm’s specific needs and presented at the company’s business location

**Monthly e-newsletter, Hot Topics**, which keeps Accredited Businesses informed of the BBB’s activities and offers them insight into how the BBB can assist them and their employees

**The BBB Accredited Business Hotline**, a special phone number that Accredited Businesses can call to get expedited help with questions about other firms or charities, filing complaints, challenging a competitor’s advertising, or getting advice on business practices

2015 Accredited Business Start With Trust® Ad Campaign

The annual BBB *Start With Trust®* ad campaign serves accredited businesses by providing them with increased visibility in the marketplace and in connection with the BBB brand. By participating in the ad campaign, businesses can publically demonstrate their commitment to good business practices. Ads run in major print news media sources including *The New York Times*, *New York Law Journal*, the *New York Daily News*, *El Diario* (in Spanish), and *Newsday* in Long Island. BBB also offers an interactive web-based listing, the "BBB Accredited Business Buyer’s Guide,” which gives participants the opportunity to advertise in a special BBB online directory for twelve months.

In 2015, 95 accredited businesses participated in the New York City print ads, 228 participated in the Long Island ads, and 262 Accredited Businesses from all three offices participated in the Buyer’s Guide directory.
Accredited Business Only Networking Meetings

The Business Development and Relationships department regularly conducts special networking breakfast meetings, which cater to small groups in each region. These meetings provide the opportunity for accredited business leaders to meet, network, find out how best to leverage their BBB Accreditation and learn about business issues such as customer relations, best advertising practices, data protection, etc.

Business-Building Sponsorship Opportunities

Accredited businesses can take advantage of a variety of BBB sponsorship opportunities which accommodate a wide range of budgets. These include media packages, co-op advertising, seminar and accredited business event support, sponsored listings in the Accredited Business Directory, website banner ads and newsletter sponsorship. There are also sponsorship opportunities available through the BBB Education and Research Foundation programs, including the BBB Charity Effectiveness Symposium and workshop series, the BBB Forum on Corporate Responsibility, and additional events and educational programs for businesses and consumers.

Other Activities

Throughout the year, the Business Development and Relationships department participates in a variety of business activities that increase brand and accredited business visibility and promote good practices.

In 2015 these included meetings with leading New York businesses to foster stronger corporate partnerships and the annual NYXPO for Business, one of the largest business trade shows in the Northeast, in which BBB participated as an Event show in seven years. BBB presented seminars at the October 27, 2015 NYXPO on reputation management and customer service. Ten BBB Accredited Businesses attended as exhibitors.
BBB Serving Metropolitan New York: Programs

✅ **Provides Independent, Unbiased Information and Services for Consumers and Businesses**

In 2015, BBB Serving Metro New York logged over 4.9 million requests for information about business reliability on our website and by mail, e-mail, and telephone, a 8.9% increase from 2014. BBB Serving Metro NY’s database of Business Reviews on over 141,000 metropolitan area companies is continually updated with feedback, complaints, and data it gets from customers for future reference.

In total, across the 113 BBBs in North America that make up our system, consumers accessed business reliability information more than 173 million times in 2015. These numbers suggest that consumers are being more cautious than ever about where and how they spend their money, and are looking for trustworthy information that can help them make informed buying and selling decisions.

The Better Business Bureau’s standards, process, and rating formula ensures that our business reviews are unbiased and as current and comprehensive as possible. The BBB’s business rating algorithm takes into account 7 key elements:

1. Business’s consumer service history with BBB including consumer reviews and complaints
2. Type of Business
3. Time in Business
4. Transparent Business Practices
5. Failure to honor commitments to BBB
6. Licensing and government actions known to BBB
7. Advertising issues known to BBB

Businesses are rated against the above elements regardless of accreditation status.
Network of Trust Services

Telephone Assistance

BBB’s Consumer Help Line is available between 10 a.m. and 4 p.m. during business days. BBB Consumer Advisors answer calls according to BBB policy. Consumer advisors provide callers with information on BBB’s business reviews, inform individuals on how to file a complaint, offer guidance on specific marketplace issues and problems, and provide referrals to government agencies, associations and out-of-area BBBs that can give additional service to inquirers. BBB answered over 34,038 consumer phone calls in 2015.

Customer Service - Online Consumer Assistance

Visitors to the BBB’s websites at www.bbb.org or www.newyork.bbb.org can file a complaint online, find and read business reviews, and browse a resource library of financial and business guidance, advice, and new

Customer Service - Resolving Disputes

BBB is a destination for people seeking marketplace resolutions. We provide information to help their pre-purchase decisions and successfully resolve consumer disputes ranging from those dealing with inexpensive mail order products to costly home improvement projects. BBB’s Resolution programs bring businesses and their customers together to reach fair and amicable solutions regarding marketplace issues according to BBB system-wide policy.

In 2015, over 60,000 customers contacted BBB Serving Metro New York to file complaints and consumer reviews about businesses. The BBB Resolution team assists consumers with resolving their issues, helps businesses to maintain the goodwill and continued patronage of their customers, and makes sure that both sides have an option to mediate and solve problems without resorting to the costly and burdensome alternative of legal action.

The majority of complaints filed with the BBB each year are resolved by working with the consumer and the business to settle the problem.

Every year, the Dispute Resolution team at BBB Serving Metropolitan New York helps thousands of people obtain restitution from businesses, ranging from reshipment of their ordered products to credit adjustments to full refunds of their purchases. In those cases where BBB was able to communicate with the business, 76% of reportable complaints were closed as resolved in 2015.

“I want to thank all those at the Better Business Bureau for their tireless efforts in helping consumers to resolve their issues, claims and disputes. I thank you for all the help that you provide and how you have helped me in all the times that I have sought assistance.”

-Consumer from Bronx, NY

“Thank you for your help. Without your help I would still be trying to get my problem resolved.”

-Consumer from North Bellmore, NY
Another important function of the BBB is to analyze complaints for patterns or unusual problems that need to be brought to a company’s or industry’s attention. By providing companies with valuable feedback about their customers’ complaints, BBB helps them identify the underlying causes of the problems and provides them with an opportunity to strengthen their customer service. Closed complaint information is covered in the company’s BBB Business Review to alert prospective customers. Failure to resolve the underlying pattern or problem can also affect the BBB Business Review letter grade. Under certain circumstances, the BBB cooperates with government agencies to help with investigations and uncover scams.

BBB Serving Metropolitan New York published more than 9,000 Customer Reviews in 2015. The BBB Business Review provides a place for feedback regarding the customer experience, including positive comments in addition to complaints. This type of feedback is something customers have told us is important to them when they research companies. Accredited Businesses have also asked for this valuable feature.

The Arbitration Phase

When disputes cannot be resolved through mediation, BBB may offer arbitration. With the agreement of both parties, an independent, trained BBB Arbitrator hears each side’s position and renders a decision resolving the dispute. Through arbitration, BBB provides businesses and consumers a fast and fair way to resolve disputes and avoid the high cost of going to court.

The automotive industry has made a commitment to resolving customer disputes through BBB arbitration. In 2015, twenty-six car manufacturers participated in a national BBB program called AUTO LINE. Founded in 1978, BBB AUTO LINE is the nation’s oldest and most respected auto warranty dispute resolution program. The AUTO LINE program enables customers to have their vehicle problems resolved by a BBB arbitrator at no cost to the consumer. BBB Serving Metro NY arbitrated 57 AUTO LINE cases in 2015.
Marketplace Resolution Services and Complaint Detail Publishing Staff

From left to right: From left to right: Christopher Vincent, Erica Elliott, Lauren Queally, Diana Wheeler, Juliana Giraldo, Jack Kennedy, and Esmond Brown, work to analyze complaints and help resolve consumer/business disputes.

2015 Service Statistics from BBB serving Metropolitan New York, Long Island and the Mid-Hudson Region

4,922,104 Consumer Inquiries about Business Reviews in our database
3,858,959 Users Visited newyork.bbb.org
8,474 General Assistance
9,052 Counselings
9,932,927 Pageviews on newyork.bbb.org

47,497 Complaints
76% Resolution Rate
12,927 Mediations, Arbitrations & Dispute Resolution Hearings
Financial Services topped the 2015 Complaint Categories list with 6,103 complaints in 2015
9,373 Customer Reviews
57 AUTOLine Arbitrations
297 Advertising Reviews
200 Investigations
133 Press Releases Issued, Including 50 that warned of substandard business practices

Visit us at newyork.bbb.org for information you can trust
Better Business Bureau  
2014 TOP TEN  
COMPLAINT CATEGORIES

1. Financial Services 6,250
2. Publishing & Communications 6,043
3. Automotive 3,062
4. Health, Beauty & Fitness 2,982
5. Retail 2,620
6. Consumer Electronics 2,253
7. Home Improvement 2,224
8. Household & Office Furnishings 1,975
9. Mail Order & Sweepstakes 1,555
10. Travel 1,550

BBB continuously strives to educate consumers about fraud prevention and consumer protection issues. During National Consumer Protection Week, BBB joins forces with other groups and agencies to further this mission. On March 3, 2015, BBB hosted the annual Top Ten press conference in our New York City office, to report 2014 consumer complaint and inquiry results. BBB was joined by the U.S. Postal Inspection Service, The New York State Office of the Attorney General, and the New York City Department of Consumer Affairs, during which BBB presents the Top Ten categories of complaints for the year, broken down by type of business.

In 2014, BBB received 6,250 complaints concerning Financial Services, the most complained-about category last year. Businesses in this category include banks and banking services, collection agencies, credit cards, insurance companies, and loan providers. Rounding out the top three categories are Publishing and Communications and Automotive. Publishing and Communications complaints focused on radio stations, broadcast companies, telephone companies and cable providers. Most automotive complaints concerned book stores (including online stores), clothing and jewelers.
Investigations

In the past several years, BBB Serving Metro New York’s Information and Investigations Department has helped to uncover cases of deceptive or fraudulent business activities.

In 2015, your BBB served as a source of information for multiple government investigations by providing information about complaints related to more than 107 investigations and enforcement actions brought by agencies such as the New York City Department of Consumer Affairs, New York State Department of Financial Services, New York Office of the Attorney General, as well as Attorney Generals from a number of other states, the U.S. Department of Justice, the Federal Trade Commission and the U.S. Postal Inspection Service. BBB also performs its own investigations, and informs the public about the results on its website and through press releases. In 2015, Metro New York BBB conducted 200 investigations.

By investigating deceptive practices and challenging false advertising, BBB’s Investigations Department exposes companies that attempt to profit at the expense of responsible businesses and the public, and warns consumers about them. When advertising or other standards-based issues are found, BBB first alerts management at the company in question and tries to work with them to help meet BBB Standards. In this way, responsible firms may resolve their problems and maintain the confidence of their customers. When companies fail to address problematic practices or advertising, the incidents are summarized in BBB Business Reviews and, when appropriate, referred to government agencies and the media. BBB also releases advisories on scams and deceptive practices throughout the year on its website and to the media.

Scam of the Year:

In January of 2015, the Council of Better Business Bureaus named the Arrest Scam as the top scam of 2014. Victims of this scam receive an ominous phone call from someone claiming to be a police officer or government agent (often the IRS in the United States or the CRA in Canada). The con artists claim they are coming to arrest a consumer for overdue taxes or for skipping out on jury duty but that the victim can avoid it by sending them money via a prepaid debit card or wire transfer. Another variation on this scam is that the victim will supposedly be arrested for an overdue payday loan. Whatever the claimed “violation,” it’s scary to be threatened with an arrest and many people pay out of fear.

"BBB" Phishing Scam:

Many scams are brought to the attention of the BBB, but in 2014 BBB itself was the subject of a significant phishing attack. This scam involved waves of fake emails purportedly coming from BBB. Consumers and businesses nationwide received emails misusing the BBB name, telling them that a complaint had been filed against their business. The details varied, but typically these phishing emails sought to compromise the recipient’s computer and identity. BBB provided instructions to those who received the phishing scam e-mail on how to protect themselves and their computers. In addition, all local BBB organizations – including Metro New York BBB – took important steps to prevent such phishing problems through new technology initiatives in 2014. BBBS remain vigilant and are ready to spot and quickly address these types of phishing instances, moving forward.
Advertising Review

BBB conducts an Advertising Review program in order to foster business self-regulation. In 2015, BBB Serving Metro New York performed 297 ad reviews. The BBB Code of Advertising calls for businesses to avoid using misleading, deceptive, and false advertising. It guides BBB’s efforts to protect consumers and assist businesses in promoting their products in a clear and transparent way. BBB regularly monitors websites and local newspapers for misleading advertising. When BBB believes that an advertisement may confuse or deceive consumers, it forwards the ad to the business in question and requests voluntary modification or substantiation of the ad’s claims. Questionable advertising practices that BBB investigates include deceptive claims of results for products or services, false claims of lowest pricing, products advertised as being free and guarantee or warranty offers without disclosure of the applicable terms and conditions. About one-third of the BBB ad review challenges resulted in adequate substantiation or revised ads.

BBB and Media Relations

BBB Serving Metro New York cultivates relationships with the media channels and journalists as part of our ongoing effort to educate consumers. BBB helps reporters by offering assistance in investigations, acting as liaison with consumers or fraud victims who may want to share their stories, providing access to knowledgeable BBB executive staff for interviews, and serving as a source for general business and consumer-related information. By working together with the media, BBB seeks to share useful information with consumers in order to assist them in making educated purchasing decisions while promoting good business practices and trust in the marketplace.

In 2015, BBB Serving Metro New York assisted television, print, online and radio media for a variety of stories. These stories reached consumers locally, regionally and nationally. The topics ranged from specific scams targeting the unemployed to how to choose the right charity to support.

Univision’s Berenice Gartner reports live from the Metro NY BBB offices during BBB Live! on November 18, 2015.

Metro NY BBB CEO, Claire Rosenzweig, films an interview with Nina Pineda of ABC7.

In 2015, the Ad Review Program conducted 297 reviews. As with other BBB programs, Advertising Review:

- Provides a fast, flexible alternative to government regulation
- Maintains a level playing field for settling disputes among competitors
- Increases public trust
- Helps cut down on unfair or unethical business practices
A BBB Serving Metro New York spokesperson appeared in over thirty news stories in 2015 and we assisted with many others. A small sample of coverage in 2015 includes:

**Television**

- **CBS 2 Local**: Lottery Scams/ Top Ten Complaints/ Back To School ID Theft/ World Series Ticket Scams
- **Fox 5 News (10pm)**: Pope Visit Ticket Scams/ Crowdfunding Tips
- **NBC 4 Local**: Top Ten Complaints/ FlyCleaners Investigative
- **CBS Newspath**: Top Ten Complaints
- **NY1**: Scam Tracker/ Bronx Cabinet Company/ BBBScam Tracker Feature
- **ABC 7**: Clifton Charles - BBB Investigation/ Tips for Hiring Movers/
- **Telemundo**: BBB Consumer Services Feature/ Top Ten Scams
- **Fios News**: Back to School Child ID Theft
- **Univison 41**: Top Ten Complaints/ BBB Live
- **PIX 11**: Tips for Hiring Contractors/ Tips For Hiring Movers

**Print**

- **AM New York**: Top Ten Complaints
- **Journal News**: Tips for Home Buyers

**Radio**

- **1010 WINS**: World Series Ticket Scams/ Advance Fee Loan Scams
- **WCBS**: Black Friday Tips/ Small Business Saturday Tips

**Online**

- **TheRoot.com - “Bring It To The Table”**
  *Bring It To The Table is an on-camera, in-studio interview show and discussion. BBB filmed a 30 minute segment dealing with identity theft tips, which later aired on TheRoot.com.*

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BBB CEO Claire Rosenzweig with Harriet Cole, host of “Bring It To The Table.”

Rosenzweig was interviewed by Cole at Univision studios in Manhattan.
BBB Volunteers

BBB Serving Metro New York welcomes New York community members who support our mission and wish to volunteer their time. Volunteers participate in our dispute resolution department, where they help consumers and businesses to resolve disputes amicably. Volunteers in BBB Dispute Resolution undergo a training process that helps them become knowledgeable and skillful complaint analysts. Additional volunteers participate in BBB Foundation programs.

BBB volunteers include both professionals and retirees. Many commit substantial time to your BBB each week and volunteer for many years, while others stay for shorter periods of time, sometimes simply offering one-time assistance and expertise for special events and programs.

Volunteer Spotlight

Odile Kory, Volunteer Dispute Resolution Analyst

Odile spent most of her career teaching French to the staff and diplomats at the United Nations. In the early 2000’s she befriended Trudy Rothman, a longtime volunteer at the BBB, who suggested she volunteer as a mediator. She has enjoyed trying to help consumers get their voice heard!

In her spare time, Odile loves to play and interact with her 8 grand-children and when they are too busy to play with her, she plays bridge!

Mid-Hudson and Long Island BBB Branch Offices

BBB Serving Metropolitan New York includes two branch offices; one in the Mid-Hudson region of New York State and the other in Long Island. These offices serve the mission of BBB and carry on BBB core activities including monitoring and reporting on local businesses, reviewing businesses for BBB Accreditation and providing local complaint and mediation services. They work with local media, government, bar associations, educational facilities, business and nonprofit communities to promote high standards for marketplace trust and to conduct relevant educational programs in their respective regions for businesses and the public on good practices.
Events and Regional Outreach

In 2015, the Mid-Hudson and Long Island BBB branch offices participated in, presented and/or sponsored numerous educational or business-related events and programs, in collaboration with the New York City headquarters office of the Metro NY BBB and with Metro New York’s independent but affiliated BBB Education and Research Foundation. For example:

**MID-HUDSON**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>2/3/15</td>
<td>Speaker Data Privacy &amp; Protection Day Town Hall</td>
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<tr>
<td>2/26/15</td>
<td>Networking Breakfast &amp; BBB Briefing Program</td>
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<tr>
<td>3/23/15</td>
<td>ID Theft program at Somers Library (Westchester) BBB Community Program</td>
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<tr>
<td>3/24/15</td>
<td>Media Outreach: Journal News story regarding home improvement/repairs</td>
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<tr>
<td>4/30/15</td>
<td>ID Theft Prevention/Data Privacy &amp; Security program</td>
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<tr>
<td>5/1/15</td>
<td>Attended Community Law Day (Manhattan)</td>
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<tr>
<td>5/4/15</td>
<td>Attended Not-for-Profit Leadership Summit XIII</td>
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<tr>
<td>5/13/15</td>
<td>Media Outreach: Brian Rauer guest on Manhattan Chamber of Commerce Podcast</td>
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<tr>
<td>5/18/15</td>
<td>Speaker at National Cyber Security Alliance sponsored program</td>
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<tr>
<td>5/21/15</td>
<td>Brian Rauer presented at Market New York Expo</td>
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<tr>
<td>5/28/15</td>
<td>Networking Breakfast &amp; BBB Briefing</td>
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<tr>
<td>6/18/15</td>
<td>Attended Annual Conference, Association for Conflict Resolution-Greater NY at Cardozo Law School</td>
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<tr>
<td>8/20/15</td>
<td>Media Outreach: FiOS1 News “Raising Our Kids” program (ID theft prevention)</td>
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<tr>
<td>9/22/15</td>
<td>Networking Breakfast &amp; Briefing Program</td>
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<tr>
<td>10/13/15</td>
<td>Attended Mediation Settlement Day kickoff event at New York Law School</td>
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<tr>
<td>11/19/15</td>
<td>Networking Breakfast &amp; Briefing Program</td>
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<tr>
<td>11/20/15</td>
<td>Media Outreach: Brian Rauer guest on Manhattan Chamber of Commerce Podcast</td>
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<tr>
<td>Ongoing</td>
<td>Brian Rauer served on the Westchester County Citizen’s Consumer Advisory Council</td>
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**LONG ISLAND**

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<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>2/21/15</td>
<td>Attended Trade Show – Suffolk County College</td>
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<tr>
<td>3/28/15</td>
<td>Attended Trade Show – Nassau Coliseum</td>
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<tr>
<td>4/7/15</td>
<td>LIBBB Network and Briefing Breakfast</td>
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<tr>
<td>5/21/15</td>
<td>Attended the Hauppauge Industrial Association (HIA) Trade Show – Suffolk County</td>
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<tr>
<td>6/2/15</td>
<td>Presented the “Ginny Girardi Memorial Scholarship” – Levittown HS</td>
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<td>Date</td>
<td>Event Description</td>
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<tr>
<td>6/18/15</td>
<td>LIBBB Network and Briefing Breakfast</td>
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<tr>
<td>8/13/15</td>
<td>Participated in “Hiring Our Heroes” event – Armed Forces Reserve Center</td>
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<tr>
<td>10/7/15</td>
<td>LIBBB Network and Briefing Breakfast</td>
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<tr>
<td>10/21/15</td>
<td>Attended the Cardinal Trade Show – Nassau County</td>
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<tr>
<td>10/24/15</td>
<td>Attended Trade Show – Nassau Coliseum</td>
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Marilyn Lehrer, Dispute Resolution, Senior Associate and Kathleen Piereth-Heenan, Executive Director, Long Island BBB (pictured left to right) attended “Hiring Our Heroes” event hosted by the Armed Forces Reserve Center in Long Island, August 2014
BBB Education and Research Foundation

✔️ **Provides accountability information on charities and educational programs for charities, businesses, consumers and young professionals.**

**Metro New York BBB’s Foundation: Affiliate and Collaborator**

BBB Serving Metropolitan New York shares office space and works closely with the separately incorporated and independently governed Education and Research Foundation of the Better Business Bureau of Metropolitan New York, a 501(c)(3) charity.

The Foundation’s work is generously supported in part by voluntary donations contributed above accreditation fees, by Accredited Businesses. **We thank the BBB Accredited Businesses that participate in the Foundation’s efforts by providing valued contributions.** A complete annual report for the BBB Foundation is available on request or can be viewed online at [www.newyork.bbb.org](http://www.newyork.bbb.org).

The Foundation’s principal activities are:

- The Charity Accountability Program, which includes preparation of BBB Charity Reports
- Educational events and outreach programs for businesses, charities, and consumers in English – and whenever possible, in Spanish
- The Skill-Building Volunteer Intern Program, which provides volunteers with access to business skills and career talks with prominent leaders

The BBB Foundation’s Charity Accountability Program evaluates charity practices and reports on locally soliciting charities, works to promote accountability in the nonprofit sector and manages the BBB Accredited Charity Seal Program for qualifying charities that have first met all of the 20 BBB Standards for Charity Accountability. The Metro New York Charity Accountability Program is one of the largest local BBB charity reporting services in the country. Donors can view BBB charity information any time at [www.ny.give.org](http://www.ny.give.org).

In 2015, major Foundation events for charities and businesses included:

- **BBB Charity Effectiveness Symposium IX: Designing the Future for Success and Sustainability.** This is a yearly educational and networking event was attended by hundreds of nonprofit and philanthropic leaders and provided the latest thinking about accountability and effectiveness issues.
- **BBB Forum on Corporate Responsibility: Transformers: How Corporate Responsibility Trends are Changing Business Now.** At this major annual event, business thought leaders presented insights about how corporate responsibility priorities and practices are changing in response to evolving business needs and public pressures.

The Foundation also produced educational workshops for charity and business leaders, as well as “BBB Live” – a television call-in program conducted in Spanish. The 2015 topic was Student Loans.
BBB Foundation Major Events

BBB Charity Effectiveness Symposium February 24, 2015

Attentive participants at the 2015 BBB Charity Effectiveness Symposium, in the packed plenary hall.

Developing Talent: Building Success from Inside Out panelists, L to R: David S. Birdsell, Dean and Professor, Baruch College School of Public Affairs, moderator; Jeremy Kohomban, Ph.D., President & CEO, The Children’s Village; Wayne Ho, Chief Program and Policy Officer, Federation of Protestant Welfare Agencies; and John Sanchez, Executive Director, East Side House Settlement.

Karen Rosa, Vice President and Executive Director, Altman Foundation, presented her Keynote Address Success and Sustainability: Moving from LOI to Repeat Grantee.

Operational Excellence and Sustainability: Key Elements panelists, L to R: Hilda H. Polanco, Founder and CEO, Fiscal Management Associates, LLC, moderator; Charles Buice, President, Tiger Foundation; Sam Schaeffer, Executive Director and CEO, Center for Employment Opportunities; and Warren Scharf, Executive Director, Lenox Hill Neighborhood House.
BBB Forum on Corporate Responsibility June 10, 2015

Keynote Speaker Deborah Holmes, Americas Director, Corporate Responsibility, EY

Corporate Responsibility Trends panel, L to R: Laura Gitman, Vice President, BSR, moderator; Pamela Gill Alabaster, Vice President, Global Corporate Responsibility, The Estée Lauder Companies; Amy Fenton, Global Leader, Public Development & Sustainability, Nielsen; Paula Luff, Vice President, Corporate Social Responsibility, Hess Corporation

Engaging Consumers: The Language of Sustainability: Aman Singh, Vice President, Business + Social Purpose, Edelman

Trends in Sustainable Finance: Trevor D'Olier-Lees, Senior Director, Corporate Ratings – Infrastructure, Standard & Poor’s; Valerie Smith, Director, Corporate Sustainability, Citigroup

Resilient and Responsible Supply Chains: Nancy Gillis, Global Lead for Resilient and Responsible Supply Chains, EY; Matthew Rutter, Senior Manager, Climate Change and Sustainability Services, EY
BBB Foundation’s Skill-Building Volunteer Intern Program

How the Program Works

Our BBB Foundation is proud to maintain an ongoing, extensive volunteer internship program. Charity Accountability Program interns are provided with nonprofit accounting experience and an overview of the nonprofit sector in New York, as well as invaluable details about the management and governance of charities. Many other volunteer interns under our Foundation’s program acquire valuable career skills by assisting with BBB dispute resolution and customer service activities.

Background and Activities

In 2015, 57 volunteer interns contributed a combined total of 8,974 hours of training and service. In the process, they participated in completing a total of 22,454 BBB consumer complaint cases and charity reviews.

Program participants in 2015 were from a wide variety of schools, including:

- John Jay College of Criminal Justice
- Brooklyn College
- New York University
- Berkeley College
- Hunter College
- The New School
- Fordham University
- Pace University Law School,
- Baruch College
- Seton Hall University
- University of Rochester
- Long Island University
- Manhattan College, and many others.

BBB staff members visit career fairs at colleges and post volunteer opportunities online to attract candidates, who are then selectively screened.
**BBB Foundation**

**Intern Skill-Building Program 2015**

To enhance the volunteer intern experience, BBB Foundation’s Volunteer Intern Program includes a series of casual breakfast and luncheon programs. During these career-oriented meetings, volunteer interns are offered the rare chance to meet and speak with outstanding business and community leaders. Senior executives discuss their career paths and provide interns with their view of the New York business and charity community.

Sheila Sullivan, Director of Global Consumer Affairs at Coty Inc.

Rhonda Joy McLean, Deputy General Counsel at Time Inc. and BBB Board Chair, 2014

Ed DeSalvio, Managing Director, Asset Recovery Division, BNY Mellon

Mauricio Hernandez, Executive Vice President, Business Operations, Goodwill Industries of Greater New York & Northern New Jersey

Alok Bhushan, Chief Financial Officer, Yext, BBB Board member

John Simone, Director, Global Sustainability & Social Responsibility, Colgate-Palmolive Company
### BBB 2015 Financials

**Better Business Bureau**  
**Serving Metropolitan New York, Inc.**

#### Statements of Activities

<table>
<thead>
<tr>
<th>Year Ended December 31,</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2015</td>
<td>2014</td>
</tr>
<tr>
<td><strong>Revenues and public support:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accreditation fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renewals</td>
<td>$2,375,863</td>
<td>$1,748,547</td>
</tr>
<tr>
<td>New Accredited Businesses</td>
<td>$1,047,126</td>
<td>891,231</td>
</tr>
<tr>
<td>Arbitration programs</td>
<td>12,295</td>
<td>11,460</td>
</tr>
<tr>
<td>Interest income</td>
<td>338</td>
<td>454</td>
</tr>
<tr>
<td>Accredited Business ID</td>
<td>17,466</td>
<td>628,188</td>
</tr>
<tr>
<td>Advertising campaign &amp; other income, net of direct expenses</td>
<td>316,253</td>
<td>317,477</td>
</tr>
<tr>
<td>Program administration income</td>
<td>128,887</td>
<td>99,562</td>
</tr>
<tr>
<td>Donated services</td>
<td>14,160</td>
<td>53,020</td>
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<tr>
<td><strong>Total revenues and public support</strong></td>
<td>3,912,388</td>
<td>3,749,939</td>
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</tbody>
</table>

#### Expenses:

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program services:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dispute resolution</td>
<td>1,034,657</td>
<td>949,186</td>
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<tr>
<td>Investigation and dissemination of information</td>
<td>1,235,414</td>
<td>1,125,094</td>
</tr>
<tr>
<td><strong>Total program services</strong></td>
<td>2,270,071</td>
<td>2,074,280</td>
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</table>

#### Support Services:

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management and general</td>
<td>514,604</td>
<td>483,142</td>
</tr>
<tr>
<td>Membership development</td>
<td>1,034,881</td>
<td>1,051,688</td>
</tr>
<tr>
<td><strong>Total support services</strong></td>
<td>1,549,485</td>
<td>1,534,831</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>3,819,556</td>
<td>3,609,111</td>
</tr>
</tbody>
</table>

#### Increase in unrestricted net assets

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted net assets -January 1</td>
<td>1,913,926</td>
<td>1,773,098</td>
</tr>
<tr>
<td><strong>Unrestricted Net assets - December 31</strong></td>
<td>$2,006,758</td>
<td>$1,913,926</td>
</tr>
</tbody>
</table>
## BBB Board of Directors

<table>
<thead>
<tr>
<th>Name</th>
<th>Position/Company</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Alok Bhushan</strong></td>
<td>Executive Vice President, Finance, Yext Inc.</td>
</tr>
<tr>
<td><strong>Michael Brizel (Vice-Chair)</strong></td>
<td>Executive Vice President &amp; General Counsel, FreshDirect</td>
</tr>
<tr>
<td><strong>Paul Campbell</strong></td>
<td>Vice President, Human Resources, Ralph Lauren</td>
</tr>
<tr>
<td><strong>Lisa Davis</strong></td>
<td>Principal, Lisa L. Davis Communications Consulting</td>
</tr>
<tr>
<td><strong>Edward J. DeSalvio</strong></td>
<td>Managing Director, Asset Recovery Division, BNY Mellon</td>
</tr>
<tr>
<td><strong>Joel Goldberg</strong></td>
<td>Of Counsel, Stroock &amp; Stroock &amp; Lavan LLP</td>
</tr>
<tr>
<td><strong>Melissa Krantz</strong></td>
<td>President, Krantz &amp; Co.</td>
</tr>
<tr>
<td><strong>Rhonda McLean</strong></td>
<td>Deputy General Counsel, Time Inc.</td>
</tr>
<tr>
<td><strong>Cara Oleksa</strong></td>
<td>Director of Installation &amp; Maintenance Verizon Communications</td>
</tr>
<tr>
<td><strong>John Polizano</strong></td>
<td>Senior Vice President, Advertising Director, New York Daily News</td>
</tr>
<tr>
<td><strong>Michael Portegello</strong></td>
<td>Partner, Assurance Services, Ernst &amp; Young LLP</td>
</tr>
<tr>
<td><strong>Valerie Reardon</strong></td>
<td>Senior Vice President, Compliance &amp; Internal Audit, EmblemHealth</td>
</tr>
<tr>
<td><strong>Kevin Rooney</strong></td>
<td>CEO, Oil Heat Institute of Long Island</td>
</tr>
<tr>
<td><strong>Claire Rosenzweig, CAE (ex-officio, non-voting)</strong></td>
<td>President &amp; CEO, BBB Serving Metropolitan New York</td>
</tr>
<tr>
<td><strong>Todd Ruback</strong></td>
<td>Chief Privacy Officer, Ghostery Inc.</td>
</tr>
<tr>
<td><strong>Kathleen Ruiz</strong></td>
<td>SVP Marketing &amp; Public Relations, Saks Fifth Avenue</td>
</tr>
<tr>
<td><strong>John J. Russell</strong></td>
<td>Director, Global Sustainability &amp; Social Responsibility, Colgate-Palmolive Co.</td>
</tr>
<tr>
<td><strong>John Simone</strong></td>
<td>SVP Planning &amp; Precision, Nielsen</td>
</tr>
<tr>
<td><strong>Sheila L. Sullivan</strong></td>
<td>Director of Chair, Coty Inc.</td>
</tr>
<tr>
<td><strong>Eric Solomon</strong></td>
<td>SVP Planning &amp; Precision, Nielsen</td>
</tr>
<tr>
<td><strong>Edward Weber</strong></td>
<td>Senior Vice President &amp; Chief Financial Officer, MLB Advanced Media</td>
</tr>
<tr>
<td><strong>Thomas R. Zapf</strong></td>
<td>Vice President of Government &amp; Public Affairs, Law Department, Macy's</td>
</tr>
</tbody>
</table>
Your questions and feedback will be welcome. Please don’t hesitate to contact us using the information below.

**Better Business Bureau**  
**Serving Metropolitan New York, Inc.**  
30 East 33rd Street, 12th Floor  
New York, NY 10016  
Office Hours: 9-5  
Monday through Friday  
Phone: 212.533.6200  
Fax: 212.477.4912  
Inquiry@newyork.bbb.org

**Better Business Bureau**  
**Serving Long Island**  
399 Conklin Street, Suite 300  
Farmingdale, NY 11735  
Office Hours: 9-5  
Monday through Friday  
Phone: 516.420.0500  
Fax: 516.420.1095  
LongIslandBBB@newyork.bbb.org

**Better Business Bureau**  
**Serving the Mid-Hudson Region**  
150 White Plains Road, Suite 107  
Tarrytown, NY 10591-5521  
Office Hours: 8:30-4:30  
Monday through Friday  
Phone: 914.333.0550  
Fax: 914.333.7519  
MHInquiries@newyork.bbb.org

Consumer advisors are available 10 a.m. to 4 p.m., Monday through Friday, except holidays.