2013 Annual Report

BBB serving Central Virginia
BBB Foundation of Virginia, Inc.

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Dear Friends of BBB,

Since 1954 the mission of BBB Serving Central Virginia has been to support truth in advertising. Over time our mission has evolved to meet the demands of the marketplace. We are a recognized leader in business communications review, fraud prevention, and consumer education.

Accredited Businesses benefit from consumer trust of our brand and from BBB’s ongoing efforts toward an ethical marketplace. Their commitment to the Standards for Trust is evident by their commitment to BBB. At the end of 2013, we had 4,563 Accredited Businesses on our rolls, 201 more than one year ago. These Accredited Businesses are the backbone of Better Business Bureau and we’ve had a dedicated team focused on meeting their membership needs.

Inquiries to BBB from both businesses and consumers are also increasing. Last year we logged 906,761 inquiries, 6% more than in 2012.

Our work in charity review and advertising review once again grew as a result of having a full time analyst dedicated to these programs. We’ve been able to grow the number of reports on charities by 21%, our roster of Accredited Charities by 3%, and our Charity Seal Holders by 67% from 2012. Inquiries on charities increased by 5%. Advertising review cases closed increased from 53 to 70, an increase of 32%.

In December we launched a new web site. With it we will educate Central Virginia consumers on the services we provide. In 2013, visits to our web site grew by 19% to 1,012,354. Requests for quotes from Accredited Businesses are up 64% over 2012. The emphasis we placed on communicating with consumers and businesses through social media resulted in 50% growth in our followers on Facebook and 28% on Twitter.

The growth is strong, the activity is exciting and the benefits are being paid. As we look forward to the opportunities and challenges that 2014 brings, we will continue to advocate for trust, building a marketplace of integrity that we can all enjoy.

Sincerely,

Roderick W. Simmons  Thomas J. Gallagher
Chair  President & CEO
Standards For Trust

**Build Trust**
Establish and maintain a positive track record in the marketplace.

**Advertise Honestly**
Adhere to established standards of advertising and selling.

**Tell the Truth**
Honestly represent products and services, including clear and adequate disclosures of all material terms.

**Be Transparent**
Openly identify the nature, location, and ownership of the business, and clearly disclose all policies, guarantees and procedures that bear on a customer’s decision to buy.

**Honor Promises**
Abide by all written agreements and verbal representations.

**Be Responsive**
Address marketplace disputes quickly, professionally, and in good faith.

**Safeguard Privacy**
Protect any data collected against mishandling and fraud, collect personal information only as needed, and respect the preferences of consumers regarding the use of their information.

**Embody Integrity**
Approach all business dealings, marketplace transactions and commitments with integrity.

2013 BBB Board of Directors

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**BBB Mission:**
BBB’s mission is to be the leader in advancing marketplace trust. BBB accomplishes this mission by creating a community of trustworthy businesses; setting standards for marketplace trust; encouraging and supporting best practices; celebrating marketplace role models; and denouncing substandard marketplace behavior.

**BBB Foundation Mission:**
BBB Foundation’s mission is consumer education.
2013 Program Descriptions

Accreditation Program:
BBB Accredited Businesses and Charity Seal Holders contractually agree to adhere to the highest standards of fair and honest behavior as outlined in the BBB Standards for Trust.

Advertising Review:
BBB requests both Accredited and non-Accredited businesses to voluntarily substantiate or modify their advertising based on: the Code of Advertising, industry standards, and applicable regulatory guidelines.

BBB AutoLine®:
Our dispute resolution program can help you resolve your lemon law complaint, and you don’t even have to hire a lawyer. Our lemon law complaint program covers car warranty issues against participating manufacturers. Our role is to open communication between you and your manufacturer and to assist in the speedy resolution of your auto warranty or lemon law dispute.

BBB Business Reviews:
BBB develops reviews about companies and makes the information available to the public. Reviews are based on documented behavior and instances and the data is provided to the public at no charge through the support of accredited businesses.

Charity Evaluations:
BBB evaluates local charities against a set of 20 voluntary standards. Reports are developed based on evaluation results to help donors make sound giving decisions and to foster public confidence in charitable organizations. There is no charge for the charity evaluation or for public access to the reports.

Consumer Education:
BBB Foundation program managers provide counseling to consumers, providing information on how to avoid scams and fraudulent business practices. Program managers make presentations at community events and provide educational materials.

Dispute Resolution Services:
BBB works with consumers and businesses to reach solutions to marketplace disputes. The dispute resolution process is an alternative to going to court - it’s informal and user-friendly and it helps resolve thousands of complaints each year. BBBs offer several methods to resolve disputes: conciliation, mediation, and arbitration. BBB staff advises consumers and businesses of the appropriate steps to resolve their particular disputes.

Investigations:
Opportunities for investigations occur daily at the BBB through reports from consumers and businesses, incoming complaints and through tracking of patterns of complaints. In many cases BBB will work with law enforcement or the proper regulatory agency to share the information we have received.

BBB MilitaryLine®:
Military Line provides free financial literacy and consumer protection resources/support to our military communities – all through the efforts of local BBBs and an online presence.

Secure Your ID® Day:
Protect Your ID Day is held in April of each year. Shredding services are made available to businesses and consumers at no charge to promote the importance of protecting personal and financial information.

Senior Fraud Prevention:
BBB staff regularly meets with law enforcement officers and representatives of local agencies to share information on scams operating in the area.
2013 Program Accomplishments

BBB Program Accomplishments

BBB Accreditation in 2013:
- Approved: 817
- Revoked: 37
- Accredited Businesses: 4,563

Request-A-Quotes for ABs: 2,700
Business Reviews: 906,761
Website visits: 1,012,354
Unique visitors: 906,142
Pageviews: 1,914,463
Consumer Reviews Published: 184

Complaints Closed: 9,940
Percent Resolved: 91%
Auto Line Cases: 11
Arbitration Cases: 19
Investigations Closed: 28

Ad Review in 2013:
- Cases Closed: 70
- Voluntarily Substantiated: 9
- Voluntarily Discontinued: 17
- Voluntarily Modified: 34
- Did not substantiate, modify or discontinue: 3
- No response: 7

BBB Education Outreach Program Accomplishments

Senior Fraud Program:
- Scam Prevention presentations: 22
- Consumers served: 1,553
- Educational counseling: 10 events
- Consumers served: 1,275

Charity Review in 2013:
- Active Reports: 126
- Accredited Charities: 78
- Seal Holders: 25
- Inquiries: 24,467

FINRA: Outsmarting Investment Fraud:
- Presentations: 12
- Consumers reached: 420

Secure Your ID/Shred Day:
- Documents destroyed: 8.16 tons
- Consumers/businesses served: 193