Better Business Bureau®
of Western Michigan
Educational Foundation

2021
ANNUAL
REPORT

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ABOUT THE BETTER BUSINESS BUREAU EDUCATIONAL FOUNDATION

Mission

TO EDUCATE, ENGAGE, AND INSPIRE THE CURRENT AND FUTURE WORKFORCEs OF WESTERN MICHIGAN TO ACHIEVE SUCCESS BY EMBRACING THE POWER OF TRUST, TO PROVIDE INFORMATION AND RESOURCES TO NON-PROFITS AND DONORS IN WESTERN MICHIGAN TO ASSIST THEM IN BEST PRACTICES, TRANSPARENCY, AND MAKING KNOWLEDGEABLE CHOICES, TO EDUCATE ALL AGE GROUPS, PARTICULARLY SENIORS, ABOUT BEST PRACTICES TO AVOID SCAMS AND FRAUD.
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FOUNDATION LEADERSHIP

Lisa Frohnapfel - President/CEO
Troy Baker - Educational Foundation Director
The Better Business Bureau Educational Foundation covered a lot of ground in 2021. With a focus on educating consumers and businesses, staff spent a lot of time on the road conducting presentations and meeting with those we serve. New members of the BBB team were trained to share our lessons through Scambusters and Fighting Financial Fraud, and both programs saw the number of participants grow. The Foundation worked with our community partners on webinars to help educate businesses on SBA loans and business scams. These partnerships with stakeholders, including the Michigan Attorney General’s office, Federal Trade Commission, U.S. Small Business Administration, Michigan State Police and local businesses and chamber groups, help the Foundation complete its mission and helps raise awareness about the works being done in Western Michigan.

The Foundation continued its work with local charities, helping them meet best practices and demonstrate competency and trust to potential donors. The program created a number of templates and tools for charities, making the review process easier and helping them meet these important standards. As nonprofits opened their doors to in-person events the Foundation team was able to make the personal connections we were missing during the pandemic.

Our Trust Award event at LMCU Ballpark saw more than 100 attendees, and celebrated our Trust Award recipient, three scholarship winners and three businesses celebrating 50 years of BBB Accreditation.

Our Torch Award for Ethics was held in person in conjunction with the Economic Club of Grand Rapids, and celebrated nine local businesses and nonprofits that have shown a dedication to Trust and Ethics.

The Foundation has told all these stories and more through regular communication with consumers, businesses and nonprofits in our monthly newsletters and our quarterly BBB Beacon Magazine.
2021 saw a record number of schools embracing the BBB Scambusters® program. Based on presentations created by BBB in Raleigh, North Carolina. The game show-style presentation presents teams of students with scenarios that may, or may not, be a scam. Students collaborate to decide if the example is real or a scam. Teams that select the correct answer get to roll a large die for points. The team with the most points at the end of the class wins. The interactive nature of this educational content has made it popular with both students and teachers. In 2021 the BBB Educational Foundation had three people trained to give these presentations, and put all of them to work. Thanks to the support of Lake Michigan Credit Union and our local schools this program will continue to grow and thrive.

BBB SCAMBUSTERS®

2021 Scambusters® Presentations

113 Classrooms
2959 Students

Response from Teachers

BBB Scambusters is a presentation that ALL students need to see. It really opens their eyes to potential threats and how scammers are trying to get information.

BBB makes it fun with their presentation, allows a bit of competition and teaches very important topics to young adults- all in just 55 minutes. Highly recommend!
In partnership with FINRA, the Better Business Bureau Serving Western Michigan Educational Foundation is sharing the Fighting Financial Fraud series of presentations with the community. Sponsored by Centennial Securities and Ayers Basement Systems, Fighting Financial Fraud helps consumers avoid scams that can have a negative impact on their financial wellbeing. Like the other presentations made available by the Foundation, Fighting Financial Fraud is presented free of charge to the community thanks in large part to our generous sponsors.

**Spot the Con:** Is that offer real or is it a scam? Spot the Con presents common offers in a game-like scenario. Learn about the scams affecting our community and tricks to spot the scammers before you lose money.

**Red Flags of Fraud:** There are a lot of different scams targeting people, but most of them use the same tricks. Red Flags of Fraud examines the common tactics used by scammers to teach you how to spot the Red Flags and avoid becoming a victim.

**Outsmarting Investment Fraud:** For adults age 55+, Investment Fraud is a major problem. How do you protect your nest egg and make sure you have what you need for retirement? BBB will show you the common scams targeting investors and how you can safeguard your financial future.

**Sponsored By:**

**CENTENNIAL SECURITIES**

- Investments & Advice -

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BETTER BUSINESS BUREAU EDUCATIONAL FOUNDATION

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The Better Business Bureau Educational Foundation continues to offer a number of presentations aimed at educating the public, businesses and nonprofits in our community. These presentations are provided free of charge. Like Scambusters, these presentations are being made live via zoom and in-person as available.

### OTHER PRESENTATIONS

**5 Gestures of Trust**

5 Gestures of Trust is presented to businesses and groups looking to enhance trust internally and with customers. What can your organization do to make sure you are a trusted source? BBB will go over the 5 Gestures of Trust and how they can be applied to organizations of any size.

**Nonprofit Best Practices**

BBB works with local nonprofits to help them meet best practices and build trust with both donors and the community they serve. Nonprofit Best Practices shares the 20 Standards of Charity Accountability created by the BBB's Wise Giving Alliance. These 20 standards are based on best practices and can help nonprofits demonstrate the responsible use of donor funds.

**Small Business Scams**

Businesses are constantly being targeted by scammers. Small Business Scams examines these cons and the steps businesses can take to prevent losing money when a scammer comes calling.
CHARITY REVIEW

The Better Business Bureau Educational Foundation works to promote trust and transparency in the western Michigan nonprofit sector. In connection with the Better Business Bureau's Wise Giving Alliance, the BBB Educational Foundation conducts free charity reviews. These reviews evaluate nonprofits on 20 different standards of charity accountability. Nonprofits that meet all 20 standards are recognized as Accredited Charities at bbb.org and give.org. Accredited Charities are given the additional option to participate in the Charity Seal Holder program, which provides additional benefits to the nonprofit.

Charity Review Statistics

- 68 Accredited Charities
- 35 Charity Seal Holders

2021 Charities of the Month

- HABITAT FOR HUMANITY
- CATHERINE’S HEALTH CENTER
- WINGS OF HOPE HOSPICE
- PARKINSON’S ASSOCIATION OF WEST MICHIGAN
- SENIOR NEIGHBORS
- COMSTOCK COMMUNITY CENTER
- GRAND TRAVERSE REGIONAL LAND CONSERVANCY
- STARR COMMONWEALTH
- FEEDING AMERICA WEST MICHIGAN
- MEALS ON WHEELS
- SAFE HAVEN MINISTRIES
- AFFINITY MENTORING

To learn more about the Charity Review program contact:
Jeannie Gregory, Charity Review Administrator
jeannie@westernmichigan.bbb.org
RECOGNIZING MARKETPLACE ETHICS

The Better Business Bureau Educational Foundation has a history of honoring marketplace ethics and trust. The Trust Award recognizes a business or nonprofit leader who promotes trust and transparency in our community. The Torch Awards celebrate businesses and nonprofits who have shown a dedication to trust and ethics in our community. The BBB also awarded three college scholarships to high school seniors in 2021.

2021 Trust Award Winner
Leslie King-Friday - Founder and President, Sacred Beginnings

2021 Torch Award Winners
Northern Hearth Quilting and Sewing Center
Hourglass Testing Solutions
Papas Place Adult Day Center
Hutcherson Construction
Maple Hill Auto Group
Applied Imaging
Junior Achievement of the Michigan Great Lakes
Grand Traverse Regional Land Conservancy
Safe Haven Ministries

2021 Scholarship Winners
Allie Conner - Dowagiac High School
Dominiq Reagh - East Kentwood High School
Kelly Warner - Coldwater High School
2021 FINANCIAL STATEMENTS

Revenue: $385,743
Expenses: $306,347
- Program: $278,301
- Administration: $25,903
- Fundraising: $2,143
**Ending Net Assets:** $133,746

CONTACT INFORMATION
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