



ANNUAL REPORT

BBB OF GREATER MARYLAND

2019

Serving Western Maryland to the Eastern Shore

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Who is BBB?

At BBB serving Greater Maryland, we're building a better marketplace, where buyers have the tools they need to make confident decisions and sellers operate with honesty and integrity.

Headquartered in Baltimore, MD, BBB serving Greater Maryland offers consumers a space to find and evaluate almost 49,000 local businesses. With BBB's guidance, people

make informed decisions about where to spend their hard-earned money.

BBB challenges Maryland businesses to champion trust in every aspect of their operations, and thousands of businesses have risen to our challenge. We elevate our family of trustworthy businesses, monitor their progress and offer opportunities to grow.

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2019 Board of Directors

Officers

Arlene Thayer, KatzAbosch, P.A. - *Chair*

Bruce Quackenbush, American Contracting Services, Inc.- *Vice Chair*

Gregory Talbott, Strategic Tax Resolution LLC - *Treasurer*

Angie Barnett, BBB Greater MD - *Secretary/President*

Chris Barber, Cheaper Than A Geek!!!

Jeffrey Baxter, The Whiting-Turner Contracting Co.

Ronald N. Carstens, Jr., BGE

Bill Thrush, Friedman, Framme & Thrush, P.A

Directors

Andrew Altman, Best Buy Waterproofing

Keith Armington, Supply Chain OpEx Consulting

Katherine Armstrong, Heritage Financial

Matthew Blake, Blake Consulting and Sales Training, Inc.

Kathleen Bridgeman, Hague Quality Water of MD Inc.

Clark Carter, Mason & Carter, Inc.

Kevin Crysler, Mr. Handyman of AA & PG Counties

Carl Delmont, Freedmont Mortgage/NFM

Peggy Feeney, Von Paris Moving & Storage

Evelyn Gaines, G&G Solutions

Ed Hernández, McCormick & Co.

Ryan Howard, PNC

Brenda McChriston, Spectrum HR Solutions

Kelly Mitchell, impactHR

Allison M. Mulford, Prometric, Inc.

Angela Murphy, Sontiq

Greg Pierce, SPARKS! Marketing Communications

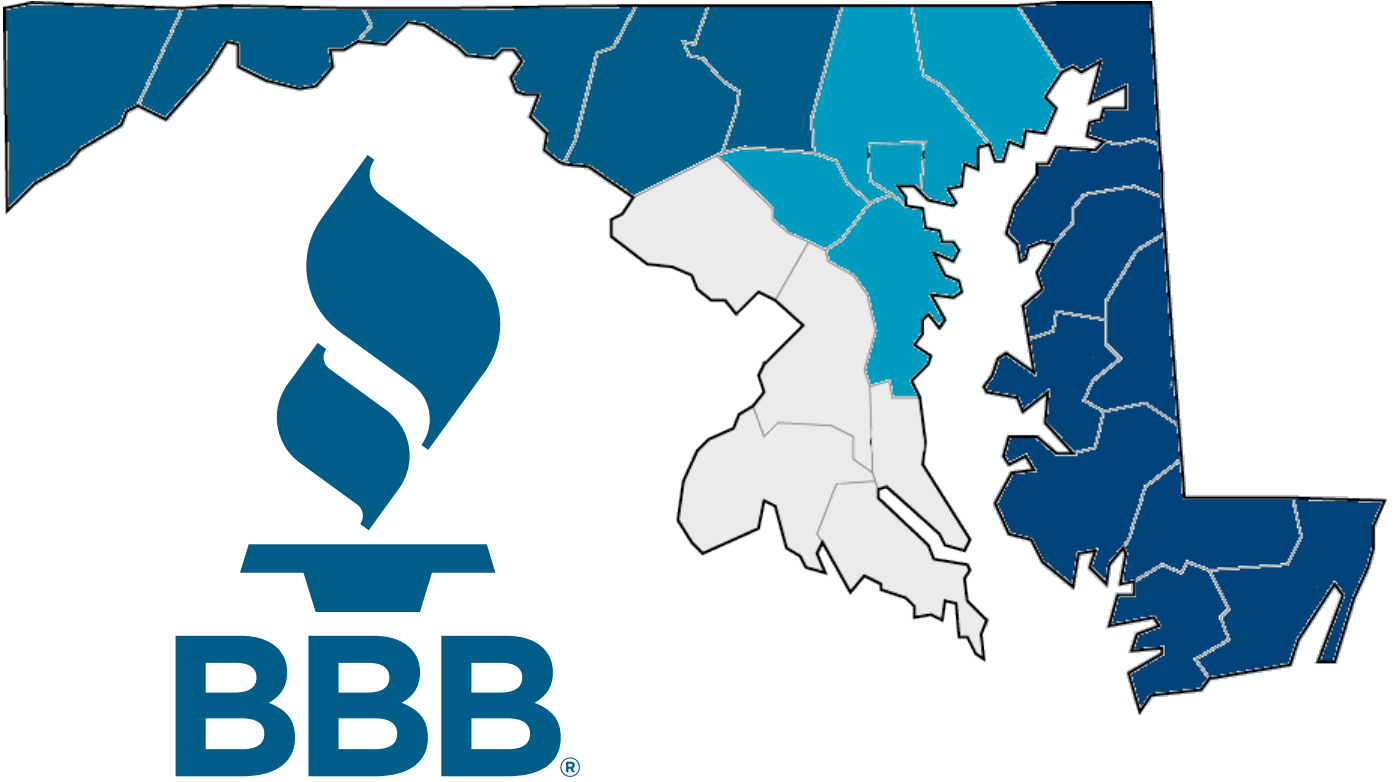
Jaron Rice, Magothy Payments

Jim Ries, Offit Kurman

Roy White, Diverse Concepts Inc.

Legal Counsel – Non-Voting

Kimberly S. Grimsley, Esq., Oliver & Grimsley



Greater Maryland Service Area

Allegany
Anne Arundel
Baltimore
Baltimore City
Caroline
Carroll
Cecil
Dorchester
Frederick
Garrett

Harford
Howard
Kent
Queen Anne's
Somerset
Talbot
Washington
Wicomico
Worcester

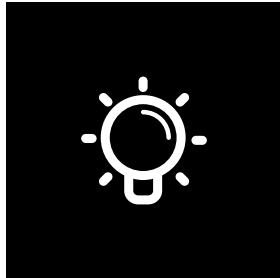
Year At A Glance

BBB serving Greater Maryland not only sets the standards for trust in business, but also ensures they have access to support when resolving marketplace disputes. Our local footprint allows us to act as a trusted community partner to both businesses and buyers.

“ *The only people that call me thru the bbb are people who want quality work. BBB has a trusted reputation with the general public. Very glad I invested in this group.*

- Cleary Construction and Restoration, LLC

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Local Impact

Inquiries: 2,097,073

Website Visitors: 2,496,753

Website Pageviews: 7,865,318

Hotline Phone Calls: 5,515

ScamTracker Reports: 437

Complaints: 9,828

Resolution Rate: 79%

Customer Reviews: 4,129

Voted one of the Daily Record's winners for **Best Mediation Firm**

Market Share: 3.3%

MD Businesses listed on bbb.org: 48,855



Sontiq - 2019 Winner

President & CEO, Dale Dabbs, leads a creative team, dedicated to reducing the financial and emotional costs of identity crime with proactive, intelligent solutions.



Advance Business Systems - 2019 Winner

President, Jeff Elkin, is passionate about improving customers' businesses by providing efficient and effective support and empowers businesses to focus on their core services.



Magothy Payments - 2019 Winner

Founder & CEO, Jaron Rice, has built both a merchant services firm and an advocate for small businesses by promoting a culture of respect, accountability and fairness.



EBCS - Vetbilling - 2019 Winner

President Tony Ferraro views his firm's commitment to compassion as a key to success in business and an opportunity to inspire others to lead with kindness.



2019 Torch Awards for Ethics

BBB serving Greater Maryland celebrated the Torch Awards for Ethics at the Baltimore Museum of Industry on October 16, 2019. Four local businesses were awarded BBB's most prestigious acknowledgements.

Winners are role models in the Maryland business community who consistently put their integrity on display. They are pillars of trust and ethics to their customers, employees and partners, and they demonstrate deep involvement in the community.

Business Engagement

As a leader in advancing marketplace trust, BBB serving Greater Maryland feels our responsibility to the business community goes beyond setting standards and monitoring behavior. That's why we work alongside local businesses to boost customer confidence and increase trust in the marketplace.

We do this by educating developing entrepreneurs, connecting business leaders and attending local business events. Throughout 2019, BBB hosted or attended sixteen business development events. Each event presents a new opportunity for BBB to connect thought leaders, promote ethical business practices and offer valuable support to the Maryland business community.



BBB's BIG Blue Bash (October 16, 2019)

Guests mingled with a diverse group of business owners and executives, ranging from early-stage entrepreneurs to iconic Maryland brands. The event also featured BBB's Spark Award and Torch Award for Ethics

B4 Speaker Series: Protecting Your Small Businesses from Cyber Threats (June 20, 2019)

Attendees discovered how small businesses face big risks when it comes to cybercrimes. Our speaker, Terri Burton from EZShield, explained how to proactively defend a business and employees against financial loss, disruption of operations, and protect a business' reputation from the fallout of a data breach incident.

“ *Thanks Better Business Bureau Greater Maryland for a fun night! Proud of The Women Of Walter!*

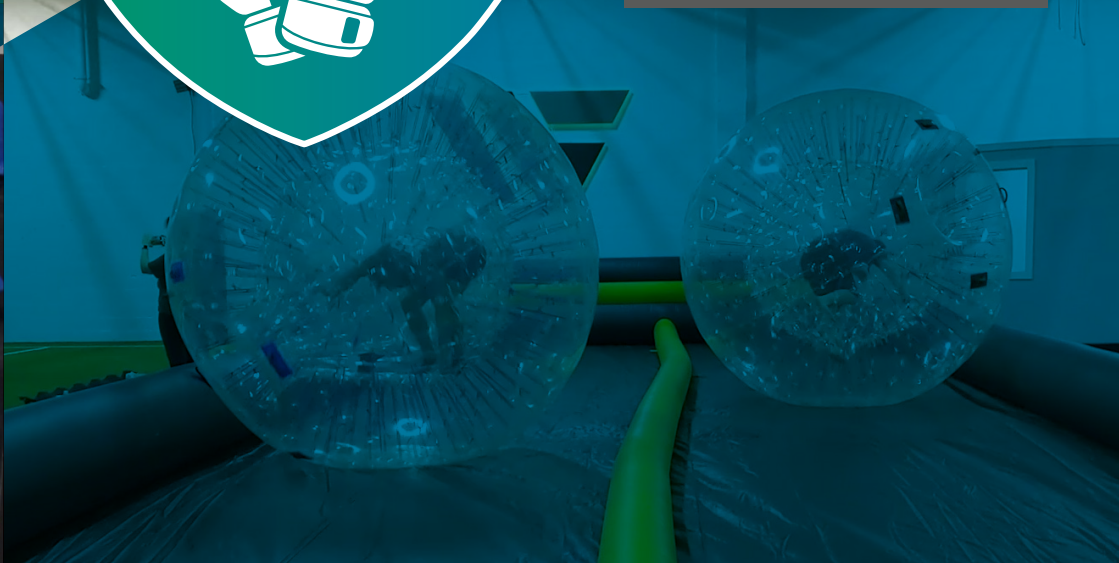
- Walter Electric

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Better Business Bureau's
BATTLE
— OF THE —
BUSINESSES

Teams from Maryland businesses came together to make connections while competing in various challenges AND supporting a great cause along the way. Proceeds benefited the BBB Greater MD Foundation, a 501(c)3 charity dedicated to helping entrepreneurs build and sustain ethical businesses and empowering consumers and donors to buy and give with confidence.



2019 Financial Report

TOTAL ASSETS

\$334,767

TOTAL LIABILITY

\$0

TOTAL EQUITY

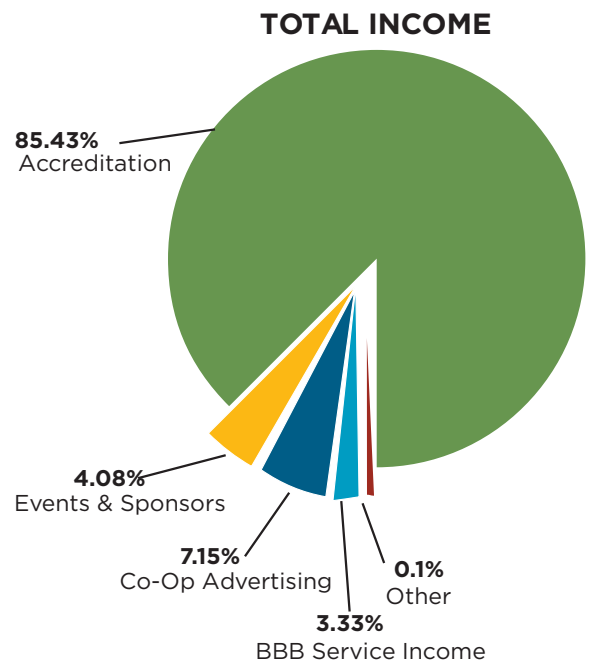
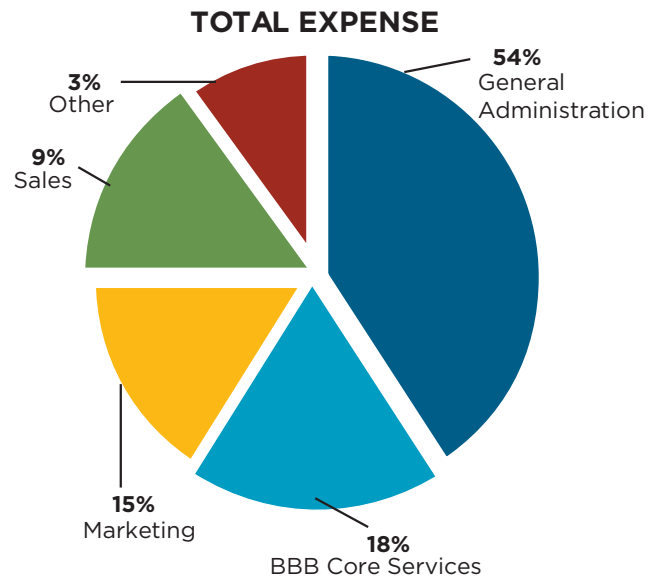
\$334,767

General Administration	\$ 1,115,779
BBB Core Services	\$ 378,229
Marketing	\$ 316,242
Sales	\$ 191,129
Other	\$ 64,878
Total Expense	\$ 2,066,257

Accreditation	\$ 1,892,430
Co-Op Advertising	\$ 158,372
Events & Sponsors	\$ 90,444
BBB Service Income	\$ 73,643
Other	\$ 247
Total Income	\$ 2,215,136
Net Income	\$ 148,879

Reserves: \$ 307,046

Days of Reserves: 60 as of Dec. 31, 2019





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