



Better Business Bureau®

Serving Metropolitan New York, Long Island
and the Mid-Hudson Region.



2022 ANNUAL REPORT

A Report from the President

Claire Rosenzweig, President & CEO

Thank you to our Board, our professional staff, and the people at BBB® Accredited businesses, who have collaborated to deliver on the mission of BBB, as we worked through our Centennial Year. One hundred years ago this BBB was founded by the New York Stock Exchange and other companies, some of which are still BBB Accredited. Today, we are proud to promote that BBB Accreditation status is “The Sign of a Better BusinessSM”



At the Better Business Bureau®, we are focused on helping people find businesses and charities they can trust. The strategic plan approved by our Board has been our guide as we aim to achieve its goals: Consumers will engage more with BBB; More businesses will become BBB Accredited; BBB’s strength in the New York Metro area marketplace will be fortified; and the BBB of Metro New York will be resilient and sustainable.

Despite economic, social, and operational challenges, we have continued to serve our community while moving forward on several initiatives, including goals for growth as well as diversity, equity, and inclusion. We recorded that: Consumers turned to BBB Metro New York **over 6.65 million times** to view BBB Business Profiles and Charity Reports. More than 77,000 **Complaints** from consumers about businesses were received in 2022. Consumers posted over **67,000 Customer Reviews** in 2022.

This continued strong demand for BBB services demonstrates that it is critical for consumers to identify trustworthy businesses, as well as scams, in challenging times.

We are proud that Better Business Bureau Serving Metropolitan New York, Inc. is meeting the increased consumer demand for BBB services throughout the ongoing challenges brought on by COVID-19. We are proud of our professional staff who have worked through these pandemic challenges and continue to do so. Our deep thanks to the volunteers who assist and learn about BBB core services, and to the Board of Directors whose guidance has been and always will be vital.

We are excited to celebrate that this BBB Serving Metropolitan New York’s is moving through its 100th anniversary in 2022 through 2023. We are committed to driving BBB’s mission into our second century. I look forward to working with you on advancing marketplace trust.

Sincerely,

A handwritten signature in cursive script that reads "Claire". The signature is written in black ink and is positioned below the typed name "Claire" in the signature block.

BBB Serving Metropolitan New York: Mission



For more than 110 years, the Better Business Bureau system has been helping people find businesses and charities they can trust. In 2022, overall people turned to BBBs more than 250 million times for BBB information such as Business Profiles on 5.3 million businesses and Charity Reports on about 30,000 charities, for free at [BBB.org](https://www.bbb.org).

There are local, independent BBBs across the United States, Canada, and Mexico, including BBB Serving Metropolitan New York, which was founded in 1922 and serves New York City, Long Island, and the Mid-Hudson region. Visit [BBB.org](https://www.bbb.org) for more information.

Better Business Bureau® (BBB®) Serving Metropolitan New York, Long Island, and the Mid-Hudson Region is one of almost 100 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 reviews applications of those companies that apply for BBB accreditation. In 2022, over 6,800 met BBB's standards and achieved BBB Accredited status. This BBB's Accredited Businesses are from the five boroughs of New York City, Nassau, and Suffolk County on Long Island, and seven lower Hudson Valley counties: Westchester, Putnam, Dutchess, Orange, Ulster, Sullivan, and Rockland.

BBB is a key resource for consumers seeking information about the reliability and trustworthiness of businesses. Our mission lies as much with supporting good business practices as it does with providing information to consumers. The two go hand-in-hand: responsible business practices increase consumer trust, which in turn strengthens the business marketplace.

Vision and Mission

Vision

An ethical marketplace where buyers and sellers trust each other.

Mission

BBB's mission is to be the leader in advancing marketplace trust. We do this by

- Setting standards for marketplace trust
- Encouraging and supporting best practices by engaging with and educating consumers and businesses
- Celebrating marketplace role models
- Calling out and addressing substandard marketplace behavior
- Creating a community of trustworthy businesses and charities

BBB sees trust as a function of two primary factors – integrity and performance. Integrity includes respect, ethics, intent, and working toward a diverse, inclusive, and equitable marketplace. Performance speaks to a business’s track record of delivering results in accordance with BBB standards and/or addressing customer concerns in a timely, satisfactory manner.

[Standards for Trust](https://bbb.org/standards-for-trust): bbb.org/standards-for-trust

[BBB Accreditation Standards](https://bbb.org/bbb-accreditation-standards): bbb.org/bbb-accreditation-standards

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. BBB Serving Metro New York's 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 BBB’s high standards for reputable business practices and customer service. BBB Accredited Businesses must pledge to uphold the eight **BBB Standards for Trust**:



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

BBB Business Accreditation works to inspire confidence among 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 trustworthiness by displaying the BBB Accredited Business Seal** at their place of business, in their advertising, promotional materials, business cards and on their websites. 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.

BBB Accredited Businesses are also eligible to participate in special BBB programs, dispute resolution services, and to receive helpful BBB information. These include:

Heightened visibility on the BBB Metro New York website and through participation in advertising campaigns and sponsorship opportunities;

Free or discounted attendance at BBB educational events and webinars, in addition to invitations **to periodic 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 or via webinars, as possible;

Monthly Business Insights Reports helping Accredited Businesses to monitor BBB Business Profile engagement and ROI (Return on Investment), plus helpful articles on current business topics;

No-Cost Business Builder Webinars on a variety of topics ranging from managing online profiles, marketing, and social media tactics, to issues such as cybersecurity, provided by leaders from BBB Accredited Businesses, government agencies, and other experts;

Hot Topics E-Newsletter which keeps Accredited Businesses informed about news and subjects of interest, and provides insight into how to make the most of the investment in BBB Accreditation;

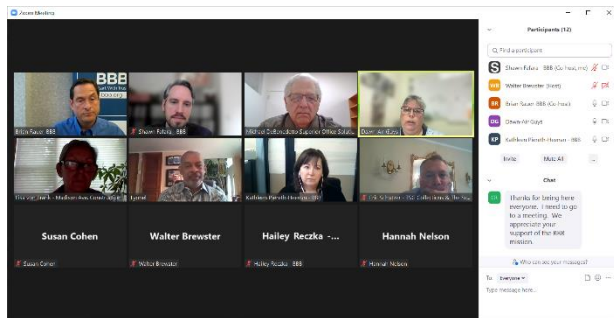
The **BBB Accredited Business Hotline**, a special phone number that Accredited Businesses can call to get expedited help with questions about the marketplace or charities, filing complaints, challenging a competitor's advertising, or getting advice on business practices.

2022 Accredited Business Start With Trust® Ad Campaign

The annual BBB *Start With Trust*® ad campaign provides BBB Accredited Businesses with increased visibility in the marketplace, spotlighting the commitment to integrity and trustworthiness these businesses have made through BBB. By participating in the ad campaign, businesses can publicly demonstrate their support for trustworthy business practices and BBB's core values of "Honesty, Integrity, and Trust." Ads run in major digital and print news media sources including *The New York Times*, *NYTimes.com*, *New York Daily News*, *NYDailyNews.com*, and *Newsday* in Long Island.

In 2022, 162 accredited businesses participated, with 62 featured in the New York City print and digital ads and 100 in the Long Island ads. Participating companies were also featured on our BBB Centennial Celebration website as supporters.

Accredited Business Only Networking Meetings



Tri-Region Accredited Business Networking Event via GoToMeeting

MISTAKE TO AVOID:
Careless Transmission

- * If you encrypt sensitive data through email, you must **not** then decrypt it and email it externally
- * Regular email is **not** a secure method for transmitting sensitive data.
- * **Encrypt any transmission** of sensitive data to be shielded from fraudsters

The Business Development and Relationships department regularly conducts special networking breakfast meetings, which cater to small groups in each region and joint groups in online networking sessions. In 2022, we invited Accredited Businesses from across all three of our regions to participate in networking events via video conference. 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 including customer relations, best advertising practices, cybersecurity, and data protection.

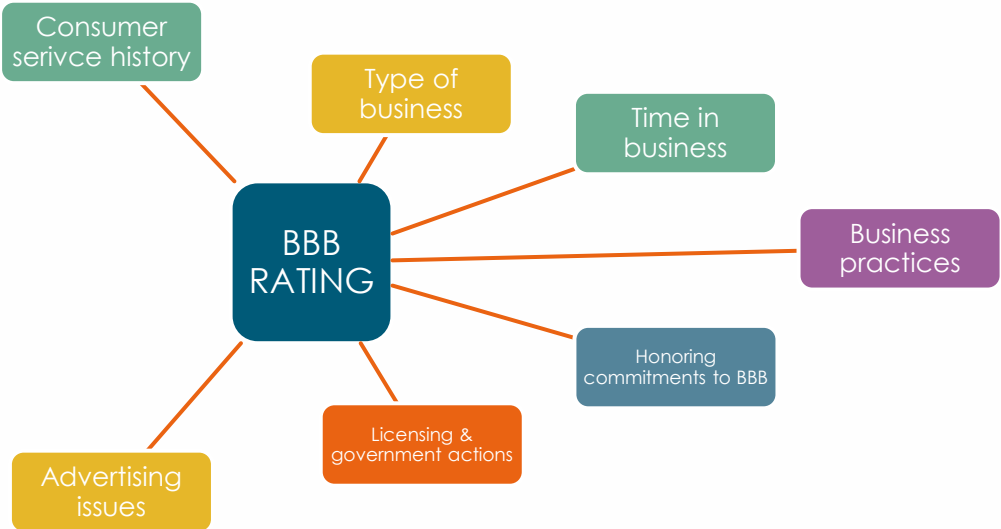
Business-Building Sponsorship Opportunities

BBB 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 sponsorship, sponsored listings, BBB.org 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.

BBB Serving Metropolitan New York: Programs

✓ Provides Independent, Unbiased Information and Services for Consumers and Businesses

Better Business Bureau’s standards, processes, and rating formula ensure that our BBB Business Profiles are objective and per our criteria are current and comprehensive as possible. BBB’s business rating formula considers 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. Honoring commitments to BBB
6. Licensing and government actions known to BBB
7. Advertising issues known to BBB or lack thereof

Businesses are rated against the above elements regardless of accreditation status. Accreditation does not affect business ratings.

Network of Trust Services

Telephone Assistance

BBB’s Consumer Help Line is available between 9 a.m. and 3 p.m. during business days. BBB Consumer Advisors answer calls according to BBB policy. Consumer advisors provide callers with information on BBB Business Profiles, 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. Metro NYBBB answered over 21,740 consumer phone calls in 2022.

Customer Service - Online Consumer Assistance

Visitors to BBB's websites at BBB.org can file a complaint online, find and read business profiles, and browse a resource library of financial and business guidance, advice, and news.

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 aim to bring businesses and their customers together to reach fair and amicable solutions regarding marketplace issues according to BBB system-wide policy.

In 2022, over 144,240 customers contacted BBB Serving Metro New York to file complaints and consumer reviews about businesses. This number is calculated by adding the total number of complaints and customer reviews opened in 2022. The BBB Dispute 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 Metro 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, 76.99% of reportable complaints were closed as resolved in 2022.

"I am deeply grateful for your assistance regarding my car rental reimbursement. Wow, what a quick resolution. Your office does wonders, thank you."

- **Jose P., Bronx NY**

"I am so grateful for you!! I haven't received my package yet but as soon as you notified XXXXXXXXXX XXXXX all the sudden XXXXX contacted me and showed they sent the product on the 23rd. Ordered on the 15th."

Thank you, thank you, thank you
Virtual hug 🤗

- **Denise B., Lake Havasu City, AZ**

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 Profile to alert prospective customers.

Failure to resolve the underlying pattern or problem can also affect the BBB Business Profile letter grade. Under certain circumstances, BBB cooperates with government agencies to help with investigations and uncover scams.

"Hello! I want to thank you for your assistance in resolving my complaint (# XXXXXXXX). It's reassuring to know that there is a sort of "watchdog" that protects customers and keeps companies with questionable policies accountable. I appreciate your time and effort. .."

- **Haley S., Kansas City, MO**

BBB Serving Metropolitan New York published more than 67,218 Customer Reviews in 2022. The BBB Business Profile 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.

2022 National Consumer Protection Week

BBB continuously strives to educate consumers about fraud prevention and consumer protection issues. During National Consumer Protection Week (NCPW), BBB joins forces with other groups and agencies to further this mission. On March 7, 2022, BBB Metro New York announced its annual Top Ten 2022 consumer complaint and Scam Tracker results. BBB presented the Top Ten categories of complaints for 2022, broken down by business category, in addition to the most frequently-reported scams filed with Scam TrackerSM. While we did not conduct a press conference because of the pandemic, the Metro New York BBB celebrated 2022's NCPW and planned for a renewed collaboration in 2023 with nonprofits and government agencies such as the Federal Trade Commission, U.S. Postal Inspection Service, U.S. Securities and Exchange Commission, U.S. Social Security Administration, Internal Revenue Service, New York State Office of the Attorney General, NYS Department of State Division of Consumer Protection, NYS Department of Financial Services, New York City Department of Consumer & Worker Protection, and AARP.

BBB Metro New York received 11,771 complaints concerning Financial Services and Insurance companies, the most complained-about category noted in 2021 and reported in 2022. Complaints in this category increased 13.3% compared to 2020, the previous year. Banking services, banks, credit

cards and plans together accounted for more than half of the complaints in the category. Cryptocurrency received 8.5% of the category's complaints. Rounding out the top three complaint categories in 2021 were Telecommunications, followed by Online Retailer and Internet Sales and Services.

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 2022 your BBB served as a source of information for multiple government investigations by providing information about complaints related to more than 73 investigations and enforcement actions brought by agencies such as the New York City Department of Consumer & Worker Protection (DCWP) New York City Police Department (NYPD), New York Office of the Attorney General (NY AG), as well as Attorney Generals and consumer protection agencies from a number of other states, Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), the Federal Bureau of Investigation (FBI), and the U.S. Postal Inspection Service (USPIS). BBB also performs its own investigations and informs the public about the results on its website and through press releases. In 2022, Metro NY BBB conducted 106 investigations about substandard or fraudulent business practices.

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 Profiles 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:

The most frequently reported scam to Metro NY BBB is related to online purchase scams. These cases involve purchases conducted via e-commerce websites, often when consumers click on a social media ad or find an appealing website offering merchandise. They report being charged immediately, but in many instances ordered items are never delivered, or occasionally, what arrives is of inferior quality with sellers requiring merchandise returns to be sent overseas for refunds to be issued.

Scam Tracker SM:

In 2022, Metro NY BBB received 3,662 submissions to the Scam TrackerSM, BBB's free interactive tool that provides consumers across North America with a place to report scams and fraud, and to warn others of malicious or suspicious activities. All BBBs operating in Canada and the United States are collecting information from consumers, which is shared with law enforcement agencies for use in identifying and prosecuting scammers.

Of these 3,662 submissions, 1,952 were published as Scams, and 1,337 were determined to be consumer disputes or reviews against legitimate businesses. In those cases, the consumers were

referred to file a complaint or customer review. The remaining entries were de-activated because of incomplete or illegible submissions or are under review pending additional research.

Metro NY BBB uses the information in Scam Tracker to track trends, begin investigations, develop reports, and issue consumer alerts as needed.

Advertising Review



BBB conducts an Advertising Review program to foster business self-regulation. In 2022 BBB Serving Metro New York performed 108 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 cases resulted in adequate substantiation, revision, or discontinuation of challenged ads.

BBB and Media Relations

BBB Serving Metro New York cultivates relationships with 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 with media, BBB seeks to share useful information with consumers to assist them in making educated purchasing decisions while promoting good business practices and trust in the marketplace.

In 2022, BBB Serving Metro New York assisted television, print, online and radio media for various stories. These stories reached consumers locally, regionally, and nationally. The topics ranged from puppy adoption scams to advice for holiday shoppers. Earned media during 2022 exceeded \$3.17 million

A BBB Serving Metro New York spokesperson appeared or commented on 20 unique news stories in 2022, with 1596 total mentions and our assistance was provided on many other media stories.

<p>Amazon warns about online scams: How to protect your money</p> 	<p>“Too good to be true.” BBB warns about 3 online businesses scams, offers safe shopping tips</p> <p>Jun 30, 2022, 11:39am • Updated on Jun 30, 2022</p> <p>By: News 12 Staff</p> 
<p>Metro NY BBB President & CEO Claire Rosenzweig, on Good Morning America, ABC News, November 16, 2022.</p>	<p>Results of Metro NY BBB Investigation Featured on News 12 Westchester, June 30, 2022</p>

BBB Volunteers

BBB Serving Metro New York welcomes members of the New York community 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 may include both active professionals and retirees. Some commit substantial time to the BBB regularly and volunteer for many years, while others stay for shorter periods, sometimes simply offering one-time assistance and expertise for special events and programs.

NYC BBB, Mid-Hudson BBB, and Long Island BBB

In addition to the headquarters office in Manhattan, BBB Serving Metropolitan New York includes two additional regional offices; one in the Mid-Hudson region of New York State and the other in Long Island. These units 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. During 2022 all our personnel were working remotely for the most part. The offices were open as needed for those personnel approved to be there. In 2022, the Mid-Hudson and

Long Island BBB 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. In 2022, opportunities emerged for more virtual programming in place of in-person meetings. Pivoting to online platforms has enabled a broader reach into our entire region to make for a convenient and engaging experience for Accredited Businesses located a greater physical distance from our offices. For example:

- **BBB Accredited Business program** – BBB of Metro New York Accredited Business Online Networking Event (joint regional interactive online event for New York City, Long Island & Mid-Hudson ABs (Accredited Business)) - B. Rauer moderated in coordination with S. Fafara (2/24/22)
- **Media** - B. Rauer interviewed with News-12/Tara Rosenblum re: charitable giving/disaster relief/scam avoidance related to the Ukraine situation (Interview date: 3/3/22 – aired March 2022)
- **Community/Organizational Event** - Not-for-Profit Leadership Summit 2022 – B. Rauer in-person representation of NYBBB at Summit/networking (3/25/22)
- **BBB New York Statewide Accredited Business Online Program** (in conjunction with the Upstate NY BBB) - *Small Businesses Make Big Targets: Why Maintaining Your Company's Cybersecurity is so Important* - cyber security panel with the FBI, CISA (Cybersecurity & Infrastructure Security Agency) and BBB (B. Rauer as panelist) (4/20/22)
- **Media** - B. Rauer interviewed with News-12/Tara Rosenblum re: employment scams (Interview date: 4/26/22 – aired: 7/14/22)
- **BBB Online Program** – New York Public Library (*Money Matters* webinar series): B. Rauer presented program - *Online Purchase Scams: Red Flags & Pitfalls to Avoid* (4/27/22)
- **Business Community Relations/Networking/Programming** – B. Rauer - guest speaker/presenter at SBDC (Small Business Development Center) Stony Brook's *Business Solutions Roundtable* networking group meeting (5/5/22)
- **BBB Accredited Business Online Program** – BBB of Metro New York Accredited Business Online Networking Event (joint regional interactive online event for New York City, Long Island & Mid-Hudson ABs) - B. Rauer moderated in coordination with S. Fafara (5/19/22)
- **BBB Online Program** - SBDC-Stony Brook - B. Rauer presented program: *Managing Your Online Reputation* (5/26/22)
- **BBB Online Program** – JCC (Jewish Community Center) Manhattan - B. Rauer presented program: *Online Purchase Scams: Red Flags & Pitfalls to Avoid* (6/23/22)
- **BBB Online Program** – New York Public Library - B. Rauer presented program: *ID Theft Prevention & Consumer Cyber Safety* (7/19/22)
- **Business/Community Relations/Networking** - Dutchess County Regional Chamber of Commerce – BBB of Metro NY/Mid-Hudson table/representation via Associate Director, Business Development Robert Yarnall – In-person event (7/20/22)
- **BBB Systemwide Internal Programming** - Messaging, Inclusion & Retention Team (of the DEIA (Diversity, Equity, Inclusion and Accessibility) & Culture Engagement Task Force) hosted its first two

moderated *DEIA diversity drop-in* chat sessions - B. Rauer served as co-moderator with IABBB (International Association of Better Business Bureaus) representation (7/20/22 & 7/26/22)

- **BBB Online Program** - SBDC-Pace - B. Rauer presented program: *Managing Your Online Reputation* (8/24/22)

- **BBB Online Class/Program** - Center for Learning and Living (affiliated with Marymount Manhattan College) - B. Rauer presented online class/program - *ID Theft Prevention and Consumer Cyber Safety: Essential Tips for the Savvy Consumer* (9/27/22)

- **Media** - B. Rauer conducted interview with *Newsday* re: credit card surcharges in New York (9/28/22 interview date – no known print date)

- **BBB System** - B. Rauer represented BBB of Metro New York at IABBB International BBB Assembly (In-person event - Ft. Lauderdale, FL.) - B. Rauer as co-leader for an Assembly breakout session (10/9/22-10/11/22)

- **BBB Accredited Business Program** - B. Rauer presented Accredited Business program: *Cyber Security During Challenging Times* (10/18/22)

- **BBB Systemwide Internal Programming** – Messaging, Inclusion & Retention Team (of the DEIA & Culture Engagement Task Force) – Hosted its third DEIA Diversity Drop-In Chat session – B. Rauer served as co-moderator with IABBB representation (10/26/22)

- **Media** – B. Rauer conducted TV interview with News-12 re: avoidance of flood damaged vehicles (10/27/22 interview date – no known air date)

- **BBB Systemwide Internal Programming** – Messaging, Inclusion & Retention Team – Hosted its fourth DEIA Diversity Drop-In Chat session – B. Rauer served as co-moderator with IABBB representation (11/9/22)

- **Media** – B. Rauer TV interview with Fox News re: cryptocurrency scams (interview date 11/16/22 – no known air date)

- **BBB Program** - New York Public Library - B. Rauer presented online program: *Cyber Safety, ID Theft Prevention & Cyber Smart Holiday Shopping* (12/8/22)

- **BBB Systemwide Internal Programming** - DEIA and Cultural Engagement Task Force and the Messaging, Inclusion & Retention Team Program – B. Rauer co-moderated DEIA Holiday Event/Diversity Drop-In Chat session #5 (a celebration of diversity & culture through food) (12/14/22)

BBB Education and Research Foundation

- ✓ **Provides accountability information on charities and educational programs for charities, businesses, consumers, and professionals who are at the early stages of their careers.**

Metro New York BBB's Foundation: Affiliate and Collaborator

BBB Serving Metropolitan New York 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 thousands of BBB Accredited Businesses in Metro New York. **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 [BBB.org/local/0121/annual-reports](https://www.bbb.org/local/0121/annual-reports).

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 The Skill-Building Volunteer Intern Program, which provides student 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, encourages wise giving practices, and manages the BBB Accredited Charity Seal Program for qualifying charities that have first met all 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 at [give.org](https://www.give.org).

Financials

Better Business Bureau Serving Metropolitan New York, Inc.			
Statements of Activities		Unaudited	Audited
		2022	2021
Revenues and public support:			
Accreditation fees:			
Renewals		\$ 3,635,445	\$ 3,348,390
New Accredited Businesses		972,300	968,042
Arbitration programs		0	175
Interest income		316	640
Advertising campaign & other income, net of direct expenses		507,096	428,197
Program administration income		53,437	60,123
Total revenues and public support		5,168,594	4,805,567
Expenses:			
Program services:			
Dispute resolution		922,089	882,528
Investigation and dissemination of information		468,824	448,552
Total program services		1,390,913	1,331,080
Support Services:			
Management and general		1,129,053	1,078,281
Membership development		2,416,048	2,312,927
Total support services		3,545,101	3,391,208
Total expenses		4,936,014	4,722,288
Forgiveness of Paycheck Protection Program loan		0	712,222
Change in unrestricted net assets		232,580	795,501
Unrestricted net assets -January 1		1,640,173	844,672
Unrestricted Net assets - December 31		\$ 1,872,753	\$ 1,640,173

2022 BBB Board of Directors

Eric Solomon, *Chair*

SVP, Marketplace Enablement
Nielsen

Vincent Dell'Osa, *Vice-Chair*

President, Retail-North America
Ralph Lauren

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President & CEO
Better Business Bureau Serving Metropolitan
New York
(non-voting, ex-officio)

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Dominick Benvenuto
D & S Roofing Corp.

Jason Byer
Suburban Exterminating

Don Chiappetta
Top To Bottom Chimney Cleaners, Inc.

Robert Cunningham
Cunningham Duct Cleaning

Judd Levine (Chairperson)
Triple Crown Maffucci

Marianne Rosner
Napoli Marble & Granite Designs, Ltd.

Frederick Stumpf
The Floor Store

Kathleen Piereth-Heenan
Executive Director
Long Island Better Business Bureau (*Ex-officio*)

Your questions and feedback will be welcome. Please contact us using the information below.

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Consumer advisors are available 9 a.m. to 3 p.m., Monday through Friday, except holidays.

Due to ongoing health concerns stemming from the COVID-19 pandemic, BBB Offices have been closed to the public since March 2020. All programs and services have been delivered via remote working conditions.