



Better Business Bureau

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

2018 ANNUAL REPORT

A Report from the President

For more than 100 years, the Better Business Bureau (BBB) has been helping people find businesses, brands and charities they can trust. In 2018, people turned to BBB more than 173 million times for BBB Business Profiles on nearly 5.4 million businesses and Charity Reports on 11,000 charities, all available for free at bbb.org. There are independent BBBs across the United States, Canada and Mexico, including this BBB Serving Metropolitan New York, which was founded in 1922 and serves New York City, Long Island and the Mid-Hudson Region of New York.

BBB is a standards-based organization with the mission of advancing marketplace trust. Our Standards For Trust set the tone for ethical business practices which BBB Accredited Businesses commit to and comply with throughout the term of their accreditation.

We are proud to report that Better Business Bureau Serving Metropolitan New York served our community in a number of productive ways in 2018.

Some of BBB Serving Metropolitan New York key accomplishments in 2018:

- Received record 6.45 million inquiries for information about businesses.
- Handled over 53,600 complaints filed with us and reported over 44,200 complaints from consumers about businesses.
- Provided information and promoted transparency by processing 23,785 Customer Reviews from consumers.
- Developed and launched several new programs to benefit BBB Accredited Businesses, businesses in general and consumers in 2018.
- Participated in more than 34 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.

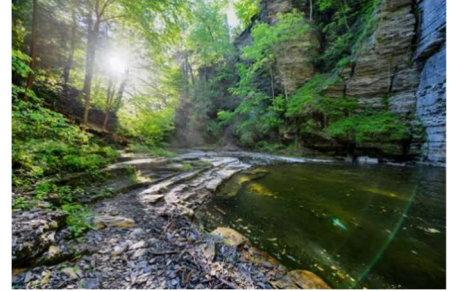
We are committed to BBB's mission of advancing marketplace trust by fostering honest and responsible relationships between businesses, charities and consumers. Thank you for your support of this vision. I look forward to our continued work together.

Sincerely,



Claire Rosenzweig, CAE
President and CEO
BBB Serving Metro NY

BBB Serving Metropolitan New York: Mission



Better Business Bureau (BBB) Serving Metropolitan New York, Long Island, and the Mid-Hudson Region is one of 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 and over 6,700 have met our standards and have been invited into accredited businesses status. This BBBs 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 looking for 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 so that they can protect themselves from scammers and unethical business practices. 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

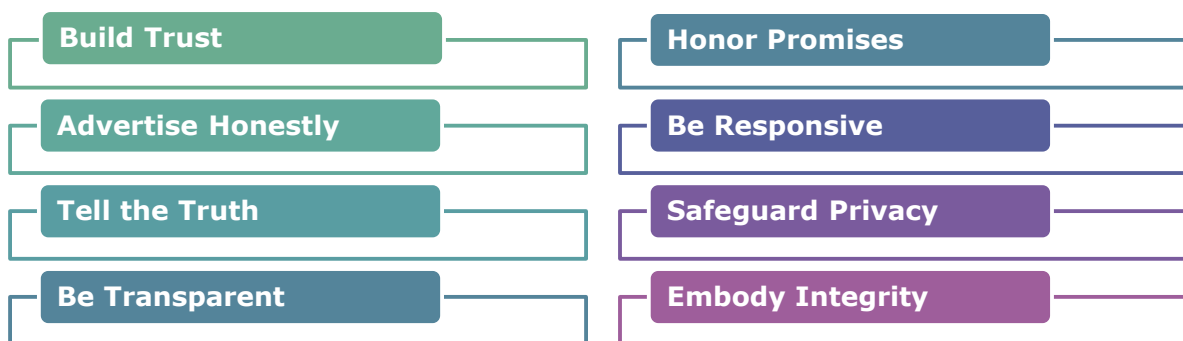
Please read further to learn about these and other exciting programs and services delivered by Your BBB in 2018.

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 its high standards for business 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 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 and through special advertising campaigns and sponsorship opportunities

Free or discounted attendance at BBB networking and educational events, 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

E-newsletter, Hot Topics, Monthly Intelligence Reports which keeps Accredited Businesses informed about subjects of interests and offers them insight into how the BBB can assist them and their employees in order to make the most of their 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

2018 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 publicly demonstrate their commitment to good business practices. Ads run in major print news media sources including *The New York Times*, *NewYorkTimes.com*, *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.

In 2018, 87 accredited businesses participated in the New York City print and digital ads, 230 participated in the Long Island ads, and 259 Accredited Businesses from all three units participated in the online 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 including customer relations, best advertising practices, cybersecurity and data protection.



Accredited Business Networking Breakfast & Briefing, Mid-Hudson office of BBB Metro New York.

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, 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



BBB's booth at NYXPO for Business

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 2018 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 Sponsor for the eighth straight year. BBB provided information about BBB Accreditation at NYXPO on October 30, 2018.

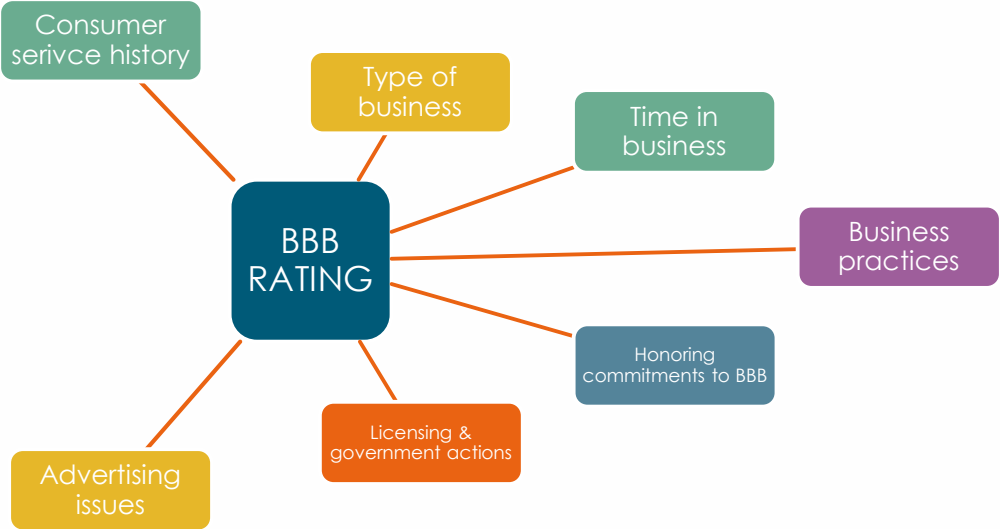
BBB Serving Metropolitan New York: Programs

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

In 2018, BBB Serving Metro New York logged over 6.45 million requests for information about business reliability on our website and by mail, e-mail, and telephone. BBB Serving Metro New York’s database of Business Profiles on over 126,881 metropolitan area companies is continually updated with feedback, complaints, and data it gets from customers for future reference.

In total, across the 100 plus BBB’s in North America that make up our system, consumers accessed business reliability information more than 173 million times in 2018. 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.

Better Business Bureau’s standards, processes, and rating formula ensures that our business profiles are objective and as per our criteria are current and comprehensive as possible. BBB’s business rating formula 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. 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 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 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. BBB answered over 20,600 consumer phone calls in 2018.

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.

"Complaint has been settled to my satisfaction. Thank you so much for assisting. Another terrific job done with the help of the BBB"

-Phil G.

In 2018, over 92,000 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 2018. 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.

"Dear Complaint Analyst, I want to Thank You and the New York BBB for helping to resolve my Complaint! You All have done an OUTSTANDING JOB and I really Appreciate your fine Professional Fast Assistance!"

Many Many Thanks,
-John M.

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% of reportable complaints were closed as resolved in 2018.

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, the BBB cooperates with government agencies to help with investigations and uncover scams.

"...I'm extremely grateful that you were able to get ***** to resolve the situation, and I'm happy to support your organization so that others will have assistance when they need it, and companies will know that they need to take care of their customers."

-Bridget B.

BBB Serving Metropolitan New York published more than 23,700 Customer Reviews in 2018. 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.

The Arbitration Phase

When disputes cannot be resolved through mediation, BBB may offer arbitration. With the agreement of both parties, a neutral and independent, trained BBB Arbitrator hears each side's position and renders a decision. Through arbitration, BBB provides businesses and consumers with an impartial, expeditious and fair way to resolve disputes and helps them to avoid the costs associated with litigation.

"Thank you so much for your timely and complete information. Yes, this is the company I needed assistance with. I truly appreciate your assistance (you surely went above and beyond) and your time.

I visited NYC last fall for the first time ever and just loved it especially the people. You are all so friendly, kind and helpful."

Again, thank you

-Kare P

The automotive industry has made a commitment to resolving customer disputes through BBB arbitration. In 2018, thirty-three 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 18 AUTO LINE cases in 2018.

Marketplace Resolution Services and Customer Review Publishing Staff



From left to right: Shereene Amin, Maximiliana Pacheco, Andria Zeng, Matthew Browne, Samuel Bedrosian work to analyze complaints and customer reviews that involve consumer/business interactions.

2018 Service Statistics from BBB serving Metropolitan New York, Long Island and the Mid-Hudson Region



2018 National Consumer Protection Week News Conference

 Better Business Bureau 2017 TOP TEN COMPLAINT CATEGORIES	
1. Financial Services	6,016
2. Telecommunications	4,057
3. Health, Beauty & Fitness	3,296
4. Online Retailers	2,811
5. Automotive	2,760
6. Department Stores & Apparel	2,590
7. Consumer Technology	1,785
8. Home Improvement	1,671
9. Travel	1,567
10. Professional & Business Svc	1,207

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 6, 2018, the IRS hosted BBB Metro New York for the annual Top Ten press conference to report 2017 consumer complaint and inquiry results. BBB presented the Top Ten categories of complaints and inquiries for 2017, broken down by type of business in addition to the most frequently reported scams filed with Scam TrackerSM. BBB was joined by the IRS, U.S. Postal Inspection Service, The New York State Office of the Attorney General, NYS Attorney General, NYS Department of State Division of Consumer Protection, New York City Department of Consumer Affairs, US Securities and Exchange Commission, and AARP.

In 2017, BBB received 6,016 complaints concerning Financial Services, the most complained-about category that year. Businesses in this category include banks and banking services, collection agencies, credit cards, insurance companies, and loan providers. Rounding out the top three complaint categories are Online Retailers, Health & Beauty, and Automotive.



Claire Rosenzweig announcing the BBB Top Consumer Complaint Categories press conference during National Consumer Protection Week on March 6, 2018.



Participating speakers from agencies representatives for the BBB Top Consumer Complaint Categories press conference held during National Consumer Protection Week on March 6, 2018.

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 2018, your BBB served as a source of information for multiple government investigations by providing information about complaints related to more than 54 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 2018, Metro NY BBB conducted 213 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 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 in order for refunds to be issued. Phishing scams were the second most frequent reported scam to BBB Metro New York, and employment scams were the third most cited report. According to BBB's [2018 Scam Tracker Risk Report](#), employment scams were the riskiest scam of 2018, using a calculation involving exposure, susceptibility, and media dollar loss. The median dollar loss to consumers in 2018 increased to \$1,204, up from \$800 in 2017.

Scam Tracker SM:

In 2018, Metro NY BBB received 4,381 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 4,381 submissions, 2,246 were published as Scams, and 1850 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 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 in order to foster business self-regulation. In 2018, BBB Serving Metro New York performed 312 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.

In 2018, the Ad Review Program conducted 312 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

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 together with 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 2018, 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 scams targeting job seekers to how to choose a trustworthy charity to support. Earned media during 2018 exceeded \$5.5 million.

A BBB Serving Metro New York spokesperson appeared in 34 news stories in 2018 and we assisted with many others. A sample of coverage in 2018 includes:

ABC-Good Morning America	<ul style="list-style-type: none"> • Social Media Influencers: Mirina Collections/Nora NYC
Observer	<ul style="list-style-type: none"> • Joining a New Gym
News 12 Westchester & Long Island & News 12 Bronx	<ul style="list-style-type: none"> • Bitcoin • New Rochelle Toyota • Holiday Shopping
WNBC	<ul style="list-style-type: none"> • Cashless Tolls & Car Rental Fees • Fundraising Mail Solicitations
NY1	<ul style="list-style-type: none"> • 1-800 Wheelchair • Remington Biographies • Fake Check Scams
Telemundo	<ul style="list-style-type: none"> • National Consumer Protection Week
Bloomberg Radio	<ul style="list-style-type: none"> • Fake Invoices
Univision 41	<ul style="list-style-type: none"> • National Consumer Protection Week • Gift Card Scams
WNYW – Fox 5	<ul style="list-style-type: none"> • Helping Migrant Families • Secret Sister Gift Exchange Scam
Newsday	<ul style="list-style-type: none"> • Small Business Scams
FM 105.1	<ul style="list-style-type: none"> • BBB Services
WCBS	<ul style="list-style-type: none"> • Lord & Taylor/Saks Data Breach • NY Photo Video • Employment & Job Traps
WLNY	<ul style="list-style-type: none"> • Sweepstakes Scams



Metro New York BBB CEO Claire Rosenzweig in a November 2018 interview with Fox 5 about secret sister gift exchange scams.



Metro NY BBB SVP Luana Lewis speaks with WCBS in a November 2018 interview about the signs of sweepstakes and prize scams.



Metro NY BBB SVP Walter Brewster in a June 2018 interview with WCBS about avoiding fraudulent employment offers.



Mid-Hudson BBB Executive Director & BBB Metro New York General Counsel Brian Rauer in a January 2018 News 12 Westchester interview about bitcoin.

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

Mid-Hudson BBB and Long Island BBB Units

In addition to the Headquarters office in Manhattan, BBB Serving Metropolitan New York includes two units; 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.

Events and Regional Outreach

In 2018, 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. For example:

Long Island

1/9/18	BBB Program: B. Rauer presented Cyber Security program to Nassau County Village Officials Association
03/06/2018	Accredited Business Speed Networking Breakfast & Briefing Program (Long Island) – K. Piereth-Heenan presented program
03/13/2018	Advisory Board Meeting (Long Island)
04/07/2018	Long Island Home Show – Nassau Veterans Memorial Coliseum - K. Piereth-Heenan attended
05/10/2018	LI Business Expo – Nassau Coliseum – K. Piereth-Heenan attended
5/31/2018	HIA Trade Show – Suffolk County Community College – K. Piereth-Heenan attended

6/5/2018	'Ginny Gerardi Memorial Scholarship' – Levittown High School – K. Piereth-Heenan presented award
6/19/2018	Advisory Board Meeting – Long Island
06/26/2018	Accredited Business Speed Networking Breakfast & Briefing Program (Long Island) -K. Piereth-Heenan presented program
09/13/2018	Accredited Business Speed Networking Breakfast & Briefing (Long Island) – K. Piereth-Heenan presented program
11/13/18	BBB Program: B. Rauer presented program to Small Business Development Center-Stony Brook (Cultivating the Customer Relationship – Reputation, Retention, Social Media)
11/15/2018	Accredited Business Speed Networking Breakfast & Briefing (Long Island) – K. Piereth-Heenan presented program

Mid-Hudson

1/15/18	Media: B. Rauer TV interview/story with News-12 re: cryptocurrency related scam issues - <i>New Scams Target Digital Investors/Scammers Targeting Bitcoin Investors</i> . Aired
1/31/18	Accredited Business Networking Breakfast & Briefing Program: B. Rauer presented program: <i>Common Scams against Small Businesses</i>
2/13/18	BBB Program/Public Affairs: B. Rauer Presented program to the Economic Development & Energy Committee of the Putnam County Legislature
2/27/18	BBB Program: B. Rauer presented cyber security program for the Mahopac-Carmel Chamber of Commerce
3/27/18	Accredited Business Networking Breakfast & Briefing Program (Mid-Hudson) - B. Rauer moderated discussion
3/27/18	Community/Public Affairs: B. Rauer – informational welcome meeting with incoming Director and Deputy Director of the Westchester County Department of Consumer Protection
	Media: Interview conducted with Fios1 re: Timeshares - B. Rauer interviewed on 3/28 (no knowledge if story aired/no air date)
4/4/18	Community/Educational Institution Engagement Event: Pace University Criminal Justice career fair: BBB-Mid-Hudson table & representation
5/7/18	Community/Organizational Event - Not-for-Profit Leadership Summit XVI (Mid-Hudson-based event): BBB participation/promotional table/representation
5/31/18	Accredited Business Networking Breakfast & Briefing Program (Mid-Hudson) - B. Rauer presented program: <i>The Trust Asset</i> (analyzing trust as a strategic business asset)
7/26/18	Accredited Business Networking Breakfast & Briefing Program (Mid-Hudson) - B. Rauer presented a Business Roundtable – PowerPoint survey w/ actively moderated Q&A
9/25/18	Media: News-12 TV interview – B. Rauer interview (auto/dealership issue)

9/27/18	Accredited Business Networking Breakfast & Briefing Program (Mid-Hudson) (Social Media & the Small Business: Pitfalls to Avoid)
10/11/18	Community/Consumer Education Event: B. Rauer presented program information on senior scam avoidance to attendees & BBB informational table - Ossining Senior Fair
	Public Affairs/Community Engagement - Westchester County Citizen's Consumer Advisory Council: B. Rauer continued active representation on Council in 2018
6/12/18	BBB System/Governance: Western Regional Conference/Meeting: B. Rauer presented audioconference remote session

New York City

1/24/18	BBB Program: B. Rauer presented Cyber Security program at The Foundation Center, NYC
01/25/2018	New Accredited Business Speed Networking Breakfast
02/13/2018	Accredited Business Breakfast
3/6/18	BBB Program: B. Rauer presented ID theft prevention/cyber safety program at the Science, Industry & Business Library: Cyber Safety: Do's and Don'ts of Consumer Cybersecurity, NYC
3/14/18	BBB Program: B. Rauer presented program intended for Queens/Astoria local business community: ID Theft Detection, Prevention & Correction, NYC
04/03/2018	New Accredited Business Speed Networking Breakfast
04/17/2018	Accredited Business Breakfast
4/27/18	BBB Panel Presentation/Community Program Event: B. Rauer presented for Fraud and Scams Prevention panel training program in conjunction with the Consumer Financial Protection Bureau's Office of Financial Education (Central Library/Brooklyn Public Library)
5/21/18	BBB System-Panel Program Presentation - Northeast, Midwest and Southeast Regional Conference/Meeting (Tri-Regional Conference): B. Rauer and K. Piereth-Heenan co-presented panel re: local BBB community engagement/programming - BBB-Metropolitan New York's cyber security community education and awareness efforts and "Hiring Our Heroes" events.
5/20 - 5/22/18	BBB System/Governance: Tri-Regional Conference: C. Rosenzweig, B. Rauer and K. Piereth-Heenan co-presented BBB-Metropolitan New York.
6/5/18	Community Engagement/Dispute Resolution Event: Association for Conflict Resolution-Greater New York - Annual Conference (B. Rauer attendance/represented BBB at DR networking event/program)
6/21/2018	Queens Business Expo
6/27/18	Community Engagement/Event - BBB-Metro New York/B. Rauer informational/educational table at Community Legal Information Fair (via Office for Justice Initiatives Access to Justice Program & NYC Bar Association Legal Referral Service)
09/20/2018	Accredited Business Breakfast

9/2018	BBB System/Governance - Annual Meeting (BBB International Assembly): C. Rosenzweig, B. Rauer and W. Brewster co-represented BBB-Metropolitan New York
10/26/18	BBB Program: B. Rauer presented program at Science, Industry & Business Library for Financial Planning Day: Cyber Safety: Do's & Don'ts of Consumer Cyber Security
10/30/2018	New York Business Expo & Conference
11/15/2018	New Accredited Business Speed Networking Breakfast
2018	BBB System/Governance - Standard Reporting Language working group: BBB-Metropolitan New York/B. Rauer continued representation in 2018.

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 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 newyork.bbb.org.

The Foundation's principle 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 ny.give.org.

Unaudited Financials

Better Business Bureau
Serving Metropolitan New York, Inc.

Statements of Activities

	*2018	2017
Revenues and public support:		
Accreditation fees:		
Renewals	\$ 2,610,755	\$ 2,483,208
New Accredited Businesses	1,250,597	1,079,461
Arbitration programs	11,700	15,275
Interest income	3,818	241
Advertising campaign & other income, net of direct expenses	254,518	257,798
Program administration income	161,715	175,916
Donated services		5,351
Total revenues and public support	4,293,103	4,017,250
Expenses:		
Program services:		
Dispute resolution	1,130,546	1,152,424
Investigation and dissemination of information	1,286,184	1,353,276
Total program services	2,416,730	2,505,700
Support Services:		
Management and general	588,249	591,560
Membership development	1,675,585	1,053,412
Total support services	2,263,834	1,644,972
Total expenses	4,680,564	4,150,672
Increase in unrestricted net assets	(387,461)	(133,422)
Unrestricted net assets -January 1	1,745,779	2,094,859
Unrestricted Net assets - December 31	\$ 1,358,318	\$ 1,961,437

* To be updated when available

2018 BBB Board of Directors

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Executive Vice President &
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FreshDirect

Joel Goldberg

Of Counsel
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Company

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Principal
Lisa L. Davis Communications Consulting

Valerie Reardon (Advisory Council)

NOTE: Current Board of Directors roster available upon request.

Your questions and feedback will be welcome. Please don't hesitate to contact us using the information below.

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Tarrytown, NY 10591-5521
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Consumer advisors are available 10 a.m. to 4 p.m., Monday through Friday, except holidays.