



Better Business Bureau®

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

2021 ANNUAL REPORT

A Report from the President

Thank you to our Board, our professional staff and the people at BBB® Accredited businesses, who have worked together to ensure that the mission of BBB is as strong as ever as we enter 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.

While the disruption caused by the COVID-19 pandemic caused the BBB Serving Metropolitan New York staff to work remotely throughout 2021, we have been focused on the goals set in our strategic plan: 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 that BBB of Metro New York will be Resilient and Sustainable



President & CEO

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 8.2 million times** to view BBB Business Profiles and Charity Reports, a decrease of 9.9% versus the unusual first pandemic year of 2020 (which logged 9.1 million). *Factors:* bot activity in 2020, and updates to the BBB.org platform; More than **86,000 Complaints** from consumers about businesses were received in 2021, an **increase of 7.5%** above the record-high 80,000 complaints received in 2020; Consumers posted an extraordinary **76,364 Customer Reviews** in 2021, up from 51,589 in 2020 (and 45,607 in 2019), a whopping **increase of 48%**.

This continued demand for BBB services demonstrates that it is critical for consumers to identify trustworthy businesses, as well as scams, in tough 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 the BBB Serving Metropolitan New York's 100th anniversary in 2022. 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 ink is dark and the signature is fluid and legible.

BBB Serving Metropolitan New York: Mission



For more than 100 years, the Better Business Bureau has been helping people find businesses and charities they can trust. In 2021, people turned to BBBs across North America more than 200 million times (down 9% v. 2020), for BBB information such as Business Profiles on 6.3 million businesses and Charity Reports on 12,000 charities, for free at 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 for more information.

Better Business Bureau® Serving Metropolitan New York, Long Island, and the Mid-Hudson Region is one of approximately 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 2021, approximately 7,000 met our standards and were invited into 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: bbb.org/standards-for-trust

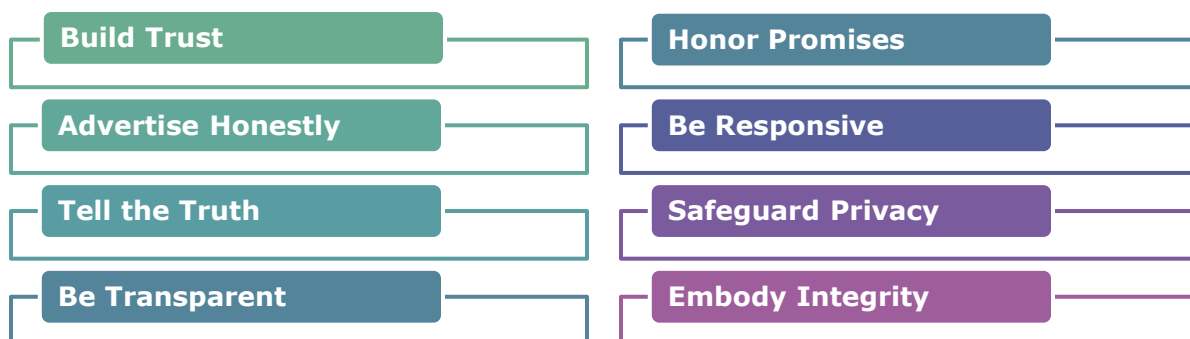
BBB Accreditation Standards: bbb.org/bbb-accreditation-standards

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. If they agree to comply with those Standards 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 participate in special BBB programs, dispute resolution services, and 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, plus helpful articles on current business topics;

Business Builder Webinar Series on a variety of topics ranging from marketing and social media tactics to issues such as cybersecurity and pandemic recovery, 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.

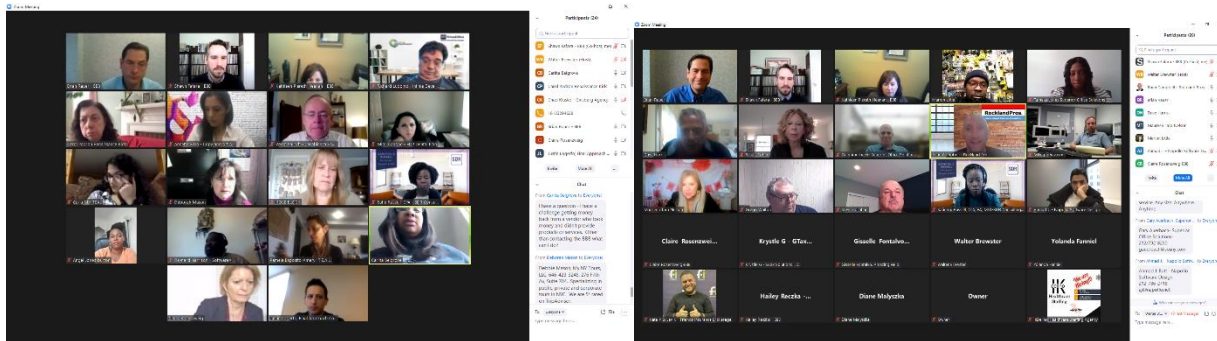
2021 Accredited Business *Start With Trust*® Ad Campaign

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. 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. 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 2021, 69 accredited businesses participated in the New York City print and digital ads, 92 participated in the Long Island ads, and 151 Accredited Businesses from all three Metro New York BBB offices participated in the online Buyer's Guide directory.



Accredited Business Only Networking Meetings



Tri-Region Accredited Business Networking Event via GoToMeeting

The Business Development and Relationships department regularly conducts special networking breakfast meetings, which cater to small groups in each region as well as joint groups in online networking sessions. In 2021, 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

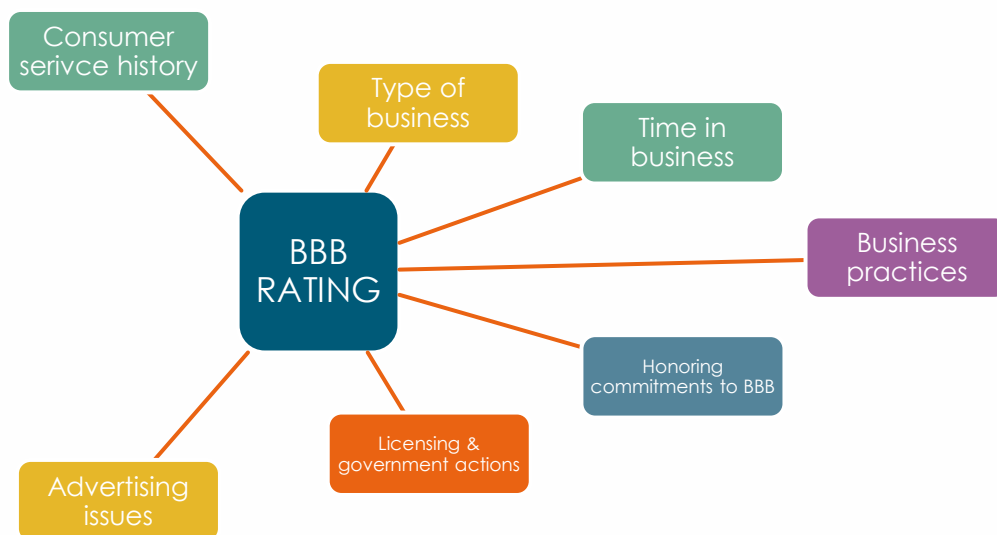
BBB Accredited Businesses can take advantage of a variety of BBB sponsorship opportunities which accommodate a wide range of budgets. These include media packages, co-op advertising, seminar and Accredited Business event sponsorship, sponsored listings, bbb.org website banner ads and newsletter sponsorship. 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 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 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. BBB answered over 15,011 consumer phone calls in 2021.

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.

*"I was trying to resolve an issue with ***** on a new cable service over charge & was getting nowhere. BBB resolved my problems right away. Thank you for lifting one stressor off my life at this time"*

-Marianne E., Hopewell Junction, NY

In 2021, over 162,960 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 2021. 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.

"Thanks from the bottom of my heart! They just paid me. If you would have not helped me, they would have never paid. A seriously fraudulent way of doing business! Thank you again, you rock!"

-Simona L., Kamuela, HI

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, 76.7% of reportable complaints were closed as resolved in 2021.

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

"...I am whole heartedly grateful for your rapid response. If I am in need of your services in the future, I can rest assured that you are the "go to" folks when ever I have a problem."

-Nicholas A., Glen Cove, NY

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.

BBB Serving Metropolitan New York published more than 76,364 Customer Reviews in 2021. 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.

The automotive industry has made a commitment to resolving customer disputes through BBB arbitration. In 2021, twenty-five 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 2 AUTO LINE cases in 2021.

2021 National Consumer Protection Week

BBB continuously strives to educate consumers about fraud prevention and consumer protection issues. During National Consumer Protection Week, BBB often joins forces with other groups and agencies to further this mission. On March 7, 2022, BBB Metro New York announced its annual Top Ten 2021 consumer complaint and scam lists. BBB presented the Top Ten categories of complaints for 2021, 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, BBB looks forward to once again collaborating with 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 in the future.

BBB Metro New York received 11,771 complaints concerning Financial Services and Insurance companies, the most complained-about category in 2021. Complaints in this category increased 13.3% compared to 2020, the previous year. Banking services, banks, This and 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 2021 your BBB served as a source of information for multiple government investigations by providing information about complaints related to more than 60 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 2021, Metro NY BBB conducted 111 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.

Scam Tracker SM:

In 2021, Metro NY BBB received 3,994 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 3,994 submissions, 2,009 were published as Scams, and 1,696 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

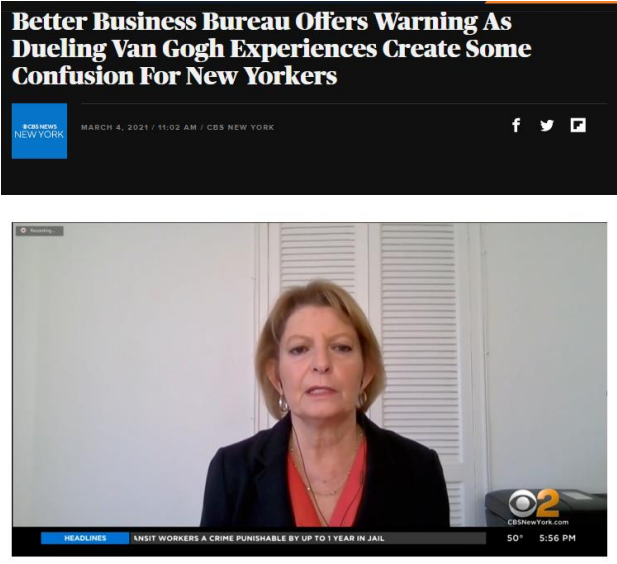

BBB conducts an Advertising Review program to foster business self-regulation. In 2021, BBB Serving Metro New York performed 251 ad reviews. The BBB Code of Advertising calls for businesses to avoid using misleading, deceptive, and false advertising. It guides BBB's efforts to protect consumers and assist 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 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 2021, 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 puppy adoption scams to advice for holiday shoppers. **Earned media during 2021 exceeded \$4.8 million.**

A BBB Serving Metro New York spokesperson appeared or commented in 50 news stories in 2021 and we assisted with many others.

	
<p>Metro NY BBB President & CEO Claire Rosenzweig, March 2021.</p>	<p>Metro NY BBB President & CEO Claire Rosenzweig, December 2021</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. Many dedicate substantial time to your BBB on a regular basis 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.

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 2021 all of our personnel were working remotely for the most part. The offices were open on an as needed basis for those personnel approved to be there.

In 2021, the BBB Serving Metro New York, through the Mid-Hudson BBB and Long Island BBB, continued to provide 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. Regional BBB programming, events and outreach/external relations include the following examples:

- **Community/organizational outreach**: ADR and Diversity Symposium (virtually hosted by NY Law School) - B. Rauer participation/breakout discussion (1/26/21)
- **BBB Accredited Business program**: NYBBB Accredited Business Online Networking Event (*joint regional* interactive online event for NYC, LI & MH Accredited Businesses) - B. Rauer moderated in coordination with S. Fafara (1/27/21)
- **BBB online program**: B. Rauer presented program to JCC Manhattan - Cyber Safety: Consumer Cyber Security in the Age of COVID-19 (4/7/21)
- **BBB Webinar Series**: B. Rauer presented program (with Upstate New York BBB hosting) - Cyber Security During Challenging Times (4/22/21)
- **BBB online program**: B. Rauer presented program - Global Black Women's Chamber of Commerce - Cyber Security During Challenging Times (4/27/21)
- **BBB Accredited Business program**: NYBBB Accredited Business Online Networking Event (*joint regional* interactive online event for NYC, LI & MH Accredited Businesses) - B. Rauer moderated in coordination with S. Fafara (4/29/21)
- **BBB online program**: New York State SBDC program/SBDC staff training - Cyber Security During Challenging Times (B. Rauer/NYBBB presented; co-hosted with Upstate New York BBB) (5/12/21)
- **BBB System/IABBB program**: BBB Engage 2021 Conference - B. Rauer co-presenter/panelist for *Exploring Diversity: Building Trust with Inclusive Conversations* webinar/program (6/23/21)

- **BBB Online program:** Statewide Small Business Development Center (SBDC) staff training
- B. Rauer co-presented program with Upstate NY BBB - *Managing Your Online Reputation* (6/30/21)

- **BBB Accredited Business program:** NYBBB Accredited Business Online Networking Event (*joint regional* interactive online event for NYC, LI & MH Accredited Businesses) - B. Rauer moderated in coordination with S. Fafara (7/14/21)

- **BBB Online Program:** New York Public Library - B. Rauer presented webinar - *Cyber Safety, ID Theft Prevention & Cyber-Smart Online Shopping* (8/17/21)

- **Community Business Event:** Staten Island Small Business Development Center – *Small Business Recovery Virtual Conference* - B. Rauer/Metro NY BBB co-hosted BBB virtual informational/networking table with Upstate NY BBB for conference attendees (8/18/21)

- **BBB Online AB Program:** New York statewide BBB Accredited Business educational program - *Managing Your Online Reputation* - B. Rauer/Metro NY BBB co-presented with Upstate New York BBB (9/22/21)

- **BBB Online Program** - Staten Island Small Business Development Center (SBDC): B. Rauer presented abbreviated program with audience Q & A on cyber security for the small business to Staten Island SBDC staff (9/30/21)

- **BBB Online program-** JCC Manhattan - B. Rauer presented program-*Cyber Safety: Consumer Cyber Security in the Age of COVID-19* (10/20/21)

- **BBB Online Program** - Staten Island Chamber of Commerce and Staten Island SBDC (co-hosts) - B. Rauer/NYBBB co-presented program session with Upstate New York BBB - *Managing Your Online Reputation* program session within *Key Cyber Tips for Your Small Business* program) (10/29/21)

- **BBB Online program** - Greater Watertown-North Country Chamber of Commerce - B. Rauer co-presented *Managing Your Online Reputation* program with Upstate New York BBB (11/17/21)

- **BBB Accredited Business program** - NYBBB Accredited Business Online Networking Event (*joint regional* interactive online event for NYC, LI & MH Accredited Businesses) - B. Rauer moderated in coordination with S. Fafara (11/17/21)

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/new-york-city/get-to-know-us/about-us/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 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, encourages wise giving practices, 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.

Financials (Unaudited)

Better Business Bureau Serving Metropolitan New York, Inc.

Statements of Activities		
	2021	2020
Revenues and public support:		
Accreditation fees:		
Renewals	\$ 3,348,390	\$ 3,401,973
New Accredited Businesses	978,754	935,838
Arbitration programs	175	6,250
Interest income	640	1,136
Advertising campaign & other income, net of direct expenses	585,506	396,576
Program administration income	60,123	62,146
<i>Total revenues and public support</i>	4,973,588	4,803,919
Expenses:		
Program services:		
Dispute resolution	882,528	810,937
Investigation and dissemination of information	448,552	434,311
<i>Total program services</i>	1,331,080	1,245,248
Support Services:		
Management and general	1,078,281	942,674
Membership development	2,476,787	2,693,733
<i>Total support services</i>	3,555,068	3,636,407
<i>Total expenses</i>	4,886,148	4,881,655
Forgiveness of Paycheck Protection Program loan	712,222	0
Change in unrestricted net assets	799,662	77,736
Unrestricted net assets -January 1	844,672	922,408
Unrestricted Net assets - December 31	\$ 1,644,334	\$ 844,672

2021 BBB Board of Directors

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General Counsel
FreshDirect

Thomas Cohn, Director

Director and Senior Counsel, Sales
& Marketing
New Avon Company

Vincent Dell’Osa, Director

President, Retail-N.A.
Ralph Lauren

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VP, Global Public Policy & Impact
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Consumer Affairs
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Judd Levine, Director

President
Triple Crown Maffucci Storage
Corp

Temy Mancusi-Ungaro (Vice-Chair)

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Electric AI, Inc.

Michael Portegello

Partner, Assurance Services,
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David Roberson

General Manager of Consumer
Marketing Services
Meredith Corporation

Michael Gates, Director

Executive Director Advertising
New York Daily News

Veena Jayadeva, Director

VP, Head of Corporate
Responsibility (CSR)
Guardian Life Insurance Co. of
America

Eric Solomon (Board Chair)

Senior Vice President, Planning &
Precision
Nielsen

**Claire Rosenzweig, CAE
(ex-officio, non-voting)**

President & Chief Executive Officer
Better Business Bureau Serving
Metropolitan New York

2021 BBB Advisory Council Members

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Consumers Warehouse Center, Inc.

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 don't hesitate to contact us using the information below.

**Better Business Bureau
Serving Metropolitan New York, Inc.**

30 East 33rd Street, 12th Floor
New York, NY 10016
Office Hours: 9-5
Monday through Friday
Phone: 212.533.6200
Fax: 212.477.4912
Inquiry@newyork.bbb.org

**Better Business Bureau
Serving Long Island**

399 Conklin Street, Suite 300
Farmingdale, NY 11735
Office Hours: 9-5
Monday through Friday
Phone: 516.420.0500
Fax: 516.420.1095
LongIslandBBB@newyork.bbb.org

**Better Business Bureau
Serving the Mid-Hudson Region**

150 White Plains Road, Suite 107
Tarrytown, NY 10591-5521
Office Hours: 8:30-4:30
Monday through Friday
Phone: 914.333.0550
Fax: 914.333.7519
MHInquiries@newyork.bbb.org

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

Due to COVID-19, BBB Offices operated remotely since March 2020. All programs and services have been delivered via remote working conditions.