



Better Business Bureau®

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

2020 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® did not falter in the face of incredibly trying times. Due to the COVID-19 pandemic, the BBB Serving Metropolitan New York transitioned all staff to working remotely as of March 18, 2020. On March 22, 2020, NYS on PAUSE went into effect for all non-essential businesses in New York State. The pandemic had a negative impact on our BBB's revenue in 2020. As the pandemic stretches well into 2021, we expect that it will continue to do so. Despite economic, social and operational challenges, we have been able to continue serving our community while moving forward on several initiatives, including goals for growth as well as diversity, equity and inclusion.



Claire Rosenzweig,
President & CEO

BBB Serving Metro New York recorded a stunning increase in the volume of consumer complaints, reviews and inquiries during the COVID-19 pandemic year of 2020. **Consumer inquiries to this BBB seeking help with marketplace issues grew by 1.8 million in 2020.** This dramatic rise in demand for BBB services tells us that it is critical for consumers to find out how to identify trustworthy businesses, as well as scams, in tough times. Consumers turned to this BBB over 9.1 million times to view BBB Business Profiles and Charity Reports, a 23.9% increase over 2019. More than 80,000 complaints from consumers about businesses were received in 2020, a significant increase of 28.9% over last year. Plus, our BBB posted 51,589 customer reviews in 2020, an increase of 13.1%.

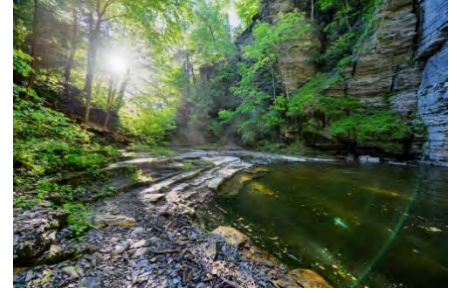
We are proud that Better Business Bureau® Serving Metropolitan New York, Inc. is meeting the increased consumer demand for BBB services throughout the COVID-19 pandemic despite intense challenges. We are proud of our professional staff who have graciously worked through these pandemic challenges and continue to do so. Our deep thanks go out to the interns and volunteers who assist in the implementation of BBB core services, and to the Board of Directors whose guidance has been vital.

Let's look ahead to celebrating 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 through pandemic recovery times and beyond.

Sincerely,

A handwritten signature in cursive script that reads "Claire".

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 2020, people turned to BBB more than 220 million times for BBB Business Profiles on nearly 6.2 million businesses and Charity Reports on about 11,000 charities, all available 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® (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. In 2020, over 6,900 have met our standards and have been 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 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.

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, 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, 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.

2020 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 2020, 81 accredited businesses participated in the New York City print and digital ads, 109 participated in the Long Island ads, and 274 Accredited Businesses from all three Metro New York BBB offices 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 as well as joint groups in online networking sessions. In 2020, 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.



Tri-Region Accredited Business Networking Event via GoToMeeting

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

In 2020, BBB Serving Metro New York logged over 9.1 million requests for information about business and charity reliability through our website and by mail, e-mail, and telephone. This represented an extraordinary increase of 1.8 million inquiries in 2020 over the prior year. BBB Serving Metro New York's database of Business Profiles on over 138,750 metropolitan area companies is continually updated with feedback, complaints, and data it gets from customers for future reference.

In total, across nearly 100 BBB's in North America that make up our system, consumers accessed business reliability information more than 220 million times in 2020. 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 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 14,480 consumer phone calls in 2020.

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.

"This case has been resolved and I appreciate you very much. I am highly satisfied with your service and I appreciate your help in this matter."

-Tamika M., Tucker, GA

In 2020, over 131,000 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 2020. 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.

"Your service is amazing and a tremendous service to everyone. Thank you!"

-Andrew W., Los Angeles, CA

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, 82% of reportable complaints were closed as resolved in 2020.

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 just wanted to say "Thank you very much, you are true Angels". Businesses treat you differently after you are in the picture. :) "

-Katia A., Norwalk, CA

BBB Serving Metropolitan New York published more than 51,589 Customer Reviews in 2020. 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 2020, twenty-two 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 5 AUTO LINE cases in 2020.

2020 National Consumer Protection Week News Conference

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 5, 2020, BBB Metro New York hosted its annual Top Ten press conference to report 2019 consumer complaint and inquiry results. BBB presented the Top Ten categories of complaints and inquiries for 2018, broken down by type of business in addition to the most frequently reported scams filed with Scam TrackerSM. BBB was joined by 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.

During the March 2020 Top Ten event, it was reported that BBB Metro New York received 8,141 complaints concerning Telecommunications, the most complained-about category in 2019. This was a jump due in part to several large telecom companies with significant complaint tracks moving into the Metro New York region. Businesses in this category include cable television service companies, and cellular and traditional telephone service providers. Rounding out the top three complaint categories in 2019 were Financial Services and Health & Beauty.

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 2020, your BBB served as a source of information for multiple government investigations by providing information about complaints related to more than 42 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 2020, Metro NY BBB conducted 135 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. According to BBB's 2020 Scam Tracker Risk Report ([BBB.org/RiskReport](https://www.bbb.org/riskreport)) nearly one of every two reports to BBB Scam Tracker (46.7%) noted a financial loss, with two-thirds of reports (64.7%) resulting in financial loss being online purchase scams, which was the top riskiest scam in 2020. Online purchase scams were the most common scam reported to BBB in 2020, comprising 38.3% of all scam reports. Fake check scams were the second most risky scam for adults ages 18-24 in a year where payment via online payment systems rose across all age groups. Fake check scams yielded one of the highest median dollar losses per encounter at \$1,679 in 2020.

Scam Tracker SM:

In 2020, Metro NY BBB received 3,665 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 3,665 submissions, 1,987 were published as Scams, and 1,482 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 in order to foster business self-regulation. In 2020, BBB Serving Metro New York performed 323 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 2020, I 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 2020 exceeded \$7 million.

A BBB Serving Metro New York spokesperson appeared or commented in 23 news stories in 2020 and we assisted with many others.

WCBS-TV	<ul style="list-style-type: none"> National Consumer Protection Week
News 12 New Jersey and Westchester	<ul style="list-style-type: none"> COVID-19 Scams
New York Post Online	<ul style="list-style-type: none"> Job Scams
Newsday and Newsday Online	<ul style="list-style-type: none"> Disinfecting Services
The Star-Ledger, NJ.com, Radio.com, New York Post Online	<ul style="list-style-type: none"> Puppy Scams
Newsday Online, Newsday	<ul style="list-style-type: none"> Dental Fees – COVID-19 Cybersecurity
Good Morning America & Online WABC-TV, Yahoo Lifestyle	<ul style="list-style-type: none"> Noom
News 12 Westchester	<ul style="list-style-type: none"> Mystery Shopper Scams
WCBS-TV	<ul style="list-style-type: none"> AlterKnit

 <p>Americans were scammed out of \$201 million in 2019 from dating fraud</p> <p>Published: Feb. 15, 2020 at 1:15 p.m. ET By Blanca Flowers</p> <p>Why dating scams are now the most reported type of fraud in the U.S.</p> <p>Why romance fraud cost Americans \$201 million last year</p> <p>CLAIRE ROSENZWEIG PRESIDENT & CEO, METRO POLITICAL BUSINESS BUREAU OF METROPOLITAN NY</p>	 <p>National Consumer Protection Week Highlights Surging Scams</p> <p>March 9, 2020 at 10:00 pm Filed Under: Better Business Bureau, Cryptocurrency, Deep Fakes, BB, Local TV, New York, Scams, U.S. Securities and Exchange Commission</p> <p>15:47 01'</p> <p>CBSN NEW YORK LIVE</p>
<p>Metro NY BBB President & CEO Claire Rosenzweig February 2020.</p>	<p>National Consumer Protection Week March 2020</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 commit 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.

Events and Regional Outreach

In 2020, 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 2020, 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:

1/27/20	<u>Accredited Business Networking Breakfast & Briefing Program:</u> Roundtable Q&A-Setting the stage for Year 2020 Accreditation (programming; services; managing Accreditation; business troubleshooting); business <i>elevator speeches</i> for the audience; moderated networking session (1/27/20) [Note: Previously scheduled networking breakfasts for March and May were necessarily cancelled due to the pandemic - MHBBB/NYBBB AB’s were invited to attend alternate future programming]
2/20/20	<u>Business Community Engagement:</u> 2020 Diversity Summit – B. Rauer co-represented (with S. Fafara) Metro NY BBB

2/22/20	Business Community Engagement: <i>Suburban Home Show-Rockland County</i> - B. Rauer attendance on behalf of Metro NY BBB
3/2/20	Media: News-12 Bronx: Background tips/informational interview with/for News-12 Assignment/Planning Editor - news story re: Bronx laundromat/customers lost items/rights (Interview date: 3/2/20).
3/26/20	Media: News-12 Westchester – B. Rauer interviewed remotely re: COVID-19 scam avoidance (air date: 3/26/20)
5/14/20	BBB Online Program: Senator David Carlucci’s Senior Advisory Committee Teleconference – B. Rauer program/session re: COVID-19 scam avoidance for seniors
8/4/20	BBB Online Program: Science, Industry & Business Library/New York Public Library (N.Y.C.) - B. Rauer presented program - <i>Cyber Safety-Consumer Cyber Security in the Age of COVID-19</i>
8/11/20	BBB Online Program: Hadassah-Lower NY State & JCC-Rockland County: B. Rauer presented program - <i>Cyber Safety-Consumer Cyber Security in the Age of COVID-19</i>
8/18/20	BBB Online Program: SBDC-Stony Brook: B. Rauer presented program - <i>Cyber Safety-Consumer Cyber Security in the Age of COVID-19</i>
9/22/20	BBB Online Program: Center for Active & Retired Community (affiliated w/Rockland Teachers Center): B. Rauer presented program - <i>Cyber Safety-Consumer Cyber Security in the Age of COVID-19</i>
9/30/20	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
10/22/20	BBB Online Program: JCC-Manhattan: B. Rauer presented follow-up program - <i>Cyber Safety-Consumer Cyber Security in the Age of COVID-19</i> (Encore Presentation)
11/5/20	BBB Online Program: BBB system/New York & New Jersey Minority Supplier Development Council program - B. Rauer presented program – <i>Cyber Security During Challenging Times: Red Flags, Tips & Pitfalls</i>
12/7/20	Media: B. Rauer interview with Journal News media Group re: cancelled ticketed events (interview date: 12/7/20; unsure if publication)
12/9/20	BBB online program: SBDC-Stony Brook - B. Rauer presented program – <i>The Art & Science of Superior Customer Relations</i>
12/16/20	BBB online program: Science, Industry & Business Library/New York Public Library (N.Y.C.) – B. Rauer presented follow-up program – <i>Cyber Safety, ID Theft Prevention and Cyber Smart Holiday Shopping</i>
	Public Affairs/Community Engagement: <i>Westchester County Citizen’s Consumer Advisory Council:</i> B. Rauer, Chair, with continued representation for 2020.

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 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.

Unaudited Financials

Better Business Bureau Serving Metropolitan New York, Inc.		
Statements of Activities		
	2019	2020
Revenues and public support:		
Accreditation fees:		
Renewals	\$ 3,219,004	\$ 3,401,973
New Accredited Businesses	814,591	935,838
Arbitration programs	10,295	6,250
Interest income	1,375	1,136
Advertising campaign & other income, net of direct expenses	361,496	396,576
Program administration income	57,069	62,146
Total revenues and public support	4,463,830	4,803,919
Expenses:		
Program services:		
Dispute resolution	973,739	810,937
Investigation and dissemination of information	646,158	434,311
Total program services	1,619,897	1,245,248
Support Services:		
Management and general	795,664	942,674
Membership development	2,484,179	2,636,206
Total support services	3,279,843	3,578,880
Total expenses	4,899,740	4,824,128
Change in unrestricted net assets	(435,910)	(20,209)
Unrestricted net assets -January 1	1,358,318	922,408
Unrestricted Net assets - December 31	\$ 922,408	\$ 902,199

2020 BBB Board of Directors

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General Counsel
FreshDirect

Thomas Cohn, Director

Director and Senior Counsel, Sales
& Marketing
New Avon Company

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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

2020 BBB Advisory Council Members

John Baloga
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 have been closed since March 2020. All programs and services have been delivered via remote working conditions.