

2022 Annual Report

MOVING FORWARD TOGETHER

BBB SERVING MIDDLE TENNESSEE & SOUTHERN KENTUCKY





**ALWAYS LOOK FOR A
BETTER BUSINESS.**

**BECAUSE THEY'RE
LOOKING OUT FOR YOU.**

BBB® Accredited Businesses are committed to operating with integrity, honoring promises, and telling the truth. Makes you wonder why all businesses aren't BBB Accredited?

Always look for the BBB Accredited Business Seal, because it's looking out for you. That's why it's *The Sign of a Better Business*™.

Find a Better Business anytime at **BBB.org**.



Find a Better Business



**THE SIGN OF A
BETTER
BUSINESS**™



Become a Better Business

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Message From Our Board Chair

Dear Members of the Better Business Bureau serving Middle TN and Southern KY:

For more than 60 years, Better Business Bureau serving Middle TN & Southern KY, has been helping people find the businesses, brands and charities they can trust. I am proud to report that our brand is one of the strongest and most viable groups in the IABBB system. Over the last year, we have worked tirelessly to streamline operations by developing and launching new programs to help weather current economic uncertainties.

Our organization has continued to grow by adding new Accredited Businesses to the roster and by spearheading responsible business practices to increase consumer trust. Our staff and professional team members have generated increased non-dues revenue through innovative programs that have strengthened the organization as a whole.

The current board is fully involved and adept at anticipating needs as well as the long-term vision for the BBB serving Middle TN and Southern KY. Their strategic planning initiatives consistently meet and exceed established goals. Most importantly, they maintain and promote the good business practices and leadership that set the standard in advancing marketplace trust.

We are especially appreciative of the leadership shown by CEO Robyn Householder. She has proved to be a strong leader with adaptive critical thinking skills that encourage and support collaboration amongst team members, members and consumers.

I am committed to BBB serving Middle TN & Southern KY's vision and thank you for your support. I look forward to our continued work together.

The current board is fully involved and adept at anticipating needs as well as the long-term vision for the BBB of Middle Tennessee and Southern KY



**Sincerely,
Courtney McGee
Chair, BBB Middle TN & Southern Ky
Board of Directors**

Message From Our CEO

Dear Friends:

I want to take this opportunity to thank you for your continued support and commitment to BBB serving Middle TN & Southern KY. We are blessed to have a community of Accredited Businesses, Board Members, Advisory Committee Members, event volunteers, and community partners that contribute to delivering the BBB's mission of being the leader in advancing marketplace trust each and every day.

In 2022, your BBB Team made working with intentionality a priority to ensure the delivery of information, education and outreach for our business community and its consumers. As the economy shifted, your BBB adapted, providing our Accredited Businesses more options for cooperative advertising, networking, and access to key resources for learning. More than 300 Accredited Businesses participated in BBB events and over 8000 consumers and businesses participated in BBB learning and networking events throughout our market in 2022.

Consumers turned to BBB over 2.9 million times in 2022 and requested assistance with disputes over 14,000 times, a 14% increase in dispute resolution services over 2021. Focused on doing business with a reliable and trusted firm and making wise buying decisions, consumers researched businesses 1.6 million times in 2022. All of these services ensure BBB is advancing trust for both the business and consumer communities.

A favorite quote from Maya Angelou that provides me wisdom, and I hope you as well. "Do the best you can. But when you know better, do better." I am proud to say your BBB team works each day to do and serve everyone better.

As a member association, it is imperative BBB works to provide value and relevance to the more than 4500 Accredited Businesses throughout our market. We value your ideas and input and encourage you to reach out anytime with how we can serve you better.



**In Trust,
Robyn Householder
President/CEO
BBB Middle TN & Southern Ky**

HIGHLIGHTS ACROSS BBB DEPARTMENTS

In 2022, BBB provided business support and Value of Accreditation opportunities to Accredited Businesses



Accredited Business Visits

BBB met with over 300 Accredited Businesses in 2022. During our visits we provided valuable information on all products and services.

Special Populations

Veteran-owned businesses are on the rise. BBB provided special programs and monthly content for Veteran-owned businesses and their family members.



Web-design



Cyber-Security Support



Billboard Ads

Value-Added Programs

BBB focused on providing Accredited Businesses more value by providing new offerings; Web-design, Cybersecurity Services and Billboard Ad placement.

Operations Wellness Visits

BBB's Operations team met with businesses after seeing a pattern of complaints. The team's proactive approach with Accredited Businesses generated positive outcomes for both the company and customer.



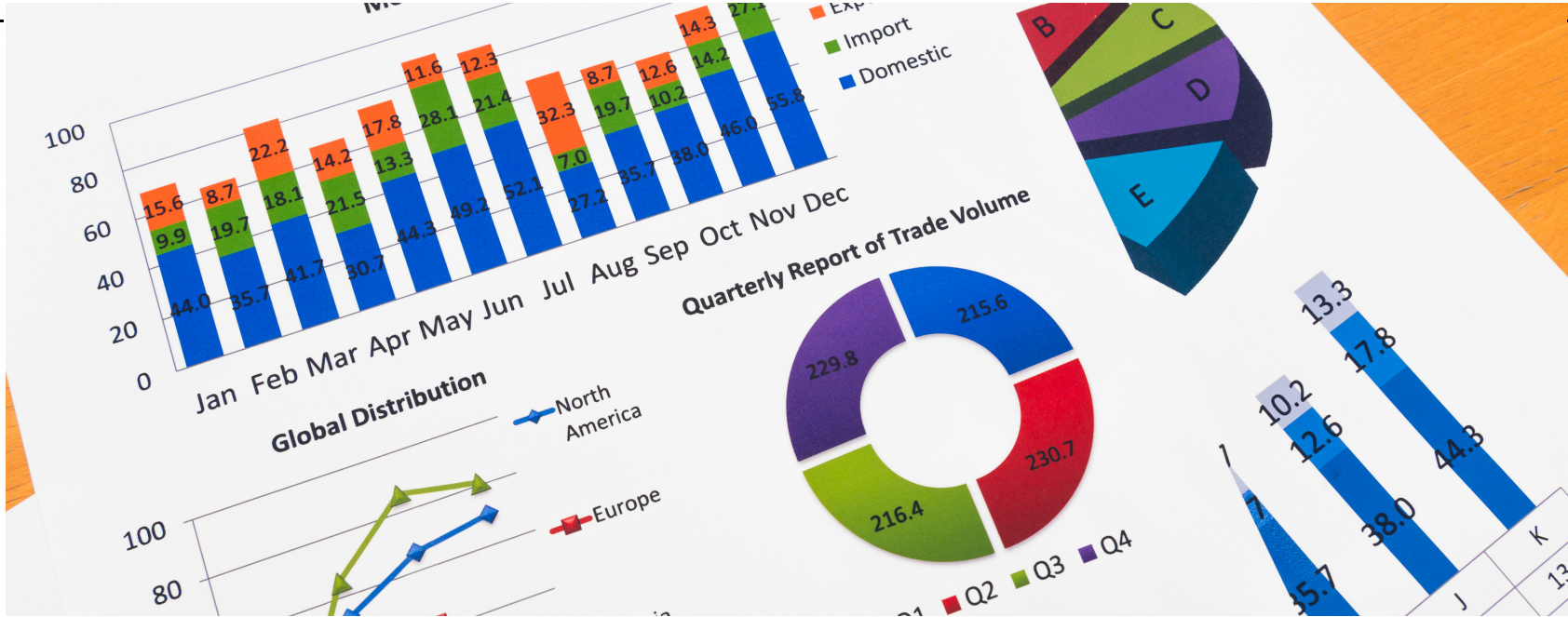
Your Email

Password

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Blue Conversion

BBB upgraded to a new data management system to improve productivity, streamline processes and provide better data quality for the market we serve.



2022 NUMBERS

2,942,773
INSTANCES OF SERVICE

1,641,864
BUSINESS PROFILE INQUIRES

14,125
PUBLISHED CUSTOMER REVIEWS

57
INVESTIGATIONS CONDUCTED

30
ADVERTISING REVIEWS

3
AUTOLINE ARBITRATIONS

15,929
COMPLAINTS CLOSED

\$11,264.484
VALUE OF CLOSED COMPLAINTS

233
SCAMTRACKER REPORTS PUBLISHED

\$87,699.19
SCAMTRACKER REPORTED LOSS

ENGAGEMENT NUMBERS

2,000 MENTIONS VALUE
OF \$1.4M
MEDIA MENTIONS

1,350
PRESENTATIONS

2,918
**SOCIAL MEDIA
ENGAGEMENT**

76,403
**SOCIAL MEDIA
REACH**

102,015
**UNIQUE WEBSITE
VISITORS**



APPRENTICESHIP TN

BETTER BUSINESS BUREAU
PARTNERED WITH
APPRENTICESHIP TN TO
EDUCATE BUSINESS OWNERS
ON THE STEPS NEEDED TO
START AN APPRENTICESHIP
PROGRAM.

BBB COORDINATED 5 EVENTS
AND EDUCATED OVER 25
BUSINESS AND THE BENEFITS
OF THE APPRENTICESHIP
PROGRAM TO ATTRACT AND
RETAIN A STRONG WORKFORCE.

BBB WAS ALSO FEATURED ON
NEWS 2 WITH TENNESSEE
DEPARTMENT OF LABOR AND
WORKFORCE DEVELOPMENT
COMMISSIONER, JEFF MCCORD.



BBB INTEGRITY FOUNDATION OVERVIEW

BETTER BUSINESS BUREAU WORKS TO PROMOTE HIGH STANDARDS OF BUSINESS ETHICS, AND ONE WAY WE STRIVE TO HELP LOCAL BUSINESSES OPERATE IN THAT MINDSET IS THROUGH BBB'S INTEGRITY FOUNDATION.

AN EXTENSION OF BBB'S MISSION TO ADVANCE MARKETPLACE TRUST, THE BBB INTEGRITY FOUNDATION WORKS TO CREATE A COMMUNITY OF TRUSTWORTHY BUSINESSES THROUGH PROGRAMS THAT PROVIDE A ROADMAP FOR THE LEADERS IN OUR COMMUNITY.



1

SONGWRITER'S NIGHT

This annual event is a spirited evening of music, food, cocktails and fun, featuring songwriters.

Money raised at Songwriter's Night funds small business grants for Accredited Businesses.

2

SHRED DAY EVENTS

BBB partners with local agencies to offer a free Shred Day which usually occurs yearly on Earth Day. Businesses and residents are welcome to participate and are encouraged to bring outdated personal documents including cancelled checks, old credit card statements, credit card offers, and tax records.

3

TRAINING & WORKSHOPS

BBB Integrity Foundation provides numerous educational programs, totaling over 15,000 participants annually throughout the Middle Tennessee and Southern Kentucky area. The broad range of topics are perfect for consumer groups, civic organizations, businesses, and schools.

6

SMALL BUSINESS GRANTS

BBB Small Business Grant Program was started in Honor of B.J. Howard. The program was launched in 2020 to offer financial support to Accredited Businesses that were financially impacted by COVID-19, the March 2020 Middle Tennessee tornadoes and the floods in 2021. Because of the overwhelming response of applicants and their stories of loss and heartbreak, we continue this support to help Accredited businesses who have been impacted by the continuing economic instability and natural disasters.

4

TORCH & SPARK AWARDS

BBB Torch Awards was designed to promote not only the importance of ethical business practices, but also the willingness and efforts made by businesses demonstrating a solid commitment to BBB's mission of advancing marketplace trust.

BBB Spark Awards for Entrepreneurship celebrates emerging entrepreneurial businesses whose leaders demonstrate a high level of character, generate a culture that is authentic about its mission and genuinely connects with their community.

5

STUDENTS OF INTEGRITY

Student of Integrity Scholarship Award recognizes high school students for personifying ethical principles demonstrated through personal, academic integrity, leadership and community services. The winners are selected by an independent panel of judges to receive scholarships to an accredited school/college of choice.

OVER THE PAST FEW YEARS, THE WORK OF BBB'S INTEGRITY FOUNDATION HAS CHANGED WITH THE TIMES AND NEEDS OF THE MARKETPLACE, BUT THE GOAL TO EDUCATE, CELEBRATE, AND RECOGNIZE ETHICAL EXCELLENCE HAS BEEN A CONSTANT. IN 2022, WE CELEBRATED 4 TORCH AWARD FOR ETHICS WINNERS, 3 SPARK AWARD WINNERS, AND AWARDED 11 STUDENTS OF INTEGRITY WITH \$1,000 SCHOLARSHIPS EACH TO COLLEGES, UNIVERSITIES, AND TRADE SCHOOLS. WE WERE ABLE TO RESUME THE HIGHLY ANTICIPATED ANNUAL SONGWRITER'S NIGHT FUNDRAISING EVENT THAT HAD BEEN ON HIATUS SINCE 2019.

WHEN REFLECTING ON THE PAST FEW YEARS, I AM REMINDED OF A QUOTE BY MR. ROGERS, "WHEN I WAS A CHILD AND I WOULD SEE SCARY THINGS IN THE NEWS, MY MOTHER WOULD SAY TO ME, 'LOOK FOR THE HELPERS. YOU WILL ALWAYS FIND PEOPLE WHO ARE HELPING.'" YOU CAN CERTAINLY LOOK TO THE BETTER BUSINESS BUREAU AND THE INTEGRITY FOUNDATION TO FIND HELPERS WORKING TO BRIDGE TRUST IN THE MARKETPLACE BETWEEN BUSINESSES AND CONSUMERS. AS THE FOUNDATION BOARD CHAIR, I AM PROUD TO SERVE AND HONORED TO HELP AGAIN AND LOOK FORWARD TO AN AMAZING 2023.



**Sincerely,
Jennifer Davie
Chair, BBB Integrity
Foundation**



WINNERS



**First Place Winner
Meal Prep Momma**



Search for the Community
**Second Place Winner
Voces De Nashville LLC**



**Third Place Winner
Row House**



WINNERS



Nashville Original
Est. 1928

**Small Business Category
Hunt Memorials**



**Medium Business
SMNutrition**



ACSI

**Large Business
SMNutrition**



**ESA
XL Business Category
Winner**



**Rackley Roofing
XL Business Category
Finalist**

BBB serving Middle TN and Southern KY made history when two local businesses won the distinguished, International Torch Awards for Ethics





2022 FINANCIALS UNAUDITED

Revenue

Dues Income	\$2,343,151.00
Interest/ Investment Income	\$(6,877.00)
Directory SES Income	\$538,352.00
CEM Income	\$30,000.00
Other Income	\$54,185.00
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Total Revenue	\$2,958,811.00

Expenditures

Member Development	\$316,451.00
Administrative Expense	\$436,563.00
Member Project Expense	\$258,934.00
Staff Costs	\$2,134,285.00
Occupancy Expense	\$190,705.00
<hr style="border: 1px solid yellow;"/>	
Total Expenditures	\$3,336,938.00

2022 TOTAL CONSOLIDATED

Net Operating Loss	\$378, 127.00
Extraordinary expenses	\$228, 749.00
Change in Net Assets	\$(606,876.00)
Net Assets, Beginning of Year	\$1,342,688.00
Net assets, End of Year	\$735,812.00

2022 BOARD OFFICERS

Chair of the Board

Courtney McGee

Chair Elect

Tracey Rogers

Treasurer

Garland Mahan

Secretary

Dr. Amye Melton

President/CEO

Robyn Householder

2022 EXECUTIVE COMMITTEE

Tonia Brown

George Buck

Jennifer Davie

Tracy Hardin

Carol Penterman

2022 Board of Directors

Dr. Amye Melton, APSU College of Business
Andrew Scoggins, Storm Guard
Anthony Cassiol, Fifth Third Bank
Brent Thornton, Atlantic Pools and Spas, Inc
Carol Penterman, Penterman Consulting
Carolyn Denton, Fayetteville/Lincoln County Chamber of Commerce
Courtney McGee, Event Logistics, Inc.
Curtis Sutton, Rackley Ruofing Co., Inc.
David Flow, Flow Construction Company, Inc.
Emily Bonomo, Lee Company
Garland Mahan, Mahan & Associates, LLC
George Buck, Frost-Arnett Company
Jason Johnson, Johnson Business Technology Solutions
Jennifer Davie, Asurion Insurance Services, Inc.
John Josten, Tractor Supply Co.
Mark Hill, Tandem Realty
Mark Stoner, Ashbusters
Matt Hardy, Archadeck of Nashville
Mitchel Bone, Wilson County Motors
Moren Adenubi, Crown Realty Experts
Perry Keenan, MSI Properties, LLC
Rob Carpenter, First Vision Bank
Robert Mohon, The Neil Group
Rose Melton, Altra Federal Credit Union

2022 Board of Directors Con't

Todd Robinson, Early Swenson Associates, Inc.
Thomas Bates, Blankenship CPA Group
Tonia Brown, United Compliance Solutions
Tracey Rogers, WKRN- TV Nashville
Tracy Hardin, Don Hardin Group, LLC
Trey Campbell, Southwestern Advantage
Victor Berrios, Titan Franchising LLC/Jani-King of Nashville

Regional Advisory Committees

Central TN Advisory Committee

Bracken Mayo, The Murfreesboro Pulse
David Flumerfedt, Integridation Concrete
Evan Pitts, Redstone Federal Credit Union
Jim Africano, Affi Enterprises
Penny Ray, WGNS Radio
Robert Brainard, Denali Construction
Ron Young, Eagle Communications, Inc.

Tenn-Tucky Advisory Committee

Dr. Amye Melton, Austin Peay State University
Rose Melton, Altra Federal Credit Union
Joan DeWald, Clarksville Dental Center
Joy Kareske, Action Air
Judy Gebers, Frontier Basement & Klaus Roofing
Silke Murray, Consumer At Large
Mark Kelly, Keller Williams – Air Assault Team
Fast Train Property Management
Arye Boatwell, Stinky Pinky Inc.
Bob Belvin, Legends Bank
Maria Jimenez, Jimenez Consulting & Tax Services/Hispanos Emprendedores

Williamson County Advisory Committee

Brent Thornton: Atlantic Pools and Spas, Inc.
Donald Thomas, Carlton Wealth
Emily Bonomo, Lee Company
Dr. Ila Foster, Graceful Hands Chiropractic & Wellness
John Gray, MCC Nashville
Kevin Watson, Churchill Mortgage Corporation

Upper Cumberland Advisory Committee

Chair - Mitchel Bone, Wilson County Motors
Jim Nay - Nay & Associates
Timothy Daniel - Frontier Fence



The Sign of a Better BusinessSM

Be a Top Business in Your Industry

We asked businesses how BBB Accreditation impacts them. Here are their responses...

- 1 Accreditation increases the **credibility** of my business
- 2 Accreditation shows **integrity** in our business practices
- 3 Accreditation builds consumers **trust**
- 4 Accreditation increases my **visibility** as a reputable business
- 5 Accreditation shows **we care** about our customers



THE SIGN OF A BETTER BUSINESSSM

Business owners also said the BBB Accredited Business Seal shows they are...

- **reputable**
- **trustworthy**
- **honest**

Find out how BBB can help you.
Visit [BBB.org/get-accredited](https://www.bbb.org/get-accredited)





BBB SERVING MIDDLE TENNESSEE & SOUTHERN KENTUCKY

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