

2023

2023



BBB[®]

**ANNUAL
IMPACT
REPORT
2023**

SOARING TO NEW HEIGHTS

**BBB SERVING
MIDDLE TN & SOUTHERN KY**



Why BBB®? Trust matters.

In a market saturated with companies vying for customers, BBB Accreditation gives consumers confidence that they're dealing with an ethical and vetted business.

In a survey of 14,000 BBB Accredited Businesses, here's what businesses say about their BBB Accreditation:

69%

say BBB Accreditation increases the **credibility** of their business

66%

say BBB Accreditation demonstrates **integrity** in their business practices

65%

say BBB Accreditation builds consumer **trust**

63%

say BBB Accreditation increases their **visibility** as a reputable business

52%

say BBB Accreditation **differentiates** their business

Apply for BBB Accreditation and show customers that your company operates honestly and with integrity.

VISIT [BBB.ORG](https://www.bbb.org)

Survey by 14,000 Accredited Businesses

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**THE SIGN OF A
BETTER
BUSINESS**



Message From Our Board Chair

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

Better Business Bureau serving Middle Tennessee and Southern KY remains, for over 60 years, faithful to a singular vision – to create an ethical marketplace where buyers and sellers trust each other. The past few years have presented unprecedented challenges, daunting disruptions and transformational change making it harder than ever before to know what and whom to trust. BBB's Eight Standards for Trust hold our Accredited Members accountable for maintaining trust in business. Consumers rely on us to educate them about reputable companies and scam artists looking to steal their identity or money. Being a part of that work as BBB Chairman of the Board is an honor and privilege.

We are truly grateful to BBB leadership and staff who have strengthened our organization through their talents and dedication to the mission of the BBB. I am proud to report that due to the qualities of our staff and leadership that our brand is one of the strongest and most viable groups in the BBB system. This has been shown through:

- Strategically streamlining operations
- Adding key staff professionals to leadership positions
- Developing and launching new initiatives to the benefit of Accredited businesses and consumers
- Adding new Accredited Businesses to the roster
- Increasing non-dues revenue through innovative programs

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 proven to be a strong leader with adaptive critical thinking skills that encourage and support collaboration amongst team members, the business community 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.

We are truly grateful to the BBB leadership and staff who have strengthened our organization through their talents and dedication to the mission of the BBB.



**Sincerely,
George Buck
Chair, BBB Middle TN & Southern Ky
Board of Directors**

Message From Our CEO

Dear friends,

As we start a new year, I'm filled with gratitude and excitement as I reflect on all that was accomplished in 2023 by our BBB Team, our BBB Board, and the many volunteers throughout our marketplace. They and our Accredited Businesses were unwavering in commitment to ethical business practices that foster trust and integrity throughout the marketplace.

In 2023, amidst the challenges and uncertainties, your BBB flourished. The BBB team worked to create opportunities and resources designed specifically to support the growth and success of our Accredited Businesses. We hosted our first Big Blue Bash, a celebration and networking event that hosted over 200 guests. The event honored those who put integrity into action through the Torch Awards for Ethics and Spark Awards for Entrepreneurship and showcased our 2023 Students of Integrity Scholarship winners.

Your feedback on sharing your business needs played a pivotal role in BBB launching the first-of-its-kind insurance company, providing coverage requested by and for Accredited Businesses. Integrity Business Insurance Company (IBIC), a Captive insurance corporation, offers affordable insurance options with exclusive pricing to members throughout Middle TN. Additionally, BBB Integrity Foundation's Small Business Grants provided financial support to several Accredited Businesses that experienced a catastrophic event beyond their control. Providing resources that allow our small business community to thrive always will be a priority for your BBB.

As we look ahead to 2024, I am filled with optimism and anticipation for what the future holds. With your continued support and shared insight, BBB will continue to deliver education and resources, that support our marketplace and assist businesses in their efforts to succeed and grow.

On behalf of the entire BBB team, I extend my heartfelt gratitude for your continued trust and partnership. Your unwavering commitment to excellence inspires us every day, and it is our privilege to support and serve each of you on your journey to success.

Here's to a prosperous and fulfilling 2024, filled with boundless opportunities and shared achievements.



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

2023 BOARD OFFICERS

Chair of the Board

George Buck

Chair Elect

Vacant

Treasurer

Robert Carpenter

Secretary

Andrew Scoggins

President/CEO

Robyn Householder

2023 EXECUTIVE COMMITTEE

Mitchel Bone

George Buck

Robert Carpenter

Jenn Davie, IF Chair

Courtney McGee

Garland Mahan

Carol Penterman

Todd Robinson

Andrew Scoggins

2023 INTEGRITY FOUNDATION BOARD OF DIRECTORS

Dan Bird

Emily Bonomo

Lauren Bugg

Jenn Davie

Janice Stout

2023

Board of Directors

Andrew Scoggins, Storm Guard

Anthony Cassiol, Fifth Third Bank

Brent Thornton, Atlantic Pools and Spas, Inc

C. Thomas Bates, Blankenship CPA Group

Carol Penterman, Penterman Consulting

Carolyn Denton, Fayetteville/Lincoln County Chamber of Commerce

Courtney McGee, Event Logistics, Inc.

Curtis Sutton, Rackley Roofing Company, Inc.

David Flow, Flow Construction Company, Inc.

Debbie Mann, Advantage Realty of Middle TN

Emily Bonomo, Lee Company

Garland Mahan, Mahan & Associates, LLC

George Buck, Frost-Arnett Company

Jared Dalton, The Jared Dalton Agency, LLC

Jason Johnson, Johnson Business Technology Solutions

Jennifer Davie, Asurion Insurance Services, Inc.

Katelyn Sharpes, SMNutrition, LLC

Kim Ann Thurginger, Veteran Cleaning Company

Leslie Murray, Let-Us-Do-It Home Services

Mark Stoner, Ashbusters

Matt Hardy, Archadeck of Nashville

Michael Barth, Hoffmann Brothers

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

Todd Robinson, Early Swenson Associates, Inc.

Trey Campbell, Southwestern Advantage

Victor Berrios, Titan Franchising, LLC/Jani-King of Nashville

Regional Advisory Committees

Central TN Advisory Committee

Debbie Mann (Committee Chair), Advantage Realty of Middle TN
Bracken Mayo, The Murfreesboro Pulse
Charles Frazier, Law Offices of Charles Frazier
David Flumerfedt, Integridation Concrete
Jason Powers, Ascend Federal Credit Union
Lori Williams, MTE Middle Tennessee Electric
Penny Ray, WGNS Radio

Tenn-Tucky Advisory Committee

Rose Melton, (Committee Chair), Altra Federal Credit Union
Dr. Amye Melton, Austin Peay State University
Arye Boutwell, Stinky Pinky
Bob Belvin, Legends Bank
Joan DeWald, Clarksville Dental Center
Mark Kelly, Keller Williams – Air Assault Team Fast Train Property Management
Silke Murray, Consumer At Large

Upper Cumberland Advisory Committee

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

Regional committees play a vital role in fostering the growth and development of our organizations by providing a localized approach to addressing specific needs and sharing opportunities within the regions. These committees consist of Accredited Businesses committed to the mission of BBB and supporting the local community. By leveraging local expertise and insights, our regional committees continue to identify market-specific demands and cultivate stronger relationships with stakeholders.

BBB HIGHLIGHTS



Accredited Business Connections

Throughout the year, our regional team achieved remarkable success by engaging with over 700 Accredited Businesses. We offered robust support and resources to small businesses, engaging in meaningful discussions about our products and services to meet their unique needs effectively.

Special Populations

The Hispanic business community is experiencing significant growth. We have taken proactive steps, such as providing bilingual content, establishing connections with the Latina Hispanic Chamber and offering educational courses with a translator.



FREE Live Virtual Event
Thursday, Oct. 26th @ 10:30 AM



AI Best Practices for Businesses

Education

BBB provided some needed and timely information to the business community in 2023. From using AI in business, to providing tips on landing local government contracts and presenting at a social media summit on the Value of Accreditation.

Thank A Business Month Proclamation

In November of 2023, our BBB received a Thank A business Month Proclamation from Freddie O'Connell, Mayor of Metropolitan Nashville & Davidson County.



2023 NUMBERS

**INSTANCES
OF SERVICE**



1,376,053

**BUSINESS PROFILE WEB
VISITORS**



1,144,759

**PUBLISHED CUSTOMER
REVIEWS**



14,581

**TOTAL ADVERTISING
REVIEWS**



24

**INVESTIGATIONS
CONDUCTED**



60

**AUTOLINE
ARBITRATION**



20

TOTAL COMPLAINTS



14,417

**SCAMTRACKER REPORTED
LOSS BY CONSUMERS**



\$231,108



ENGAGEMENT NUMBERS

2,000

Media Mentions

1.26.5M

Media Reach

88,152

Social Media Reach

1,077,145

Unique Website Visits

BBB INTEGRITY FOUNDATION

In recent years, BBB's Integrity Foundation has adapted to the changing landscape and demands of the marketplace, while maintaining a steadfast commitment to educating, celebrating, and honoring ethical excellence.

In 2023, we recognized winners of the Torch Award for Ethics and Spark Award, in addition to granting \$1,000 scholarships to 11 deserving students, supporting their pursuit of higher education across colleges, universities, and trade schools.

Our Songwriter's Night fundraiser returned with great success, contributing funds towards grants for our Accredited Businesses through the Small Business Grant program. We also introduced the inaugural Big Blue Bash event, drawing participation from over 200 businesses and professionals.

Looking ahead, Better Business Bureau and the Integrity Foundation remain dedicated to supporting the community, businesses, and students who embody integrity.

As the Foundation Board Chair, I am honored to continue serving and eagerly anticipate the opportunities that 2024 will bring.



Sincerely,
Jennifer Davie
Chair, BBB Integrity Foundation



Songwriter's Night

This annual event is a spirited evening of music, food, cocktails and fun, featuring songwriters. Money raised at Songwriters Night funds small business grants and foundation programs.



Training & Workshops

BBB Integrity Foundation provides numerous educational programs. The broad range of topics are perfect for consumer groups, civic organizations, businesses, and schools.



Torch & Spark Awards

BBB Torch Awards was designed to recognize and promote the importance of ethical business practices. Spark Awards for Entrepreneurship celebrates emerging entrepreneurial businesses whose leaders demonstrate character, and genuinely connects with their community.



Big Blue Bash

BBB's Big Blue Bash stands as a hallmark occasion designed to commemorate and connect with our Accredited Business community. At our luncheon, we highlighted recipients of the Students of Integrity awards, recognized Torch and Spark Award winners, and offered ample networking opportunities.



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 trade school or college of choice.



Small Business

BBB Small Business Grant Program was started in Honor of B.J. Howard in 2020 during COVID 19. Because of the overwhelming response from Accredited Businesses and their stories of loss and heartbreak, we continue this support to help businesses who have been impacted by natural disasters and unforeseen circumstances.



INAUGURAL BIG BLUE BASH

Celebrating Brilliance in Business

**OUR INAUGURAL BIG BLUE BASH
EVENT UNFOLDED AT THE
WILDHORSE SALOON, NESTLED IN
DOWNTOWN NASHVILLE, ON
TUESDAY, JUNE 27TH.**

**THE OCCASION WAS DEDICATED
TO COMMEMORATING A FRESH
SEASON OF PROSPERITY AND
RESILIENCE WITHIN THE
BUSINESS COMMUNITY.**

**WITH A SPOTLIGHT ON
EXCELLENCE IN BUSINESS, THE
GATHERING ALSO SERVED AS A
PLATFORM TO UNVEIL THE
DISTINGUISHED RECIPIENTS OF
THE 2023 TORCH, SPARK, AND
STUDENTS OF INTEGRITY
AWARDS.**

**GUIDING US THROUGH THE
FESTIVITIES WAS NONE OTHER
THAN METEOROLOGIST DANIELLE
BREEZY, WHO SERVED AS OUR
ESTEEMED MISTRESS OF
CEREMONIES, WHILE DAVE
DELANEY GRACED US WITH HIS
INSIGHTS AS THE KEYNOTE
SPEAKER.**

IT WAS AN EVENT TO REMEMBER!



**THE SIGN OF A
BETTER
BUSINESS** SM







Congratulations to our Torch and Spark Award recipients!

The Torch Awards honor local businesses committed to fostering trust through ethical practices.

The Spark Awards shine a spotlight on social entrepreneurs, startup innovators, and emerging business leaders who exemplify the essence of trust-building, paving the way for a reliable marketplace of tomorrow.



RACKLEY ROOFING

UNITED COMMUNICATIONS



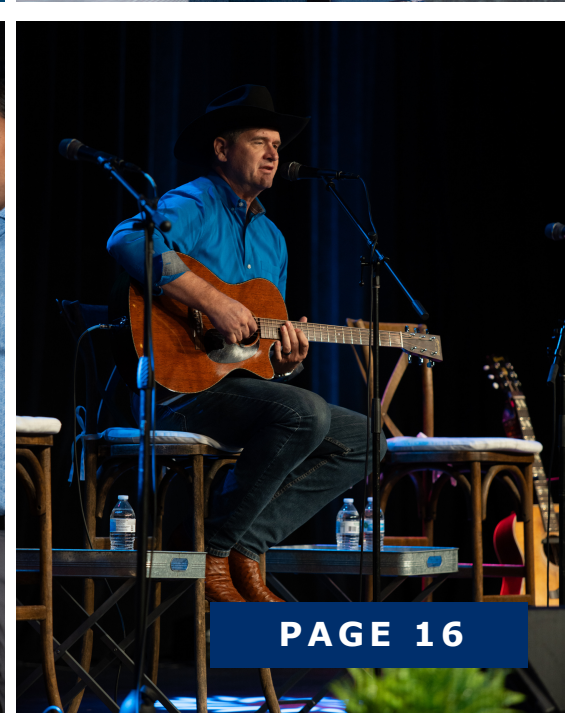
SMNUTRITION





Songwriters Night

Since 2017, Songwriters Night has been a beacon of great talent, delicious cuisine, and remarkable businesses, uniting skilled songwriters to champion the needs of small businesses across Middle Tennessee and Southern Kentucky. To date, this event has surpassed the milestone of raising over \$100,000. These funds play a vital role in bolstering community programs and offering grant support to small businesses within the 45 counties BBB serves.



TORNADO RELIEF

On the afternoon and evening of December 9, 2023, severe storms brewed across Middle Tennessee and Southern Kentucky, heralding a robust cold front. Three primary supercell tracks traversed portions of the region, spawning a total of 7 tornadoes.

Communities such as Clarksville, Nashville, Hendersonville, and Gallatin bore the brunt of the devastation, with numerous injuries, fatalities, and widespread damage to homes and businesses.

Responding swiftly, Better Business Bureau (BBB) mobilized to aid affected businesses. Formulating a comprehensive plan, two teams were deployed to facilitate business recovery efforts. One team concentrated on providing assistance to the Hendersonville and Gallatin areas, while the other focused on aiding Clarksville.

In support of business recovery, BBB awarded three businesses with financial assistance to assistance them during the rebuilding process.



TORNADO RELIEF



#BBB
CARES



TRUST TALK TUESDAYS

In 2023, Trust Talk Tuesdays was launched with the aim of delivering added value to Accredited Businesses.

Conceived by our Member Development and Engagement Team, this innovative concept has since evolved into a monthly podcast. Each episode features in-depth interviews with Accredited Business leaders, delving into the cutting-edge trends of sales and marketing.

Meticulously curated to inform, engage, and empower listeners, every installment of Trust Talk Tuesdays promises a wealth of valuable insights and actionable takeaways.

At the helm of this interactive podcast are co-hosts Travers Sloan and Lorneth Peters, guiding audiences through compelling discussions and thought-provoking conversations that are sure to leave a lasting impact.

Top Viewed Podcasts for 2023

Jared Dalton
The Jared Dalton Agency



Will Brown
The Benefits Group



Maria Jimenez
Jimenez Consulting Tax Services



Chris Knowles
True Friends Moving Company



2023 FINANCIALS

UNAUDITED

Revenue

| | |
|-----------------------------|----------------|
| Dues Income | \$2,433,481.13 |
| Interest/ Investment Income | \$4,078.15 |
| Directory SES Income | \$460,557.74 |
| CEM Income | \$10,237.49 |
| Direct Support/ Sponsorship | \$68,695.75 |
| Event Income | \$53,423.00 |
| Other Income | \$96,182.08 |

| | |
|---------------|----------------|
| Total Revenue | \$3,126,655.34 |
|---------------|----------------|

Expenses

| | |
|------------------------|----------------|
| Member Development | \$275,637.03 |
| Administrative Expense | \$521,294.62 |
| Member Project Expense | \$209,840.30 |
| Staff Costs | \$1,977,930.41 |
| Occupancy Expense | \$183,547.16 |
| Event Expenses | \$49,962.70 |
| Grant/Award Expenses | \$24,367.00 |

| | |
|--------------------|------------------|
| Total Expenditures | (\$3,242,579.22) |
|--------------------|------------------|

2023 CONSOLIDATED

Extraordinary expenses
(\$329, 746.64)

Change in Net Assets
(\$445,670.52)

Net Assets, Beginning of Year
\$715,792.95

Net assets, End of Year
\$270,122.43



BBB® as a Business Resource

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



**ACCREDITED
BUSINESS**

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)

Source IABBB Research 2022





BBB SERVING MIDDLE TENNESSEE & SOUTHERN KENTUCKY

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