



2024

ANNUAL IMPACT REPORT

MAKING A DIFFERENCE

BBB SERVING MIDDLE TN & SOUTHERN KY





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BBB.org



Our Mission

To be the leader in advancing marketplace trust.

Our Vision

An ethical marketplace where buyers and sellers trust each other



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Chair's Message

A heartfelt thank you to Robyn Householder, CEO of Better Business Bureau of Middle Tennessee, our dedicated professional staff, our Board and Executive Committee, and the many individuals at BBB Accredited businesses who have worked together to uphold and advance the mission of BBB throughout 2024.

Today, we take pride in promoting BBB Accreditation as "The Sign of a Better Business." At Better Business Bureau, our focus remains steadfast: helping consumers connect with businesses and charities they can trust. Guided by the strategic plan approved by our Board, we continue working toward key goals:

- Increasing consumer engagement with BBB.
- Encouraging more businesses to achieve BBB Accreditation.
- Strengthening BBB's presence and impact in the Middle Tennessee and Southern Kentucky marketplace.
- Ensuring the long-term resilience and sustainability of BBB of Middle Tennessee and Southern Kentucky.

Despite economic, social, and operational challenges, we have remained committed to serving our community while driving forward initiatives for growth and deeper engagement with businesses across Middle Tennessee and Southern Kentucky. The ongoing demand for BBB services reinforces the critical need for consumers to identify trustworthy businesses and recognize scams, particularly in uncertain times. We are proud that BBB Serving Middle Tennessee and Southern Kentucky is meeting this growing demand.

We extend our sincere gratitude to our professional staff, whose dedication has carried us through challenges and continues to do so. We also deeply appreciate our volunteers, who support and engage with BBB's core services, and my fellow Board of Directors members, whose guidance is invaluable.

As we look ahead to 2025 and beyond, we remain committed to advancing BBB's mission, strengthening trust in the marketplace, and serving our community with integrity.



Sincerely,

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

President's Message

4

With 2025 underway, I am grateful to take a moment and reflect on the many accomplishments of 2024. Our BBB Team, Board, volunteers, and Accredited Businesses remained steadfast in their commitment to ethical business practices, which continue to foster trust and integrity throughout the marketplace.

In 2024, your BBB made remarkable strides in strengthening consumer trust and business accountability. Although the number of complaints submitted was fewer than the previous year, the value of closed complaints skyrocketed to \$27 million, up from \$5.9 million in 2023. This significant increase demonstrates consumers trust in BBB to resolve high-value concerns, reinforcing our role as a critical resource in the marketplace.

Our 2nd annual Big Blue Bash saw tremendous growth, with over 250 attendees gathering to celebrate marketplace role models. This signature event provided a platform for networking and honored those who exemplify integrity through the Torch Awards for Ethics, Spark Awards for Entrepreneurship, and our Student of Integrity Scholarship winners. The continued success of this event is a testament to the business community's dedication to ethical business practices.

The media increasingly relied on your BBB for critical content in 2024, as illustrated by a 26% growth in media mentions. This expansion underscores our influence as a trusted source of information, helping consumers make informed decisions and businesses uphold the highest standards of integrity.

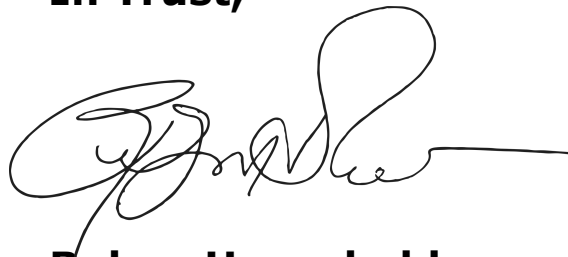
Additionally, networking and learning events were held throughout our 45-county market. Our first Discovery Night, hosted by Asurion, gave dozens of members the opportunity to network, learn more about BBB and our Integrity Foundation and tap the many resources available to assist their businesses thrive. Coffee and Connections, held in our outlying regions & featuring topic experts, proved a great venue for learning and networking.

As we look ahead to 2025, your BBB Team is laser focused on providing our members with value-added services, programs and support. With your continued support, BBB will persist in delivering education, resources, and assistance that strengthen our marketplace and help businesses thrive.

On behalf of your BBB team, I want to express our sincere appreciation for your continued trust and partnership. In a rapidly evolving marketplace, your dedication to excellence and ethical business practices strengthens the foundation of Middle Tennessee's economy. It is our privilege to support and advocate for businesses like yours, helping you navigate challenges, seize new opportunities, and build lasting success.

Here's to a thriving and resilient 2025—one filled with growth, innovation, and shared success across our business community.

In Trust,



Robyn Householder
President/CEO
BBB Middle TN & Southern Ky



BOARD OFFICERS

Chair of the Board

George Buck

Chair Elect

Michel Bone

Treasurer

Robert Carpenter

Secretary

Andrew Scoggins

President/CEO

Robyn Householder

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Mitchel Bone

George Buck

Robert Carpenter

Jennifer Davie, IF Chair

Courtney McGee

Garland Mahan

Carol Penterman

Todd Robinson

Andrew Scoggins

INTEGRITY FOUNDATION BOARD OF DIRECTORS

Dan Bird

Emily Bonomo

Lauren Bugg

Jennifer Davie

Janice Stout

2024

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.

Debbi Mann, Advantage Realty of Middle TN

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, Hoffman Brothers

Mike Spruill, WKRN- TV

Mitchel Bone, Wilson County Motors

Moren Adenubi, Crown Realty Experts

Perry Keenan, MSI Properties, LLC

Robert Carpenter, First Vision Bank

Robert Mohon, The Neil Group

Rose Melton, Altra Federal Credit Union

Sean Peters, Tech Squared, Inc.

Todd Robinson, Early Swenson Associates, Inc.

Trey Campbell, Southwestern Advantage

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

YEAR AT A GLANCE

BY THE NUMBERS

NEW ACCREDITED BUSINESSES

654

WEBPAGE VISITORS

3,037,266

TV MENTIONS

2,348

EARNED MEDIA VALUE

\$917,900.00

TOTAL COMPLAINTS

12,987

SCAMTRACKER REPORTED LOSS BY CONSUMERS

\$140,420

PUBLISHED CUSTOMER REVIEWS

18,205

SOCIAL MEDIA REACH

140,408

2024 TRENDS



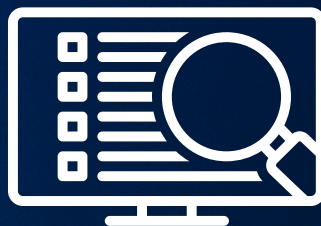
SCAMS MOSTLY REPORTED ON SCAMTRACKER

Online Purchases

Phishing Scams

Employment Scams

Debt Collections Scams



TYPES OF BUSINESSES MOST INQUIRED ABOUT ON BBB.ORG

Roofing Contractors

Insurance Companies

Cyber Security

Online Retailer

General Contractor

Used Car Dealers

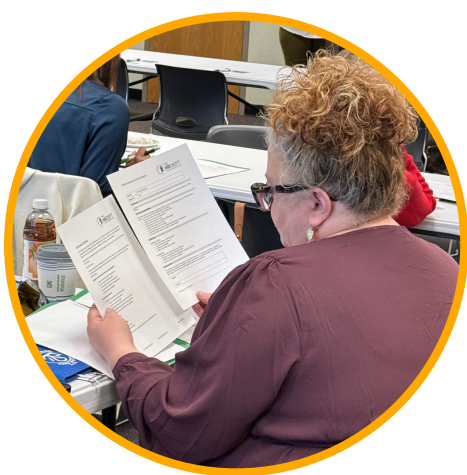
Auto Repairs

Heating & Air Conditioning

BBB in the Community



Educating Our Community



Our consumer education programs empowered us to inform and educate thousands throughout the year on essential topics such as scams, deceptive advertising, and unethical marketplace practices.

As part of these efforts, we partnered with the State of Tennessee to host Building Your Dream Team, an educational event highlighting state programs designed to support businesses and strengthen the workforce.

The event featured Commissioner Thomas of the Tennessee Department of Labor and Workforce Development as a special speaker, along with Kristie Holmes, owner of Accredited Business, The HR Dept. LLC.



COFFEE CONNECTIONS

Coffee & Connections was a new initiative started in 2024, to connect business owners with like minded individuals in a casual setting.

Coffee & Connections was designed to help members and the local business community hone their connection skills and build an effective network to grow their businesses. Professor Thom Coats, Director of Marketing and Center of Professional Selling at Middle TN State University was one of our expert educators.

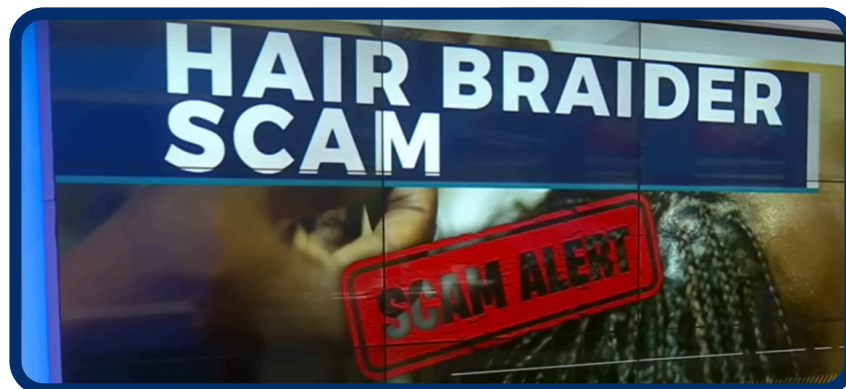
TOP NEWS STORIES

BBB is dedicated to keeping consumers in the 45 counties we serve well-informed by sharing our expertise on relevant news topics. In 2024, we provided crucial information on several key issues affecting our community.

One of the top stories involved hackers targeting Rutherford County Schools and allegedly selling district data. In response, BBB offered consumers helpful tips on protecting themselves, including the importance of using malware protection software on all devices and ensuring passwords are at least 14 characters long, changed every one to two months.

Following the devastating tornadoes in Montgomery County, BBB offered guidance to individuals seeking rental properties. Many were scammed into paying for non-existent rental homes. We advised consumers to avoid paying deposits through Venmo or Zelle, to use credit cards for added protection, and to never make payments without first seeing the property in person.

We also contributed to a viral news story about hair braiding scams affecting Middle Tennessee. Fraudsters on social media platforms like Instagram and TikTok posed as professional hair braiders, showcasing false photos of their services. Customers were asked to pay deposits before scheduling appointments, only for the appointments to never materialize, and the social media pages to disappear after payment. This story garnered nearly a million views, helping to protect countless consumers in our region. Through these contributions, BBB remains committed to supporting and educating the community to avoid scams and protect their interests.



NOVEMBER IS **THANK A BUSINESS** MONTH

BBB.ORG/THANKS

Thank a business month was an initiative started in 2023 by the International Association of Better Business bureaus (IABBB).

During the month of November, counties are given the opportunity to declare November Thank a business month in their counties by issuing a proclamation.

We received declarations from Davidson, Montgomery, Dickson, Smyrna, Murfreesboro, and Columbia.



BBB INTEGRITY FOUNDATION

The work of the BBB Integrity Foundation (IF) has always been an extension of BBB of Middle Tennessee and Southern Kentucky, and in 2024, we continued that mission by expanding our programs and introducing new opportunities for local businesses.

Spring 2024 was an exciting and eventful season for the Integrity Foundation. In April, we hosted our second Big Blue Bash networking event, which was a complete sellout, our largest turnout yet, with all tables and sponsorships claimed.

Spring also featured the Spark Awards, celebrating outstanding new entrepreneurs in Middle Tennessee, along with the Torch Awards, recognizing businesses of all sizes for their commitment to integrity. We wrapped up the season by awarding 10 deserving high school seniors with college scholarships through our Students of Integrity program. The program honors young leaders who exemplify ethical behavior, community service, and academic excellence.

In Fall 2024, we launched something new, our first Discovery Night networking event in downtown Nashville. It was a fantastic evening with a strong turnout from both BBB members and non-members. We kept the momentum going into October with our annual Songwriter's Night at The Factory in Franklin, where over 230 guests gathered for a night of music and networking.

2024 was a year of growth and new opportunities, and we're excited for what's ahead in 2025! We plan to expand the Big Blue Bash, host multiple Discovery Nights across Middle Tennessee, and introduce Coffee & Connections for early morning networking. We can't wait to see you at our events in the coming year!

PROGRAMS

Big Blue Bash

Discovery Night

Small Business Grants

Songwriter's Night

Students of Integrity

Torch & Spark Awards



Sincerely,

A handwritten signature in cursive script that reads "Jennifer Davie".

Jennifer Davie
Chair, BBB Integrity Foundation



2nd ANNUAL

**BIG
BLUE
BASH**

Celebrating Brilliance in Business

Our 2nd Annual Big Blue Bash took place at the Hilton Nashville Airport.

The Big Blue Bash is a signature event created to celebrate and engage with our Accredited Business community.

The event gave us an opportunity to recognize businesses upholding the 8 Standards of Trust.

During our luncheon, we recognized Torch and Spark Award winners and provided networking opportunities.



Winners



**Torch Award Winner Extra Large Category of
175+ employees**
Advanced Correctional Healthcare



**Torch Award Winner Large Category 51-74
employees**
Frontier Foundation & Crawl Space Repair



**Torch Award Winner Mid-Size company
11-50 employees**
Event Logistics



**Torch Award Winner Small company
1-10 employees**
Nashville Smiles Up

The Torch Awards for Ethics Program seeks to elevate and celebrate the commitment made by for-profit and non-profit enterprises to the highest standards of leadership, character, ethics, and ethical enterprising. These awards bring attention to the practices that these organizations employ, to generate a high level of trust among their employees, customers, and their communities.

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Winners

The BBB Spark Award honors eligible social entrepreneurs, startup founders and new business owners that cultivate the Three C's of Trust: Character, Culture and Community.



**Spark Awards Winner
Guarded Youth
Transportation LLC**



**2nd place
Spark Award Winner
Red Cedar Professional
Inspections**



**3rd place
Spark Award Winner
Penta Solutions**



Andrew McBrearty
Springfield High School



Gage DeSpain
Nolensville High school



Thomas Camacho
Grace Christian Academy



Maxwell Bottoms
Loretto High School



Ryleigh Simmons
Stewarts Creek High School



Sarah Turpen
Montgomery Central High School



Ne'lyus Wade
Stratford STEM Magnet
High School



Laurel Cox
Cascade High School



Mallory Boyd
Goodpasture Christian School



Katelyn Rough
Allen County
Scottsville High School



Jean Peter
Station Camp High School



Marie-Synclaire Gbadebo
Pope John Paul II
Preparatory School



Discovery Night

We kicked off our first Discovery Night hosted at Asurion in 2024.

Attendees enjoyed an engaging evening, while gaining a comprehensive understanding of BBB's Integrity Foundation's goals, initiatives, and impact on the local community.

Professionals, community leaders, and supporters of BBB's Integrity Foundation spent time connecting, sharing ideas, and built relationships in a relaxed and enjoyable atmosphere. Billy Dawson was our musical guest for the evening.





Songwriters Night

Our Annual Songwriters Night, held at The Factory at Franklin was a resounding success!

This event not only highlighted the incredible talent of local musicians but also provided guests with a memorable evening of delicious food, all while raising funds to support small businesses.

Featured performers included Karen Waldrup, Cory Batten, and Leslie Satcher.

Since its inception, the event has raised over \$150,000, funds that are vital in supporting community programs and offering grants to small businesses across the 45 counties served by BBB.



STAFF MEMBERS

MAKING A DIFFERENCE THROUGH SERVICE



NANCY BECKIM
ELECTED BOARD CHAIR
COMMUNITY ARTS COLLECTIVE



KIMBERLY MEYER
PAUL HARRIS FELLOW



LORNETH PETERS
ROTARIAN OF THE YEAR



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BETTER BUSINESS BUREAU 2024 FINANCIALS

Revenue

Dues Income	\$2,581,496.33
Interest/ Investment Income	\$21,640.38
Directory SES Income	\$312,254.82
CEM Income	\$8,000.00
Other Income	\$96,806.69

Total Revenue	\$3,020,198.22
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Expenditures

Member Development	\$ 248,683.96
Administrative Expense	\$ 426,618.68
Member Project Expense	\$ 211,357.75
Staff Costs	\$ 1,934,070.59
Occupancy Expense	\$180,597.33

Total Expenditures	\$3,001,328.31
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**INTEGRITY
foundation**

INTEGRITY FOUNDATION 2024 FINANCIALS

Revenue

Direct Public Support/ Award Sponsorship	\$74,118.88
Event Income	\$51,063.53

Total Revenue	\$125,182.41
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Expenditures

Grant/ Award Expense	\$20,336.00
Event Expenses	\$46,703.87
Administrative Expenses	\$49,416.43

Total Expenditures	\$116,456.30
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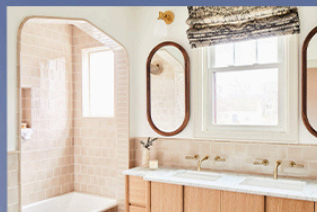
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