

January 2009



# 2008 Annual Report

## A Year of Innovation at Your BBB

Visit us today at [denver.bbb.org](http://denver.bbb.org)



**2008 was an exciting year for your BBB. It was a year of innovation, growth and change.**

In July we launched a search engine marketing campaign to increase traffic to our website, [www.denver.bbb.org](http://www.denver.bbb.org). We introduced our new ratings system, A through F, to replace the general satisfactory or unsatisfactory BBB report language of the past. And we were instrumental in developing the new Standards for Trust with the Council of Better Business Bureaus.

Your BBB represents 7,586 BBB Accredited Businesses and reports on 55,103 businesses that are not BBB Accredited.

Here  
is your 2009  
window decal!

Affix this decal in your  
place of business or  
on your company  
vehicle.



Tim Scott

### To the Accredited Businesses of BBB Serving Denver/Boulder:

**Start with Trust®.** In today's challenging times those three words carry more impact than ever. You, our BBB Accredited Business, uphold this principle and your Accreditation signifies to consumers and other businesses that you conduct your business with the highest integrity and ethical standards. These are characteristics that create a community of trust and are essential in today's marketplace.

In 2008, our Board of Directors was notified by Jean Herman, then President and CEO, of her plans to retire in 2009. We were incredibly fortunate to have Jean lead our BBB. She has helped take our BBB to heights never before achieved, and she will be missed. Our BBB's new President and CEO, Dale Mingilton, was selected after a rigorous interview process. On behalf of the Board of Directors we are extraordinarily pleased to have Dale as our new President and CEO and expect under his leadership he will build upon what Jean has created and guide our BBB to even greater heights.

Our BBB remains one of Colorado's largest business membership organizations and continues to lead the marketplace in promoting trustworthy business practices throughout the Denver/Boulder area. You should be proud of your commitment to the BBB, your organization and our community.

It is with great honor and excitement that I am pleased to serve as your Chairman of the Board of Directors for 2009.

Thank you for your continuing support,

## Tim Scott

Tim Scott  
Otten, Johnson, Robinson, Neff & Ragonetti, PC  
2009 Chairman of the Board, BBB Serving Denver/Boulder



Establish and maintain a positive track record in the marketplace.



Adhere to established standards of advertising and selling.



Honestly represent products and services, including clear and adequate disclosures of all material terms.



Openly identify the nature, location, and ownership of the business, and clearly disclose all policies, guarantees, and procedures that bear on a customer's decision to buy.

## Standards for Trust

Your BBB was honored to be on the 2008 National Committee responsible for creating the eight new Standards for Trust. BBBs across the United States and Canada adopted the **Code of Business Practices** on January 1, 2009. This historic change to the Standards of Trust replace the Member Identification Program that BBBs have followed for the past 96 years.

These new Standards allow for easier understanding and a bolder statement to be conveyed to businesses and consumers alike.

Shown above and below are all eight Standards of Trust. To view them in their entirety, please visit our website, [www.denver.bbb.org/codeofbusinesspractices](http://www.denver.bbb.org/codeofbusinesspractices).

## Search Engine Marketing

In July 2008, your BBB Serving Denver/Boulder launched Search Engine Marketing (SEM). SEM is a form of Internet marketing that seeks to promote websites by increasing their visibility in search engine results. We are reinforcing our already popular brand and strategically reminding consumers to Start with Trust by encouraging them to visit the BBB Online Directory.

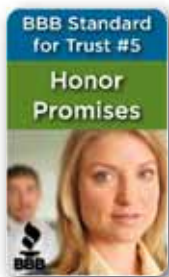
We have had tremendous growth since the SEM campaign began in July. **Traffic to our website [denver.bbb.org](http://denver.bbb.org) increased by 28% and unique visitors grew 96%.** By increasing visits to our website, we are growing visibility and awareness of all BBB Accredited Businesses. **Rounding out the year, we had 533,108 visits equating to 2.7 million page views.**

## "Letter Grade" Ratings

Last summer we launched a new "letter grade" rating system. **All businesses were given a specific "A" through "F" rating** to replace the general satisfactory or unsatisfactory BBB report language of the past.

Ratings are based on a variety of factors including the industry, size of the company, the length of time they have been in business and the number and nature of complaints and responses.

Your BBB Serving Denver/Boulder was one of the first in the nation to launch this significant, new innovation last fall. Individual BBBs across the United States and Canada launched the new ratings system on January 1, 2009.



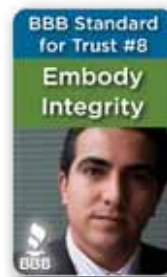
Abide by all written agreements and verbal representations.



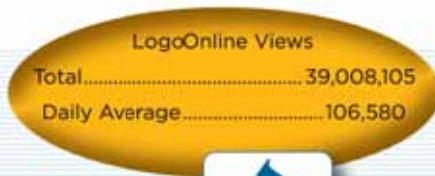
Address marketplace disputes quickly, professionally, and in good faith.



Protect any data collected against mishandling and fraud, collect personal information only as needed, and respect the preferences of consumers regarding the use of their information.



Approach all business dealings, marketplace transactions, and commitments with integrity.



### Top 10 Industries for 2008 BBB **Inquiries**

1. Mortgage Brokers
2. Roofing Contractors
3. Heating Contractors
4. Movers
5. Pet Services
6. Plumbing Contractors
7. Auto Repair & Service
8. Taxes-Consultants & Representatives
9. Painting Contractors
10. Internet Shopping

### Top 10 Industries for 2008 BBB **Complaints**

1. Television - Cable, CATV & Satellite
2. Telephone Communications
3. Internet Access Providers
4. Gift Shops
5. Auto Dealers-New Cars
6. Magazine Sales by Mail
7. Collection Agencies
8. Mail Order & Catalog Shopping
9. Cellular Telephone Service & Supplies
10. Money Orders & Transfers



## BBB Vision

The BBB vision is an ethical marketplace where buyers and sellers can trust each other.

## BBB Mission

The BBB mission is to be the leader in advancing marketplace trust.

BBB accomplishes this mission by:

- Creating a community of trustworthy businesses
- Setting standards for marketplace trust
- Encouraging and supporting best practices
- Celebrating marketplace role models, and;
- Denouncing substandard marketplace behavior

### 2008 BOARD OF DIRECTORS BBB SERVING DENVER/ BOULDER

#### CHAIR

Dean Pisciotta  
Brakes Plus Corporate

#### VICE CHAIR

Tim Scott, Esq.  
Otten, Johnson, Robinson,  
Neff & Ragonetti, PC

#### TREASURER

Jerald Kaiser  
GHP Group

#### SECRETARY

Bill Stevenson  
Farmers Union Insurance

#### IMMEDIATE PAST CHAIR

Jeff Metz  
Done Service Group

#### MEMBERS AT LARGE

Bowen Banbury  
DocuVault

Nancy Botiller  
Kaiser Permanente

Melvin Bush  
Insurance Design & Placement

Jan Campbell  
Wells Fargo

Jared Casey  
Faison Office Products

Claudean Champagne  
Handyman Connection

Kurt Frank  
Digital Assets, Inc.

Mark Johnson  
Johnson Storage & Moving

Tunde Johnson  
UMB Bank

Stephanie Klein  
The Boomer Group

Tamela Lee  
Division of Small Business  
Opportunity, City & County  
of Denver

Laura Love  
GroundFloor Media, Inc.

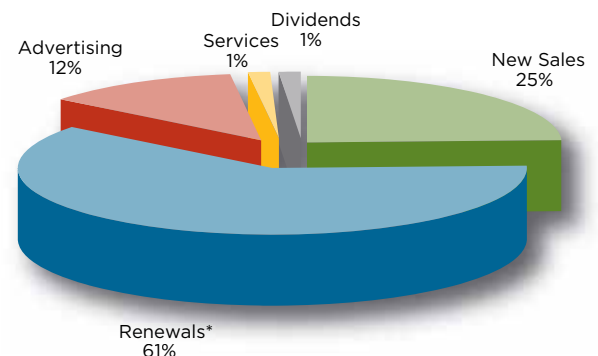
Jason Maples  
Strategic Financial Partners

Rob Naish  
American Furniture Warehouse

Ronda Palsulich  
Palsulich & Associates

Mark Renn  
Global Career Management

### BBB SERVING DENVER/BOULDER 2008 REVENUE AS A PERCENTAGE OF TOTAL INCOME



\*Accredited Business retention was approximately 79% for 2008.

# The BBB Foundation

On October 16, over 450 people joined BBB and Regis University in presenting the 2008 Torch Award for Marketplace Trust to Brothers Plumbing & Heating.

The BBB Foundation offers a \$10,000 scholarship to provide an economically disadvantaged student who has demonstrated character, leadership and ethical values with the opportunity to continue his/her education beyond high school in Colorado. The third annual Student of Integrity Scholarship was presented to **Sandria Vernon**, a senior at South High School in Denver. Sandria is planning to attend the school of her choice in the fall.

Dear Friends,

The BBB Foundation Board completed a successful 2008, highlighted by another well-received Torch Award event. Attendance was the best since the award program began six years ago. The scholarship program, introduced three years ago at this event, now has four recipients. This program continues to attract support from both BBB Accredited and non-Accredited Businesses and we anticipate future growth.

The Foundation Board also initiated its Hispanic outreach program at one of our BBB Nights events at Dick's Sporting Goods Park.

Please join me in supporting Hope Marie Sneed as incoming Chair of The BBB Foundation. Hope Marie has served on the BBB Foundation Board and the BBB Board of Directors for 12 years. Her experience and leadership will guide The Foundation to new heights.

The BBB Foundation Board is especially thankful to those businesses and organizations whose support helped the board put a public face on the BBB.

Sincerely,

**Paul Brocker**

Paul Brocker, Regis University  
2008 Chairman of the Board, The BBB Foundation

Your BBB participated in the 12th Annual Neighbors in Health Fair presented by Kaiser Permanente on Sunday, August 3. This was the BBB's fourth year as an exhibitor.

## 2007 Financial Report

Revenue: \$165,325  
Program Expenses: \$100,643  
Ending Net Assets: \$52,948

The Foundation's complete financial documents are available for review at 1020 Cherokee Street in Denver, Colorado.

Your BBB  
benefits from 904  
Volunteer hours  
equating to \$16,000  
in hourly rates.

85  
Charity  
Review cases  
closed

## 2008 BOARD OF DIRECTORS THE BBB FOUNDATION

### CHAIR

Paul Brocker  
Regis University

### VICE CHAIR

Hope Marie Sneed  
Alpine Fence

### TREASURER

Jan Campbell  
Wells Fargo

### SECRETARY

Jeannie Davis  
Now Hear This, Inc.

### IMMEDIATE PAST CHAIR

Jay Herrmann  
Xcel Energy

### MEMBERS AT LARGE

Jan Bezuidenhout  
Namasté Comfort Care

Soraya Cartwright  
Life's Sweet

James Perez Foster  
Solera National Bank

Riley Hill  
Xcel Energy

Tony King  
Minor & Brown, PC

Rob Naish  
American Furniture Warehouse

Ronda Palsulich  
Clifton Gunderson, LLP

Mark Renn  
Global Career Management

Debbie Trujillo  
Key Bank



Dale Mingilton

## Meet the new President & CEO of your BBB Denver/Boulder

**Dale M. Mingilton**, a Denver native, grew up in the Five Points area, excelled at Machebeuf High School and went on to earn a Bachelor of Science degree in Business Administration at Adams State College. He joined FirstBank as a management trainee in 1985, and had a distinguished career there, becoming a bank President in 1989 and later serving as FirstBank Holding Company Senior Vice President and Community Development Officer for almost a decade.

Mingilton and his wife Teri have two children, Addison and Ticen. More information about Mingilton and BBB is available online at [www.denver.bbb.org/ceo](http://www.denver.bbb.org/ceo).

## Contact Your BBB

Phone 303.758.2100  
Accredited Business Line 303.758.1658

1020 Cherokee Street  
Denver, CO 80204

[businessrelations@denver.bbb.org](mailto:businessrelations@denver.bbb.org)  
[www.denver.bbb.org](http://www.denver.bbb.org)

BBB Serving Denver/Boulder is a membership-based nonprofit 501(c)(6) organization dedicated to promoting and fostering the highest ethical relationship between businesses and the public through voluntary self-regulation, consumer and business education, and service excellence. Founded locally in 1951 and an active member of the Council of Better Business Bureaus (CBBB) based in Arlington, VA, the BBB Serving Denver/Boulder offers free information on businesses and charities in addition to dispute resolution, mediation, and arbitration services. Along with The BBB Foundation, a 501(c)(3) nonprofit dedicated to consumer, business and marketplace education, the BBB provides 24-hour services through its automated inquiry line at 303.758.2100 and website at [denver.bbb.org](http://denver.bbb.org). Our offices are located at 1020 Cherokee Street, Denver, Colorado 80204.