2025 ANNUAL REPORT

INSTITUTE FOR MARKETPLACE TRUST

bbbmarketplacetrust.org

Our Vision

A trustworthy marketplace for all.



Our Mission

Advancing marketplace trust through education, innovation, and collaboration with our network of BBBs and partners.

We Do This By

- **Creating and delivering consumer education programs** that address scams, deceptive advertising, and subpar marketplace behavior.
- **Publishing research** that challenges assumptions and delivers new insights about how to address marketplace problems.
- **Developing and delivering public information resources and campaigns** aimed at empowering the public, including vulnerable populations, to choose better businesses and avoid scams.
- **Convening experts and stakeholders** from the public and private sectors to create innovative resources and programs that address marketplace issues.

Letter from the Chair

INSTITUTE FOR MARKETPLACE TRUST™

In 2025, the BBB Institute for Marketplace Trust℠ (BBB Institute) advanced its mission by expanding its programs and increasing the reach and impact of the educational resources and tools we provide to the public.

Our fraud prevention efforts remained at the heart of our work. We published research, delivered consumer education campaigns, and enhanced the technology tools we provide to consumers and small businesses. Information reported to the Better Business Bureau by the public each year helps BBB Institute identify emerging marketplace challenges and ensure our programs address timely and pressing issues. We share these insights with the public through our annual research reports, including the BBB Scam Tracker Risk Report, which highlights the scams posing the greatest risks to consumers.

Use of BBB Scam Tracker continued to grow, as more people turned to the platform both to report scams and to learn how to avoid them. We also strengthened our support for scam survivors by expanding the BBB Scam Survival Toolkit and hosting the second annual Scam Survivor Day.

BBB Institute delivered two consumer education campaigns in 2025. In partnership with Walmart, we launched a campaign to help protect consumers from online scams. Our “Be Like Sue” campaign, distributed as a public service announcement to television stations, raised awareness about gift card scams. Both campaigns are available on the BBB Institute website.

BBB Institute also worked with our BBB partners to introduce a proven small business accelerator program to Atlanta and Chattanooga. Powered by BBB Institute and developed by BBB Mountain West & Pacific Southwest, the BBB Breakthrough Accelerator program equips small businesses with practical tools, strategic insights, and a supportive community to strengthen their foundations and thrive in today’s competitive marketplace. Building on the program’s success, we look forward to bringing this high-impact initiative to additional communities in the years ahead. Other programs, including Fighting Financial Fraud and the Military & Veterans Initiative, continued to grow in 2025, reaching thousands of people with information and resources designed to help protect them from fraud.

Our work is made possible through the support of our strategic partners, the network of Better Business Bureaus serving communities across the United States and Canada, and the International Association of Better Business Bureaus. We are grateful to our partners for their continued support and look forward to building on this work together in 2026.

Parag Shah
Chairman of the Board,
2024-2025

Research Highlights

Better Business Bureau collects insights from consumers and businesses to identify critical challenges and emerging issues in the marketplace. This information helps the BBB Institute make informed decisions about how to strengthen and advance its programs to address the marketplace's most pressing needs. Key findings are shared with the public through the Institute's annual research reports.

BBB Scam Tracker Risk Report

The *2024 BBB Scam Tracker Risk Report* highlights the scam types posing the highest risk in the marketplace based on the BBB Risk Index, a three-dimensional approach for measuring risk, that includes exposure (the volume of reports for a scam type), susceptibility (the percentage of people who reported losing money to a scam type), and monetary loss (the median dollar loss reported for a scam type).



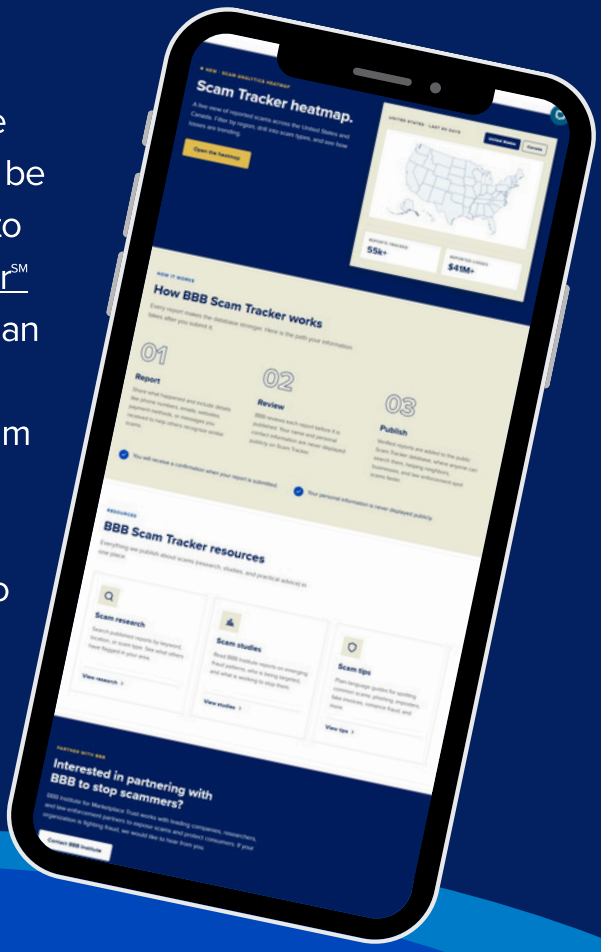
2024 **Riskiest Scam Types**

- **Investment/Cryptocurrency**
- **Employment**
- **Romance/Friendship**

Program Highlights

Scam Prevention

Providing easy-to-use online tools to help people and businesses protect themselves continues to be a goal for BBB Institute. This year, we continued to improve the capabilities of our BBB Scam Tracker℠ prevention and reporting platform. More users than ever before are taking advantage of BBB Scam Tracker, the Scam Prevention Guide, and the Scam Survival Toolkit. We estimate that BBB Scam Tracker empowered people to avoid losing **approximately $38.9 million** in 2025. We plan to introduce new features and upgrades to these tools in the years ahead thanks to a grant from JPMorganChase.





Scam Survivor Day

For the second year in a row, BBB Institute marked Scam Survivor Day with its corporate and nonprofit partners. The event, hosted by Capital One, seeks to explore how to better meet the needs of scam survivors and to reduce the stigma fraud victims experience following a scam incident. This year, BBB Institute brought fraud-fighting organizations together in a coalition to continue these important discussions beyond the annual event.

Fighting Financial Fraud



BBB Institute again teamed up with the FINRA Investor Education Foundation to provide fraud prevention training to BBB professionals throughout the United States. The annual train-the-trainer program provides the knowledge, tools, and data BBBs can use to offer scam education workshops to individuals and small businesses in their communities.

Military & Veterans Initiative

BBB Institute hosted the second cohort of the Military & Veterans Initiative (MVI), a virtual train-the-trainer program made possible with support from PayPal. Trainees included BBB community outreach professionals, credit counselors from the National Foundation for Credit Counseling (NFCC), and Accredited Financial Counselor® professionals from the Association for Financial Counseling & Planning Education® (AFCPE). MVI graduates deliver hands-on, interactive workshops to our veterans, service members, military spouses, and their families, empowering them with the tools and information they need to build sound financial futures.

“Be Like Sue” Campaign

We introduced a new ad campaign to highlight gift card scams through a spunky character named Sue who demonstrates how to spot and avoid scammers. The campaign reached millions of people via social media and a public service campaign was distributed to television stations across the United States.

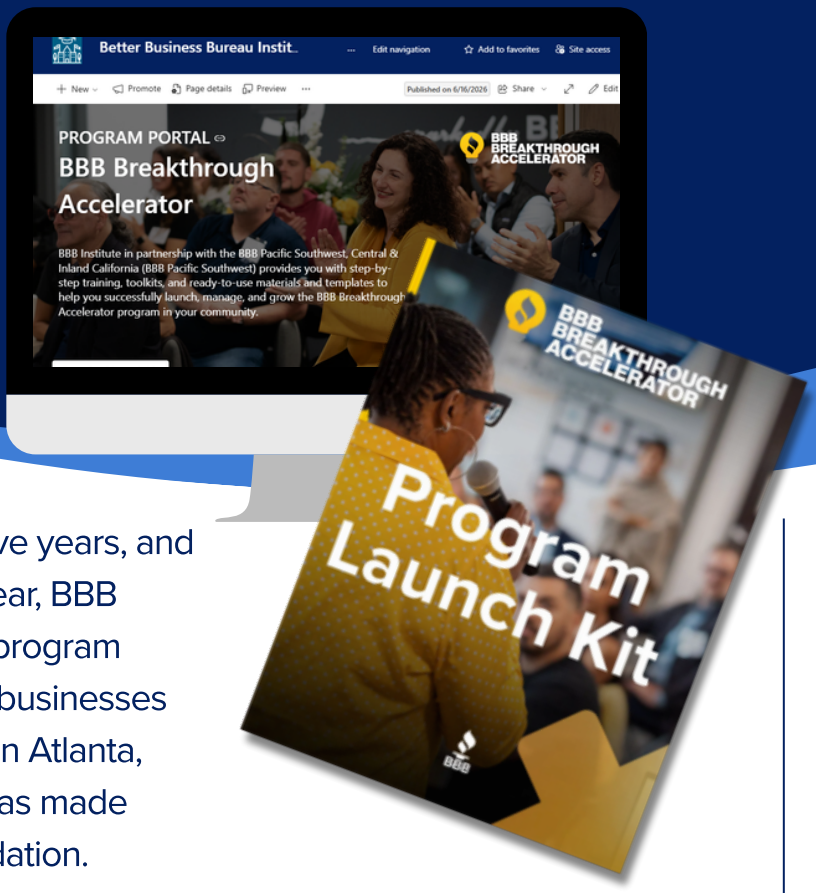




“Do Your Part. Shop Smart.” Campaign

BBB Institute extended its campaign with Walmart to help people shop safely during the holidays (BBB.org/ShopSmart). The campaign highlighted key safety topics, including gift card scams, porch pirates, dishonest sellers, and fraudulent ads.

BBB BREAKTHROUGH ACCELERATOR



Nearly half of small businesses fail within five years, and more than 65% don't make it to ten. This year, BBB Institute introduced a proven, high-impact program designed to help entrepreneurs and small businesses grow, scale, and succeed with confidence in Atlanta, Georgia and Chattanooga. The program was made possible with funding from the Truist Foundation.

The BBB Breakthrough Small Business Accelerator is a 12-week program designed to help entrepreneurs and small business owners strengthen and grow their businesses. Participants receive hands-on training and support in key areas like financial management, marketing, new technology, operations, and building customer trust. Throughout the program, each business owner is paired with a mentor for personalized guidance, support, and real-world advice tailored to their unique challenges and goals.

The BBB Breakthrough Accelerator program was developed by BBB Mountain West & Pacific Southwest.



By the Numbers

BBB Scam Tracker

$38.9 Million

Enabled people to avoid losing an estimated $38.9 million

6.2 Million

More than 6.2 million views to search or report scams.

146,000

More than 146,000 published scam reports

Scam Survival Toolkit

119,000
Pageviews

61,000
Active Users



“Be Like Sue” Gift Card Campaign

TV

3.1 Million

Impressions

YouTube

2.9 Million

Impressions and 13.6K Shares

1.1 Million

Impressions

PSA Reached

10M

Viewers

$585K

Media Value

“Do Your Part. Shop Smart.” Campaign with Walmart

7.9 Million
Video Views

2.3 Million
Impressions

1.1 Million
Impressions

Military & Veterans Initiative

4,187 military or veteran workshop participants

19,418 people attended tabling events with MVI material distributed to attendees

10,535 BBB Saluting Trust subscribers (e-newsletter for military community)

Fighting Financial Fraud

306

Workhops Presented

18,151

Workshop Participants



The ***BBB Scam Tracker Risk* Report** has been published annually for the past 10 year, reaching hundreds of thousands of people.

Become a BBB Institute Partner

BBB Institute's programs, research, and consumer education resources are made possible thanks to our partnerships with organizations that share our vision for advancing trust in the marketplace. BBB Institute seeks strategic partners interested in joining forces and offers a wide array of partnership opportunities.

Corporate Trust Council

The **Corporate Trust Council** is a coalition of select companies that have joined with BBB Institute to foster a marketplace that is trustworthy and accessible for all by providing their expertise, resources, and funding support. These companies share our passion for strengthening better businesses and helping people avoid scams through education.

The Corporate Trust Council seeks to:

- Build a community of better businesses by establishing best practices and delivering educational resources.
- Identify new threats to a trustworthy marketplace and create strategies to address them.
- Deliver programs, resources, and tools to protect consumers and build trust between consumers and businesses in the marketplace.

For more information about partnership opportunities or joining the Corporate Trust Council, contact Institute@IABBB.org.

Financials

Statement of Financial Position (2025 and 2024)

Assets	2025	2024
Cash	$545,923	$540,358
Grant receivables	$20,000	$20,000
Total current assets	$565,923	$560,358
Software Development Cost, Net	$188,833	$291,833
Total assets	$754,756	$852,191
Liabilities		
Accounts payable	$25,000	-
Due to affiliate	$95,260	$144,579
Net Assets		
Without donor restrictions	$232,829	$123,737
With donor restrictions	$401,667	$583,875
Total net assets	$634,496	$707,612
Total liabilities and net assets	$754,756	$852,191

Statements of Activities and Changes in Net Assets (2025 and 2024)

Revenue & Support Without Restrictions	**2025**	**2024**
Grants and contributions	$522,713	$628,700
Contributions of nonfinancial assets	$1,477,142	$330,000
Interest income	$15,439	$13,385
Net assets released from donor restrictions	$592,208	$75,000
Total revenue and support without donor restrictions	$2,607,502	$1,047,085
Functional Expenses		
Program Services:		
Marketplace trust	$2,331,152	$1,049,646
Supporting Services:		
Management and general	$152,008	$61,227
Fundraising	$15,250	$89,583
Total supporting services	$167,258	$150,810
Total functional expenses	$2,498,410	$1,200,456
Change in net assets without donor restrictions	$109,092	($153,371)
Net assets with donor restrictions		
Grants and contributions	$410,000	$583,875
Net assets released from donor restrictions	(592,208)	($75,000)
Change in net assets with donor restrictions	(182,208)	$508,875
Change in net assets	($73,116)	$355,504
Net assets		
Beginning of year	$707,642	$352,108
End of year	$634,526	$707,612

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www.BBBMarketplaceTrust.org