BETTER BUSINESS BUREAU® WISCONSIN FOUNDATION

2025 - 2026 ANNUAL REPORT

FISCAL YEAR OCTOBER 1, 2025 - SEPTEMBER 30, 2026



LETTER FROM THE EXECUTIVE DIRECTOR

A YEAR OF INVESTING IN INTEGRITY



Friends and Supporters of the Better Business Bureau of Wisconsin Foundation,

Fiscal year 2026 was a year of meaningful growth for the BBB Wisconsin Foundation. Across Wisconsin, we celebrated organizations that lead ethically, invested in students who live their values, expanded education that helps people make safer marketplace decisions, and launched a new leadership program designed to carry our mission forward.

Through the BBB Students of Integrity Scholarship program, ten Wisconsin high school seniors each received a $2,500 scholarship in recognition of their character, leadership and ethical values. With the 2026 awards, the Foundation has now provided $402,500 to more than 140 students since 2010. These scholarships are investments in young people who will help shape Wisconsin's future workplaces, organizations and communities.

We also celebrated organizations setting a powerful example in the marketplace. At the 2026 BBB Ethics Awards Luncheon, six organizations received the BBB Torch Awards for Ethics and three emerging businesses received BBB Spark Awards. Their stories show that ethical leadership is reflected in everyday decisions, workplace culture, customer relationships and service to the community.

This year also marked the launch of Future Leaders of Integrity, or FLY. Twenty-one young people applied for our inaugural cohort, and eight were selected to finish the program form August - December 2026. As the fiscal year ended, these FLY-ERS were actively developing skills in critical thinking, ethical decision-making, communication, responsible AI, scam prevention, service and leadership. They are currently on track to complete the program in December 2026 and present their capstone projects at our final session. We hope to continue and to scale this program throughout Wisconsin and beyond!

The BBB Foundation also continued supporting education about scams, fraud prevention, ethical business practices and marketplace trust. By sharing practical information with businesses, schools, senior groups, trade associations and community organizations, we help people recognize risks, make informed decisions and strengthen trust throughout Wisconsin.

None of this work happens alone. It is made possible by donors, sponsors, volunteers, board members, educators, business leaders and community partners who believe that integrity matters.

As we look ahead, I invite you to help us build on this progress. Your financial contribution helps provide scholarships, develop future leaders through FLY, recognize organizations that lead with ethics, and deliver valuable education across Wisconsin. Every gift helps create more opportunities for people to learn, lead and strengthen trust.

Thank you for your support and investing in a more trustworthy Wisconsin.

Julie Albrecht

Julie Albrecht

Executive Director

BBB Wisconsin Foundation

ABOUT THE BBB WISCONSIN FOUNDATION

The Better Business Bureau (BBB) of Wisconsin Foundation was created in 2001 by BBB Wisconsin to expand its educational and community impact. While BBB Wisconsin is a 501(c)(6) nonprofit, the Foundation is a separate 501(c)(3) charitable organization that can accept tax-deductible donations and pursue grants. The Foundation has no employees. BBB Wisconsin staff provide the experience, infrastructure and operational support needed to carry out its programs. This structure allows the Foundation to focus its resources on its mission of advancing marketplace trust through education and supporting individuals, businesses and charities that operate with integrity.

01
STUDENTS OF INTEGRITY

$2,500 scholarships recognize Wisconsin high school seniors who demonstrate character, leadership and ethical values.

02
BBB ETHICS AWARDS

Torch and Spark Awards celebrate organizations and emerging businesses that demonstrate ethics, trust and service.

03
FUTURE LEADERS OF INTEGRITY

FLY equips young adults ages 16-24 with practical leadership skills rooted in trust, ethics and integrity.

04
EDUCATION AND OUTREACH

Presentations, webinars and community resources help consumers and businesses make informed, trustworthy decisions.

BBB WISCONSIN FOUNDATION MISSION

HELPING TO ADVANCE MARKETPLACE TRUST THROUGH EDUCATION AND THE SUPPORT OF INDIVIDUALS, BUSINESSES AND CHARITIES OPERATING WITH INTEGRITY

2025-2026 FOUNDATION BOARD OF DIRECTORS

BOARD CHAIR
John Zaganczyk
Retired; Former Senior Vice President, Customer Service
WEC Energy Group

SECRETARY
Russell Heder
Director of Business Sales
Verizon

MEMBER AT LARGE
Matthew W. Hurtienne, Ph.D.
Associate Professor of Human Resource Development, The University of Texas at Tyler; Founder, H & K Advisors; Former Associate Professor of Business, Concordia University Wisconsin

EXECUTIVE DIRECTOR
Julie Albrecht
Vice President of Marketing and Communications
Better Business Bureau of Wisconsin

MEMBER AT LARGE
Dorothy Kerr
Retired; Former Executive Director
Center for Communication, Hearing & Deafness

MEMBER AT LARGE
Howard Green
Owner and Chief Executive Officer
Howard Green & Associates, LLC

FISCAL YEAR OCTOBER 1, 2025 - SEPTEMBER 30, 2026

2025-2026 FISCAL YEAR FINANCIAL REPORT

$182,803	$72,809	$65,370	$7,439
TOTAL ASSETS	TOTAL REVENUE	TOTAL EXPENSES	OPERATING SURPLUS

BALANCE SHEET ASSETS

Foundation checking	**$32,117**
Money market	**$9,204**
Certificate of deposit	**$139,883**
Due from Bureau	**$1,601**
Total assets	**$182,803**

LIABILITIES AND NET ASSETS

Current liabilities	**$0**
Net assets, current year	**$7,439**
Net assets, Foundation	**$175,365**
Total net assets	**$182,803**

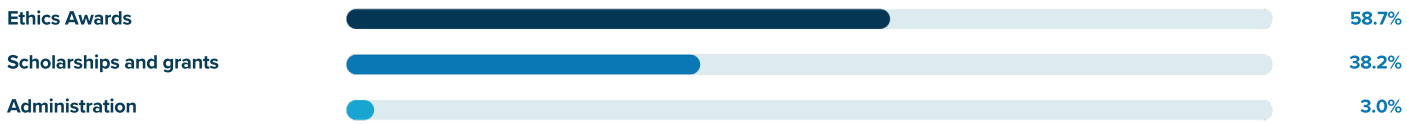
PROGRAM INCOME

Ethics Awards Revenue	**$41,612**
Scholarship	**$20,000**
Accredited Business Contributions	**$5,682**
Interest income	**$5,415**
General and miscellaneous	**$100**
Total income	**$72,809**

PROGRAM EXPENSES

Scholarships andgrants	**$25,000**
Ethics Awards program	**$38,401**
Administration	**$1,969**
Total expenses	**$65,370**

HOW FUNDS WERE USED



FY 26 Year End Financial Summary

The BBB Wisconsin Foundation ended FY26 in a strong financial position, with $182,803 in total assets, no liabilities and $182,803 in net assets. The Foundation generated $72,809 in revenue and incurred $65,370 in expenses, resulting in an operating surplus of $7,439. Compared with FY25, expenses decreased by $3,684 and the operating surplus increased by $2,132.

The Foundation directed 58.7% of its expenses to the Torch Awards for Ethics, 38.2% to scholarships and grants, and just 3% to administration. This careful stewardship allowed the Foundation to invest $25,000 in student scholarships, recognize ethical businesses and continue advancing trust and integrity throughout Wisconsin.

Unaudited financial information. Amounts are rounded to the nearest dollar. Percentages may not total 100% because of rounding.

2026 BBB STUDENTS OF INTEGRITY

Ten Wisconsin high school seniors received $2,500 scholarships in recognition of their **character, leadership and ethical values**.

Rather than focusing on grades or extracurricular activities, the BBB Students of Integrity Scholarship is primarily based on an essay which must convey how the student has experienced and dealt with an ethical dilemma. As the scholarship recipients pursue their careers, BBB Wisconsin hopes to develop future business leaders who will promote ethics in the Wisconsin marketplace.



10
STUDENTS SUPPORTED

$25K
AWARDED IN FY26

$402.5K
AWARDED TOTAL

2026 SCHOLARSHIP RECIPIENTS

Addison Achter
Kiel High School | UW-Madison

Vivian Brown
Thorp High School | UW-Madison

Kayley Medema
Waupun Jr/Sr High School | UW-Stout

Gabriella Sailer
Durand-Arkansaw High School | UW-River Falls

Miley Smith
Baldwin-Woodville High School | UW-Eau Claire

Brooklynn Bays-Lawrence
Riverside University High School | Marquette University

Kate Haase
Oakfield High School | Moraine Park Technical College

Evelyn Ramirez
Ronald Reagan High School | Marquette University

Tahlia Scheithauer
Rib Lake High School | Northcentral Technical College

Jacquelynn Yost
Marshfield High School | UW-Stevens Point

INVESTING IN WISCONSIN'S FUTURE

Since 2010, the Foundation has awarded $402,500 to more than 140 students. Your support makes these scholarships possible and helps ethical young leaders pursue their educational goals.



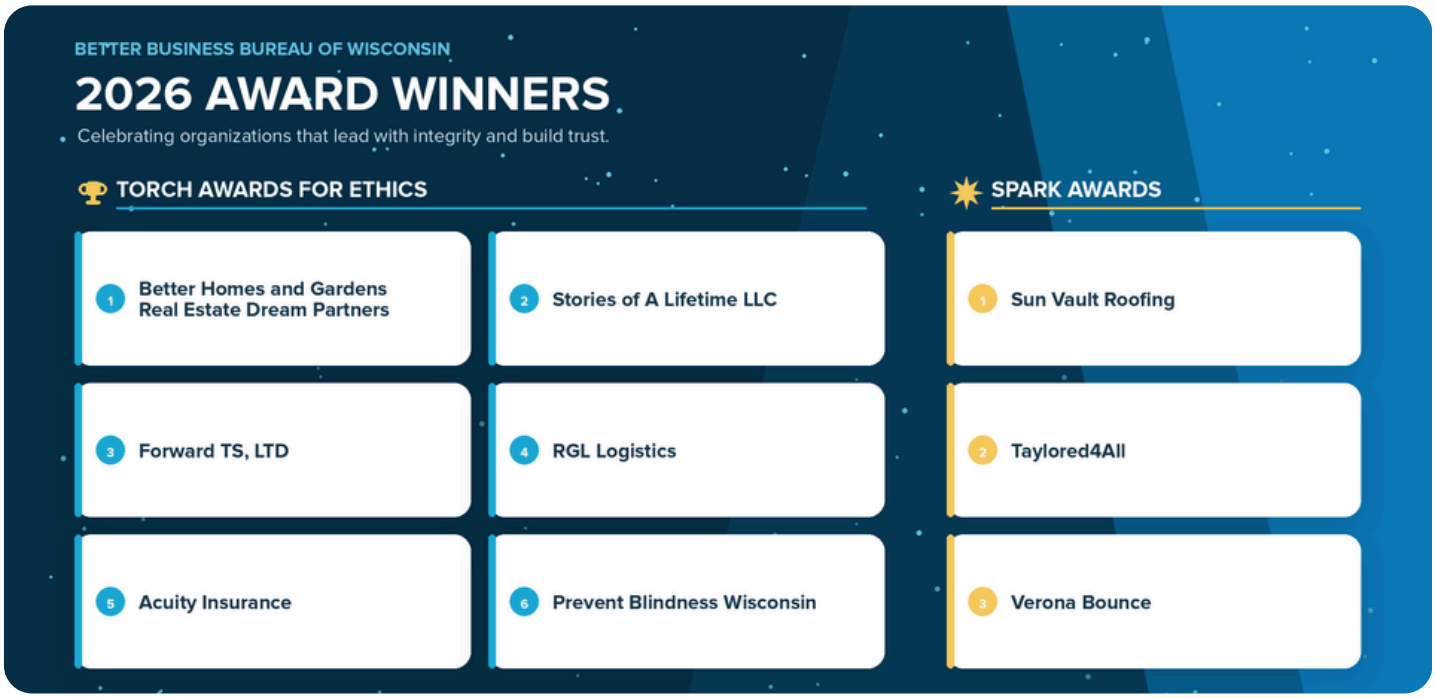
2026 BBB ETHICS AWARDS







The BBB Ethics Awards celebrate organizations that demonstrate integrity through their character, culture, customer relationships and community service. In 2026, nine Wisconsin organizations were recognized through the Torch Awards for Ethics and Spark Awards for Entrepreneurship.



THANK YOU TO OUR 2026 SPONSORS

We are deeply grateful to our 2026 sponsors for their generous support of the BBB Wisconsin Foundation. Their partnership helps us recognize ethical businesses, provide scholarships to students, develop future leaders and expand educational programs throughout Wisconsin. Together, we are building stronger communities and a future grounded in trust and integrity.

INTEGRITY SPONSORS

Associated Bank
Baird
Johnson Financial Group
Plum Media
We Energies
West Bend Insurance

HONESTY SPONSORS

Dave Jones
Greater Milwaukee Foundation

TABLE SPONSORS

Catholic Financial Life
Educators Credit Union
Green Bay Packers
Milwaukee Brewers
Siding Unlimited
The Difference Principle
UW-Whitewater
Verizon Business

COMMUNITY PARTNERS

Bartolotta Restaurants
John A. Zaganczyk Jr.
Palermo's Pizza

FUTURE LEADERS OF INTEGRITY (FLY)

LEAD WITH INTEGRITY. BUILD THE FUTURE.

The Future Leaders of Integrity (FLY) Program is a free, six-session virtual leadership development experience offered by the BBB Wisconsin Foundation for young adults ages 16–24. FLY was created with a simple belief: If we want to build a future with more trust, we need to invest in the people who will create it. Through interactive sessions, mentorship, hands-on learning, and real-world experiences, participants develop the skills and confidence to make responsible decisions, grow professionally, and become leaders who make a positive impact in their workplaces and communities.

THE SIX-SESSION CURRICULUM

SESSION 1
Critical Thinking, Ethics and Trust Foundations

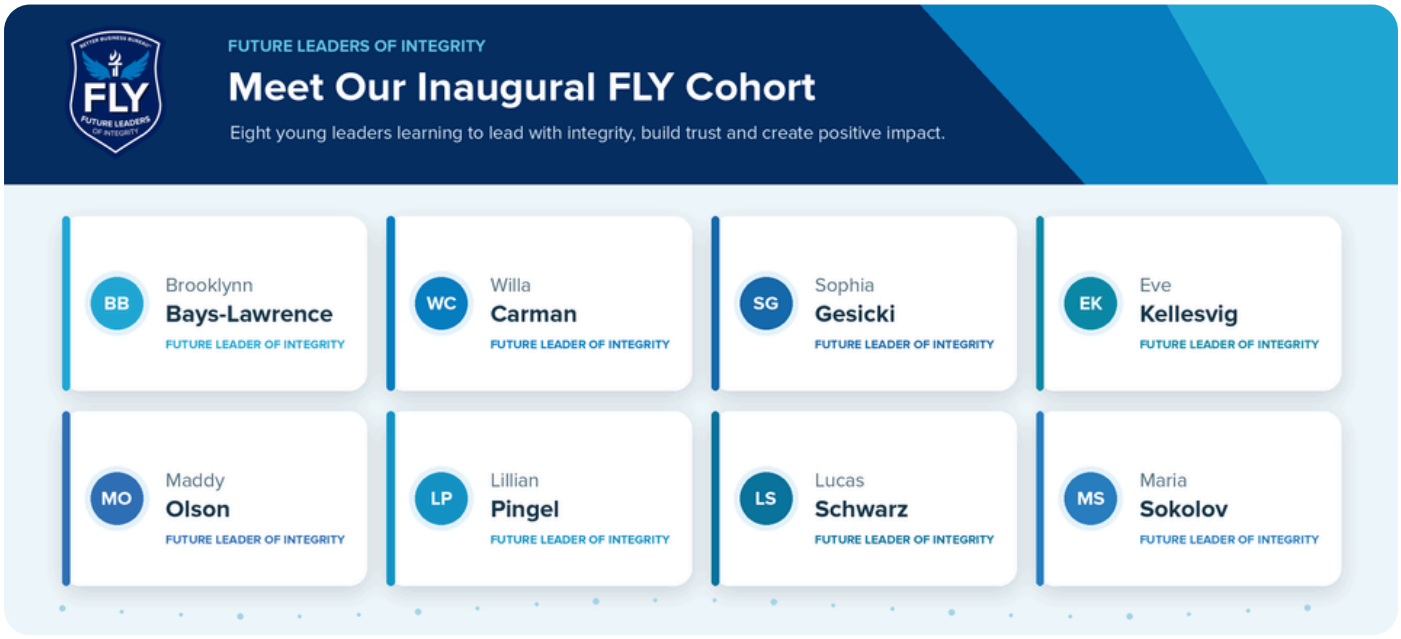
SESSION 2
Lead with Values, Build Trust

SESSION 3
Lead with Trust, Use AI Responsibly

SESSION 4
Lead with Integrity, Protect Your Community

SESSION 5
Lead with Service, Happy to Help

SESSION 6
Capstone Project and Celebration of Learning



SUPPORT TOMORROW'S LEADERS

Your support helps make FLY possible by providing mentorship, learning opportunities and meaningful real-world experiences that help young leaders grow and make an impact.

EDUCATION THAT STRENGTHENS TRUST

The BBB Wisconsin Foundation supports education and outreach that gives consumers and businesses practical tools to recognize risks, make informed decisions and build trust.







34	15	9	10
EDUCATION & OUTREACH ACTIVITIES	PRESENTATIONS	BBB WEBINARS	ADDITIONAL OUTREACH EVENTS

CONNECTING WITH WISCONSIN BUSINESSES AND COMMUNITIES

During FY26, the BBB Foundation supported 34 documented education and outreach activities, including presentations, webinars, consumer fairs, networking events and community programs. These efforts reached consumers, older adults, students, businesses, financial professionals and community organizations throughout Wisconsin.

By helping people recognize scams and financial exploitation, understand ethical business practices, strengthen customer relationships and navigate an evolving marketplace, the BBB Foundation contributes to safer and more trustworthy communities. Presentation topics include:

- Scams and Fraud Prevention
- Financial Exploitation
- Ethical Leadership
- Marketplace Trust
- Customer Experience
- Responsible AI
- Marketing and Visibility
- Workforce Development

INVEST IN THE FUTURE OF TRUST

Your gift helps provide scholarships to deserving students, equip young adults through FLY, recognize ethical organizations, and bring practical marketplace education to Wisconsin communities. **Please consider making a financial contribution today. Every gift helps turn values into action.**

SCAN TO SUPPORT THE FOUNDATION