

2011 Charity Giving Guide

Your resource for charitable giving in northwest Florida



A service of your BBB® Foundation Serving Northwest Florida

Welcome



As our community continues to deal with the effects of a recession, charitable organizations are finding themselves facing increasingly more requests for assistance. Local organizations offer food, shelter, clothing, advocacy, education, medical care and many other forms of assistance to children, senior citizens, those with disabilities, low-income families and others in need. They can't do it without help from individuals and businesses who support them with financial donations and volunteer hours.

BBB regularly gets requests for information from donors — over 1,000 so far this year, and the busy holiday season hasn't even really begun yet. These donors want to know that their donations are being spent wisely. And several charities are concerned about charity accountability issues that have been in the spotlight recently and seek to distinguish their operations and assure donors they're operating responsibly.

To that end, we've brought back our Charity Giving Guide, a local publication from your Better Business Bureau® Foundation Serving Northwest Florida. We've worked with local charities to compile the information in this guide and are pleased to provide it free-of-charge as a service to you: the businesses, charities, consumers and donors in our 14-county service area in northwest Florida. We hope you'll use this to help you make wise decisions when evaluating your charitable donations.

The BBB Wise Giving Alliance's 20 Standards for Charity Accountability, developed over a three-year period, were created based on independent research on donor expectations, professional and technical assistance from a variety of philanthropic experts and numerous comments from donors and charities. They promote transparency, accountability and ethics in the non-profit community, just as BBB's Standards for Trust promote transparency, accountability and ethics in the business community.

Many of the organizations in the Charity Giving Guide voluntarily provided information and we sincerely thank them for their cooperation. These organizations were evaluated in accordance with these Standards for Charity Accountability and the results of their evaluation are included in this guide. There are some organizations who submitted materials for evaluation but their evaluations were not complete by the time this guide was produced. When their evaluations are complete, you may receive a copy of the report by calling our office at 850.429.0002 or 800.729.9226 or by visiting bbb.org.

Some worthy charities just missed meeting all 20 Standards for Charity Accountability but are working with us to move toward compliance. Some charities did refuse to work with us and some simply cannot meet our Standards at this time. We are willing to work with all of them to try to move them into compliance if possible.

It is our hope that this guide will help donors avoid throwing away money on fraudulent organizations and groups with questionable fundraising practices, resulting in more charitable dollars going to the many legitimate organizations in our community. The Standards for Charity Accountability help donors make informed giving decisions and are just one more way BBB seeks to fulfill its mission to be the leader in advancing marketplace trust.

Give, but give wisely,

A handwritten signature in black ink that reads "Norman Wright".

Norman Wright

President BBB Foundation|Northwest Florida

BBB Foundation

Your BBB Foundation, a 501(c)(3) charitable nonprofit, supports your BBB's vision of an ethical marketplace through community education and recognition programs.

We are committed to making the Charity Giving Guide and our charity reports available for free to anyone upon request. Your donation will help make that possible. To support your BBB Foundation and its efforts to educate our community about marketplace ethics, please call 800.729.9226 or start with bbb.org.

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BBB Charity Review Program

Developing a charity report

The BBB Standards for Charity Accountability are designed to apply to any charitable organization, regardless of size or area of service.

When conducting a charity evaluation, BBB doesn't only consider the charity's finances. In addition to reviewing an organization's audit and budget, each evaluation typically examines the following information:

- IRS Form 990 and IRS determination letter
- Annual report
- Board roster with meeting attendance
- Conflict of interest policy
- Bylaws
- Policies for measuring effectiveness
- CEO evaluation policy
- Fundraising examples, grant proposals and special event invitations
- Agreements with professional fundraisers

These items are carefully examined to determine whether or not the charity meets BBB Standards for Charity Accountability. These Standards were developed with feedback from charities, accountants, lawyers, fundraising professionals, grant makers, businesses and the general public.

Following each review, the charity is provided a draft copy of its report before it is released to the public. During this time, the charity is given the opportunity to review the evaluation. If any Standards were not met, BBB offers the charity the opportunity to respond and makes recommendations that would enable to organization to meet standards in future evaluations.

BBB Accredited Charity seal

Look for the BBB Accredited Charity seal on charity websites and appeals to easily identify organizations committed to spending your contributions wisely.

This seal provides the public with a clear and accessible way to determine, by looking at the very appeal received, that the charity meets the BBB's Standards for Charity Accountability (pages 14-15).



Credits

The Charity Giving Guide is published and produced by the Better Business Bureau Foundation of Northwest Florida, a 501(c)(3) organization.

President: Norman Wright

Communications Director: Karen Szulczewski, APR

Dispute Resolution Manager: Tammy Fowler

If you represent a local charity and would like to learn more about the Charity Giving Guide or BBB's Charity Review efforts, please call us at 850.429.0002 or 800.729.9226.

Giving wisely

Contact your BBB to inquire about a charity, obtain a full charity report or file a complaint against a charity within our 14-county service area:



BBB|Northwest Florida

912 E. Gadsden St. | Pensacola, FL 32501

850.429.0002 | Toll free: 800.729.9226

bbb.org

Disclaimer

The BBB 2011 Charity Giving Guide lists organizations believed to be soliciting in northwest Florida. BBB develops charity reports based on donor inquiry and community activity. Inclusion or omission from this list should not be interpreted as either approval or disapproval. BBB does not evaluate the worthiness of any charitable program. These reports exist solely to assist donors in making their own judgments.

Donors should be aware that many worthy organizations may not meet one or more of the BBB Standards for Charity Accountability. Take into account the soliciting organization's purpose, programs and overall performance and then decide for yourself the impact of any variance from BBB Standards for Charity Accountability.

This guide represents current information as of November 23, 2011. Reports are subject to change at any time. Donors are strongly encouraged to contact your BBB for comprehensive reports.

How to read the grid

The first column, organization, provides the name and contact information of the charity. The second column, Stated Purpose & Notes, contains the charity's mission statement and any relevant notes. The third column describes the financial information provided to BBB by the charity. The fourth column is broken into two sub-columns. Column A lists the percentage of total expenses spent on programs while Column B lists the percentage of related contributions spent on fundraising. The last column provides the charity's evaluation, which can include several different conclusions:

Accredited Charity: At the time of its review, the charity met all 20 Standards for Charitable Accountability.

Does Not Meet Standard(s) X: Based on BBB's evaluation of the materials provided, the charity did not meet one or more Standards. The Guide will specify which standards were not met. The charity's full report (available by contacting BBB) will explain why, as well as the charity's response, if any.

Unable to Verify Standard(s) X: Despite BBB requests, either the charity did not provide sufficient information or the charity fully cooperated with BBB, but the information was simply unavailable or too ambiguous for BBB to make a final determination.

Organization	Stated Purpose & Notes	Financial info. obtained from:	A*	B*	Evaluation
AARP Foundation 3670 N. L St. Pensacola, FL 32505 850.433.8496	BBB Note: This is a local chapter of the AARP Foundation, which is based in Washington, DC. A full report on this organization may be available from the BBB Wise Giving Alliance by visiting bbb.org or calling 850.429.0002.				National Organization
Alaqua Animal Refuge 914 Whitfield Road Freeport, FL 32439 850.880.6399	Mission: To rescue and rehabilitate animals and finding homes which will adopt them.	2009 IRS Form 990 2009 Audited Financial Statements	15%	UTV	Does Not Meet Standards 12, 16, 17 Unable to Verify Standards 1, 4, 5, 6, 7, 8, 9, 13, 14, 15, 18, 19
American Cancer Society 4001 W. 23rd St. Ste. C Panama City, FL 32405 850.785.9205	BBB Note: This is a local office of the American Cancer Society, which is based in Atlanta, Ga. A full report on this organization may be available from the BBB Wise Giving Alliance by visiting bbb.org or calling 850.429.0002.				National Organization
American Cancer Society Escambia/Santa Rosa Units 5401 Corporate Woods Drive Ste. 100 Pensacola, FL 32504 850.479.1593	BBB Note: This is a local office of the American Cancer Society, which is based in Atlanta, Ga. A full report on this organization may be available from the BBB Wise Giving Alliance by visiting bbb.org or calling 850.429.0002.				National Organization
American Cancer Society Fort Walton 339 Racetrack Road NW Ste. 24 Ft. Walton Beach, FL 32547 850.244.3813	BBB Note: This is a local office of the American Cancer Society, which is based in Atlanta, Ga. A full report on this organization may be available from the BBB Wise Giving Alliance by visiting bbb.org or calling 850.429.0002.				National Organization

*A = Percent of total expenses spent on programs

*B = Percent of related contributions spend on fundraising

UTV = Unable to verify

Donors should decide for themselves the importance of any deviation from the Standards. For the most recent reports on each charity, please call 850.429.0002 or 800.729.9226 or start with bbb.org.

Organization	Stated Purpose & Notes	Financial info. obtained from:	A*	B*	Evaluation
American Heart Association of Northwest Florida 707 E. Cervantes St. Ste. B Pensacola, FL 32501 850.473.0411	BBB Note: This location is part of the Greater Southeast Affiliate Region of the American Heart Association, which is based in Bonita Springs, Fla. A full report on this organization may be available from BBB West Florida by visiting bbb.org or calling 850.429.0002.				Regional Organization
American Lung Association of Florida 4300 Bayou Blvd. Ste. 2 Pensacola, FL 32503 850.478.5864	BBB Note: This location is part of the American Lung Association of Florida, which is based in Jacksonville, Fla. A full report on this organization may be available from BBB Northeast Florida & The Southeast Atlantic by visiting bbb.org or calling 850.429.0002.				Statewide Organization
Ballet Pensacola, Inc. 400 S. Jefferson St. Pensacola, FL 32502 850.432.9546	Mission: Ballet Pensacola seeks to enhance the cultural life of the community by developing an appreciation and knowledge of dance, and by providing quality dance performance and training.	2009 Audited Financial Statements (prepared on cash basis) 2009 IRS Form 990	70%	13%	Does Not Meet Standards 11, 12, 13, 14, 16, 17, 18 Unable to Verify Standards 1, 3, 6, 7
Bethany Christian Services 1716 E. Olive Road Pensacola, FL 32514 850.478.6789	Mission: To demonstrate the love and compassion of Jesus Christ by protecting and enhancing the lives of children and families through quality social services.				This organization has provided current materials to BBB's Charity Reporting Service. When a report is complete, it will be made available at no charge by contacting BBB's office.
Catholic Charities of Northwest Florida 1000 W. Garden St. Pensacola, FL 32502 850.435.3516 catholiccharitiesnwfl.org	Mission: Catholic Charities carries out the social mission of the Catholic Church in Northwest Florida by serving and advocating for vulnerable families and individuals of any race, religion, or national origin	2009 IRS Form 990 2010 Audited Financial Statements	84%	12%	BBB Accredited Charity

Frequently Asked Questions

Why does BBB provide reports on charities?

BBB provides charity reports for the same reason it provides business reports: to help the public make informed decisions and to encourage ethical behavior. With over one million registered charities nationwide, it may be harder now more than ever before to decide which organizations to support. Our Charity Review Program evaluates local charities according to our Standards for Charity Accountability, giving you the information you need to make the best decision.

Which charities the best in the Charity Giving Guide?

BBB doesn't make judgments about the worthiness of any particular organization or cause. Donors are strongly encouraged to use the Standards provided as one resource for making their own decisions. Also consider the charity's mission, program activities and history of service. Full charity reports are available at bbb.org or by calling 850.429.0002 or 800.729.9226. If a charity doesn't meet a standard, the full report will explain exactly why and offers the charity's response, if any has been provided to BBB.

Organization	Stated Purpose & Notes	Financial info. obtained from:	A*	B*	Evaluation
Community Drug & Alcohol Council 3804 N. 9th Avenue Pensacola, FL 32503 850.434.2724 cdac.info	Mission: To raise awareness, provide information, education and other prevention and intervention strategies that deal with alcohol and other drug abuse, community and family violence and mental health - including suicide prevention and disaster recovery.	2009 IRS Form 990 2010 Audited Financial Statements	88%	4%	BBB Accredited Charity
Community Enterprise Investments 302 N. Barcelona St. Pensacola, FL 32501 850.595.6234	Mission: To build strong, viable families and communities. We support individual responsibility and seek to empower all those we serve.	None provided	UTV	UTV	Does Not Meet Standards 11, 16, 17, 18 Unable to Verify Standards 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12, 13, 14, 15, 19
Council on Aging of West Florida 875 Royce St. Pensacola, FL 32503 850.432.1475 coawfla.org	Mission: Leading the community in advocacy and services for the aging and those involved in their lives by providing home and community based services which assist elder citizens in remaining independent in their own homes.	2009 IRS Form 990 2009 Audited Financial Statements	80%	1%	BBB Accredited Charity
Damien the Leper Society PO Box 17428 Pensacola, FL 32522 850.429.7101	Mission: The main objective of the Society is to stop the progression of leprosy and minister to its residual effects	2008 IRS Form 990	75%	10%	Does Not Meet Standards 3, 11, 12, 16, 17, 18 Unable to Verify Standards 1, 6, 7, 14
Early Learning Coalition of Escambia County 3636D N. L St. Ste. A Pensacola, FL 32505 850.595.5400	Mission: To identify and meet the needs of children and families to lay the foundation for lifetime success by: maximizing each child's potential, preparing children to enter school ready to learn, and helping families achieve economic self-sufficiency	2008 Audited Financial Statements	98%	UTV	Does Not Meet Standards 1, 13, 14, 16, 18 Unable to Verify Standards 9
Emerald Coast Science Center 139 Brooks St. SE Ft. Walton Beach, FL 32548 850.664.1261	Mission: To inspire scientific interest, exploration and discovery through interactive exhibits and the highest quality educational programs.	2010 Accountants Compliance Report 2009 IRS Form 990	95%	10%	Does Not Meet Standards 11, 12, 14, 16, 17
Families Count in Northwest Florida 4400 Bayou Blvd. Ste. 46 Pensacola, FL 32503 850.474.3696	Mission: Preventing child abuse by growing healthy families.	2009 Audited Financial Statements 2008 IRS Form 990	99%	2%	Does Not Meet Standards 13, 16, 17

A = Percent of total expenses spent on programs

B = Percent of related contributions spend on fundraising

UTV = Unable to verify

Donors should decide for themselves the importance of any deviation from the Standards. For the most recent reports on each charity, please call 850.429.0002 or 800.729.9226 or start with bbb.org.

Organization	Stated Purpose & Notes	Financial info. obtained from:	A*	B*	Evaluation
Foster Families of America 113 N. Main St. Crestview, FL 32536 850.423.0488	Mission: To help foster families by eliminating some of the financial burden associated with caring for these special children.	2009 Internally-Produced Financial Statements	8%	UTV	Does Not Meet Standards 8, 11, 12, 15, 16, 18 Unable to Verify Standards 1, 3, 5, 6, 7, 9, 10, 13, 14, 19 BBB Note: As of 11/23/2011, Foster Families of America is not registered with the Florida Department of Agriculture and Consumer Services to solicit for donations in the state of Florida.
Goodwill Easter Seals of the Gulf Coast 2448 Gordon Smith Drive Mobile, AL 36617 251.471.1581	Mission: Together, we Empower people through Encouragement, Education and Employment				This organization has provided current materials to BBB's Charity Reporting Service. When a report is complete, it will be made available at no charge by contacting BBB's office.
Gulf Coast Kid's House 3401 N. 12th Ave. Pensacola, FL 32503 850.475.4254 gulfcoastkidshouse.org	Mission: Facilitate the investigation, prosecution, and treatment of child abuse and neglect and promote child abuse prevention awareness through community education	2009 IRS Form 990 2009 Audited Financial Statements	89%	9%	BBB Accredited Charity
Gulf Coast Wings of Hope 6530 N. Blue Angel Parkway Pensacola, FL 32526 850.941.4009	Mission: To support families of children with all types of cancers and blood diseases by building permanent charitable capital and providing services and educational opportunities that contribute to the health and vitality of the patients, siblings, and parents affiliated with the Gulf Coast Wings of Hope community.	None provided	UTV	UTV	Does Not Meet Standards 11, 16, 17, 18, 19 Unable to Verify Standards 1, 5, 6, 7, 8, 9, 10, 12, 13, 14

Giving basics

- Don't judge a charity based solely on an impressive sounding name. Know who is really asking for your money.
- Don't give cash. Make a check out to the organization, never an individual.
- Be wary of emotional appeals and be suspicious of organizations with only vague plans for dispersing funds.
- Some solicitors are overly persistent and may even offer to send a "runner" to pick up your money. Don't get pressured to give on the spot.
- Not all solicitors are charities. Ask about the organization's tax exempt status. If the group doesn't have a federal tax-exempt number, you will not be able to legitimately claim your contribution as a tax deduction.
- Ask for written materials describing the group's programs and finances.
- Remember that every organization will have administrative and fundraising costs. Examine the percent of total revenue that goes for the organization's programs. Does the amount going toward programs and services seem appropriate?
- Organizations soliciting in Florida are required to register with the Florida Department of Agriculture and Consumer Services. Registration doesn't ensure the reputability of an organization, but it does allow you to get information about the group. All registered organizations are required by law to include a statement to that effect in their literature. Look for it.

(Adapted from the Florida Department of Agriculture & Consumer Services)

Organization	Stated Purpose & Notes	Financial info. obtained from:	A*	B*	Evaluation
Junior Achievement of Northwest Florida 1010 N. 12th Ave. Ste. 233 Pensacola, FL 32501 850.477.1420 nwf-ja.org	Mission: To ensure that every child in America has a fundamental understanding of the free enterprise system.	2009 Audited Financial Statements 2008 IRS Form 990	72%	15%	BBB Accredited Charity
Junior League of Pensacola 3298 Summit Blvd. Pensacola, FL 32503 850.433.4421	Mission: The Junior League is an organization of women committed to promoting voluntarism, developing the potential of women, and improving the community through the effective action and leadership of trained volunteers. Its purpose is exclusively educational and charitable.	2008 IRS Form 990 2008 Accountant's Compilation Report	33%	49%	Does Not Meet Standards 8, 9, 11, 12, 14, 16, 17, 18
Learn to Read of Northwest Florida 3300 N. Pace Blvd. Ste. 324 Pensacola, FL 32505 850.432.4347	Mission: To ensure that no members of society are denied opportunities and privileges because they cannot read and write.	2009 Internally-Produced Financial Statements 2008 IRS Form 990-EZ	50%	1%	Does Not Meet Standards 8, 13, 14, 16, 17 Unable to Verify Standards 1,3, 7, 10
Lutheran Ministries of Florida/Gulf Coast Region 4610 W. Fairfield Drive Pensacola, FL 32506 850.939.9585	BBB Note: This is a local chapter of Lutheran Ministries of Florida, which is based in Tampa, FL. A full report on this organization may be available from BBB West Florida by visiting bbb.org or calling 850.429.0002.				Statewide Organization
March of Dimes, Gulf Coast Division 2809 W. 15th St. Ste. 102 Panama City, FL 32401 850.785.6460	BBB Note: This is a local chapter of the March of Dimes, which is based in Plains, NY. A full report on this organization may be available from the BBB Wise Giving Alliance by visiting bbb.org or calling 850.429.0002.				National Organization
Naval Aviation Museum Foundation 1750 Radford Blvd. Ste. B Pensacola, FL 32508 850.453.2389	Mission: To be the best in the world, self-sustaining foundation that engages and educates the public by supporting and promoting the national Naval Aviation Museum experience, naval aviation and aviation-inspired educational programs.				This organization has provided current materials to BBB's Charity Reporting Service. When a report is complete, it will be made available at no charge by contacting BBB's office.
North Florida Child Development 299 N. 2nd St. Wewahitchka, FL 32465 850.639.5080	Mission: To provide a culturally relevant, high quality, comprehensive child development program for children and families and to provide support that enables families to become self-sufficient.				This organization has provided current materials to BBB's Charity Reporting Service. When a report is complete, it will be made available at no charge by contacting BBB's office.

A = Percent of total expenses spent on programs

B = Percent of related contributions spend on fundraising

UTV = Unable to verify

Donors should decide for themselves the importance of any deviation from the Standards. For the most recent reports on each charity, please call 850.429.0002 or 800.729.9226 or start with bbb.org.

Organization	Stated Purpose & Notes	Financial info. obtained from:	A*	B*	Evaluation
Partners for Pets 4011 Maintenance Drive Marianna, FL 32448 850.482.4570	Mission: The prevention of cruelty to animals, for relief of suffering among animals and the extension of humane education. Specifically, the organization promotes the taking care and welfare of all animals, to provide humane care, treatment/temporary shelter for all animals needing protection in the area served by the organization, to seek to return lost animals to their owners, and to find suitable "adoptive" homes for strays and abandoned animals.	2009 Internally-Produced Financial Statements 2008 IRS Form 990-EZ	77%	10%	Does Not Meet Standards 6, 7, 11, 14, 16, 17, 18 Unable to Verify Standards 1, 10
Pensacola Habitat for Humanity 1060 N. Guillemard St. Pensacola, FL 32501 850.434.5456	Mission: Seek to sponsor specific projects in habitat development globally, starting with the construction of modest but adequate housing, and to associate with other groups functioning with purposes consistent with those listed below, namely: A. To witness to the Gospel of Jesus Christ throughout the world by working in cooperation with God's People in need to create a better habitat in which to live and work. B. To work in cooperation with other agencies and groups with have a kindred purpose. C. To witness to the Gospel of Jesus Christ through loving acts and the spoken and written word. D. To enable an expanding number of persons from all walks of life to participate in this ministry.				This organization has provided current materials to BBB's Charity Reporting Service. When a report is complete, it will be made available at no charge by contacting BBB's office.
Pensacola Symphony Orchestra 205 E. Zarragoza St. Pensacola, FL 32501 850.453.2533	Mission: To promote the well being of the Greater Pensacola community through excellence in live symphonic music and lifelong learning through engaging musical activities.	2010 Audited Financial Statements	64%	39%	Does Not Meet Standards 16, 17, 18 Unable to Verify Standards 3, 13, 14

Charity finances

Every charitable organization has administrative expenses such as salaries, rent, utilities, telephones, etc. And every soliciting organization has fundraising expenses. Some may hire professional fundraisers, who are for-profit businesses, to solicit contributions on their behalf while others may handle fundraising duties in-house.

Some organizations may spend as much as 95 percent of their expenses on their programs and services, while others may spend as little as one percent - with the remaining portion of expenses devoted to administration.

The U.S. Supreme Court ruled that solicitation of contributions is a form of speech and therefore, no government entity can limit how much an organization spends on fundraising, administrative expenses or how much must be spent on programs and services. It's up to you as a prospective donor to ask for financial information before making a contribution. Florida law gives donors the right to request and receive a copy of the organization's financial report before making a donation and federal law requires that copies of the organizations IRS tax return must be made available upon request.

Organization	Stated Purpose & Notes	Financial info. obtained from:	A*	B*	Evaluation
Ronald McDonald House Charities of Northwest Florida 5200 Bayou Blvd. Pensacola, FL 32503 850.477.2273 rmhc-nwfl.org	Mission: To be the best home-away-from-home for children and families of children suffering a medical crisis.	2010 IRS Form 990 2010 Audited Financial Statements	77%	19%	BBB Accredited Charity
Santa is a Senior Citizen 9205 Hubbard Road Panama City, FL 32409 850.319.7238	Mission: We provide humanitarian services to our community and those less fortunate. This is the primary objective of our members. For our senior citizens who may be living away from or without family it can be a time of loneliness and isolation. We try to make a difference and prevent this from happening.				This organization has provided current materials to BBB's Charity Reporting Service. When a report is complete, it will be made available at no charge by contacting BBB's office.
Santa Rosa Kid's House 5643 Stewart St. Milton, FL 32570 850.623.1112 srkidshouse.org	Mission: Collaborate to establish efficient alliances to lessen the trauma and encourage prevention of abuse for children and their families.	2008 IRS Form 990EZ 2008 Audited Financial Statements	79%	11%	BBB Accredited Charity
Shaun Adams Foundation 1914 Frankford Ave. Unit 1304 Panama City, FL 32405 850.303.1281	Mission: The Shaun Adams Foundation, Inc. is a non-profit organization established to provide jobs, job training, job placement, and transportation along with computer training for the handicapped, elderly, and developmentally challenged.	2007 IRS Form 990	0%	35%	Does Not Meet Standards 8, 11, 12, 15, 16, 17, 19 Unable to Verify Standards 1, 2, 3, 5, 6, 7, 10, 14, 18 BBB Note: As of 11/23/2011, Shaun Adams Foundation is not registered with the Florida Department of Agriculture and Consumer Services to solicit for donations in the state of Florida.

Frequently Asked Questions

Why have standards for charities?

BBB Standards for Charity Accountability help to answer basic questions about an organization's governance, finances and fundraising practices. We examine how they use your donations, whether they're honest in their fundraising materials and financial statements, and whether the board of directors avoids conflicts of interest and provides adequate oversight of the organization. These standards are designed to apply to **every** charitable organization, regardless of size or area of service.

What do the percentages in columns A and B mean and why don't they add up to 100 percent?

These two percentages measure two important and very different ratios. Column A measures the percentage of total expenses spent on programs, while Column B measures the percentage of contributed revenue spent on fundraising. Since many charities also receive funding from government contracts, service fees or product sales, total contributions may be significantly less than total expenses. To meet BBB Standard 8, Column A should be 65 percent or greater. To meet Standard 9, Column B should be 35 percent or less. These percentages tell you whether the charity is spending your donations appropriately.

Why can't I find a specific charity?

There are thousands of charities located throughout northwest Florida. We report on organizations about whom we've received inquiries. If there's a charity that you would like us to review that is not included in this guide, please call 850.429.0002 or 800.729.9226 and let us know. Your calls will help us determine which charities are included in our database and in the next Charity Giving Guide.

Organization	Stated Purpose & Notes	Financial info. obtained from:	A*	B*	Evaluation
Teen Challenge International PO Box 36480 Pensacola, FL 32516 850.453.4300	BBB Note: This is a local chapter of Teen Challenge, which is based in Columbus, Ga. A full report on this organization may be available from BBB W. Georgia, E. Alabama & S.W. Georgia by visiting bbb.org or calling 850.429.0002.				Regional Organization
United Ministries of Pensacola PO Box 9255 Pensacola, FL 32513 850.433.2333	Mission: To provide financial assistance to families in crisis who have emergency needs such as housing and utilities and to provide counseling which offers hope, encouragement and spiritual guidance.				This organization has provided current materials to BBB's Charity Reporting Service. When a report is complete, it will be made available at no charge by contacting BBB's office.
United Way of Escambia County 1301 W. Government St. Pensacola, FL 32501 850.434.3157 unitedwayescambia.org	Mission: To improve lives by mobilizing the caring power of the community				In their previous evaluation, United Way of Escambia County was found to be a BBB Accredited Charity . This organization has provided current materials to BBB's Charity Reporting Service. When a new report is complete, it will be made available at no charge by contacting BBB's office.
United Way of Northwest Florida 518 Mulberry Ave. Panama City, FL 32401 850.785.7521 unitedwaynwfl.org	Mission: To help people in Northwest Florida become more healthy, self-sufficient and involved in helping themselves and each other.	2009 IRS Form 990 2009 Audited Financial Statements	77%	12%	BBB Accredited Charity
United Way of Santa Rosa County PO Box 284 Milton, FL 32572 850.623.4507	Mission: To improve lives by mobilizing the caring power of the community	2009 IRS Form 990 2009 Auditor's Compilation Report	74%	14%	Does Not Meet Standards 11, 13, 14, 16, 17, 18 Unable to Verify Standards 1, 6, 7
Waterfront Rescue Mission 5514 N. Davis Highway Pensacola, FL 32503 850.478.4027 waterfrontmission.org	Mission: To Demonstrate God's Goodness by Providing Rescue and Recovery Services in Jesus' Name.				In their previous evaluation, Waterfront Rescue Mission was found to be a BBB Accredited Charity . This organization has provided current materials to BBB's Charity Reporting Service. When a new report is complete, it will be made available at no charge by contacting BBB's office.
West Gadsden Historical Society, Inc. PO Box D Greensboro, FL 32330 850.442.6434 gadsdenhistory.org	Mission: To preserve the history of Gadsden County while emphasizing the western area of the county.	2009 IRS Form 990EZ 2009 Internally Produced Financial Statements	75%	6%	BBB Accredited Charity

Declined to be evaluated or did not respond

These charitable organizations either have not responded to BBB requests for information or have declined to be evaluated in relation to the BBB Wise Giving Alliance's Standards for Charity Accountability. While participation in BBB's charity review efforts is voluntary, BBB believes that failure to participate may demonstrate a lack of commitment to transparency. Without the requested information, BBB cannot determine if these charities adhere to the Standards for Charity Accountability. A charity's willing disclosure of information beyond that typically included in its financial statements and government filings is, in BBB's view, an expression of openness that strengthens public trust in the charitable sector.

A

Alpha Center, Inc.
Alzheimer's Family Services, Inc.
Ambassador for Christ
American Red Cross of Northwest Florida
American Red Cross - Central Panhandle Chapter
Anchorage Children's Home of Bay County, Inc.
Angel Support Foundation, Inc.
Appetite For Life, Inc.
ARC Gateway
Artel Gallery
Autism Pensacola, Inc.

B

Baptist Health Care Foundation
Bay Area Food Bank
Belmont Art Center
Big Bend Wildlife Sanctuary
Big Brothers Big Sisters of Northwest Florida, Inc.
Boy Scouts of America
Boys and Girls Club of the Emerald Coast Foundation
Boys and Girls Clubs of Bay County, Inc.
Brain Injury Association of Florida, Inc.
Brilliant Minds

C

Camp Fire USA Gulf Wind Council
Camp Gordon Johnston WWII Museum
Caring and Sharing of South Walton County, Inc.
Center for Independent Living of NW Florida
Children in Crisis
Children's Charitable Services
Children's Volunteer Health Network Inc.
Christian Home Fund, Inc.
Clean & Green
Community Action Program Committee
Conservatory of Classical Ballet

Council On Aging (Panama City)
Covenant Hospice
Creation Science Evangelism

D

Deaf and Hard of Hearing Services of NWFL
Destin, Inc.
Disabled Police Officer's of America, Inc.

E

Early Education and Care, Inc.
Eleanor J. Johnson Youth Center
Emerald Coast Children's Advocacy
Emerald Coast Professional Firefighters Council
Emerald Coast Support Coordinators, Inc.
Emerald Coast YMCA Metro Office
Epilepsy Services of Northwest Florida
Escambia Bay Marine Institute
Escambia County Community Land Trust
Escambia County Healthy Start Coalition
Escambia Search and Rescue, Inc.

F

Family Service Agency
Favor House of Northwest Florida, Inc.
Fiesta of Five Flags Foundation, Inc.
Florida Children and Family Services
Florida Dachshund Rescue, Inc.
Florida Three Rivers RC & D
Florosa Firefighter's Association
Foundation for Excellence
Fraternal Order of Police
Fraternal Order of Police Lodge 146
Friends of the Pensacola Public Library

G

Girl Scout Council of the Florida Panhandle, Inc.
Give the Coast Off Your Back
Guardian Ad Litem
Gulf Breeze Fraternal Order of Police #114
Gulf Coast Veterans Homeless Foundation, Inc.

H

Habilitative Services of North Florida, Inc.
Habitat for Humanity for Bay County
Harbor House Group, Inc.
Harbor House Ministries
Harvest Vineyard Mission
Heavenly Blessing Ministry
Hidden Springs Horse Rescue
Homefront Hugs USA, Inc.
Hope Center for Teens
Hospice of the Emerald Coast
Humane Society of Bay County FL

I

Independence for the Blind of West FL

J

Jaslaw Jay, Inc.
Jr. Humane Society

L

Leaning Post Ranch
Liberian Ministries
Life Enrichment Center
Loaves and Fishes Soup Kitchen
Lupus Support Network

M

Manna Food Bank
Mental Health America of Bay County, Inc.
Milk & Honey Outreach Ministry
Ministry Village at Olive, Inc.
Missing Childrens Alert Programs
MOMSWEB, Inc.
Movement for Change, Inc.

N

NAACP
New Horizons of Northwest Florida
Next Step Adventure
Northwest Florida Visionnaires, Inc.

O

Okaloosa County Council on Aging

P

Panama City POPs Orchestra

Panama City Rescue Mission

Panhandle Animal Welfare Society

Pensacola Children's Chorus

Pensacola Council of the Blind

Pensacola Historical Society

Pensacola Museum of Art

Pensacola Opera

Pensacola's Promise

Pregnancy Resource Center

Promise Land Ministries Lighthouse, Inc.

R

Rescued Unwanted Furry Friends

Robbins Housing

S

Sacred Heart Foundation

Salvation Army (Pensacola)

Salvation Army (Chipley)

Sand Dollar Millionaire Foundation, Inc.

Santa Rosa Education Foundation

Sharing and Caring of Okaloosa County

Shelter House, Inc.

Sinfonia Gulf Coast

Socialize with Education

Southwest Panhandle Search and

Rescue K-9

St. Andrews Bay Center, Inc.

St. Joseph's Medical Clinic

St. Vincent De Paul Charity at St. Ann's
Church

Students Taking Responsibility In
Developing Excel

T

The Reframe Foundation

The Salvation Army (Panama City)

Toys for Kids Foundation

U

Ulyess Capehart Scholarship Fund

United Cerebral Palsy of Northwest
Florida

United Way of Okaloosa-Walton Counties

W

West Florida Historic Preservation, Inc.

Wildlife Sanctuary of Northwest Florida

Y

YMCA of Northwest Florida

Youth in Action

Z

Zoo Friends Foundation Gulf Breeze

Which charities do you trust?

A 2001 survey by the BBB Wise Giving Alliance found that American donors are more likely to trust religious, police and firefighter and veterans organizations than other types of charities, often for good reason: police and firefighters in your community put their lives on the line to protect you, your family and your community. So when you get a call or a letter asking you to donate to a police or firefighter group, your first reaction is probably a generous one.

But as the Florida Department of Agriculture and Consumer Services explains, these organizations are fraternal organizations and are not a part of your local law enforcement agencies or fire departments. The members are law enforcement officers or firefighters who may or may not be from your area. If you donate to groups like these, your hardworking local police or firefighters might not be helped much, if at all. You'll have poured your hard-earned money down the drain.

In 2009, the Federal Trade Commission worked with 49 states and the District of Columbia on "Operation False Charity." Federal and state enforcers announced 76 law enforcement actions against 32 fundraising companies, 22 non-profits or purported non-profits on whose behalf funds were solicited, and 31 individuals. These include two FTC actions against alleged sham non-profits and the telemarketers who made deceptive claims about these so-called charities. Defendants in the first two cases allegedly tricked consumers into giving by claiming that their donations would support police or firefighters disabled in the line of duty, often in the donors' communities, or that the donations would assist military families in need. These organizations misled consumers about how much of the money would go to those causes.

Before giving, ask solicitors what percentage of your donation actually goes to the charity. If the response is vague or if they use high-pressure fundraising techniques such as sending a runner to pick up donations in person, be cautious.

Giving is a personal decision. It is up to you to decide whether a police or firefighter group is worthy of your support. All police and firefighter groups should not be considered suspect. Many of them have been involved in activities that have helped the police force, firefighters and the public. The bottom line: always ask questions to make sure your donations will be used wisely. And start with bbb.org to check out the organization before making a donation.

Standards for Charity Accountability

After a three-year period, drawing on independent research on donor expectations, professional and technical assistance from a variety of philanthropic experts and numerous comments from donors and charities, the BBB Wise Giving Alliance issued the new Standards for Charity Accountability on March 3, 2003. The full text of the new Standards, with a preface and an implementation guide is accessible on our Web site, www.bbb.org/charity.

Governance and Oversight

The governing board has the ultimate oversight authority for any charitable organization. This section of the Standards seeks to ensure that the volunteer board is active, independent and free of self-dealing. To meet these Standards, the organization shall have:

1. A board of directors that provides adequate oversight of the charity's operations and its staff. Indication of adequate oversight includes, but is not limited to, regularly scheduled appraisals of the CEO's performance, evidence of disbursement controls such as board approval of the budget, fund raising practices, establishment of a conflict of interest policy, and establishment of accounting procedures sufficient to safeguard charity finances.
2. A board of directors with a minimum of five voting members.
3. A minimum of three evenly spaced meetings per year of the full governing body with a majority in attendance, with face-to-face participation. A conference call of the full board can substitute for one of the three meetings of the governing body. For all meetings, alternative modes of participation are acceptable for those with physical disabilities.
4. Not more than one or 10% (whichever is greater) directly or indirectly compensated person(s) serving as voting member(s) of the board. Compensated members shall not serve as the board's chair or treasurer.
5. No transaction(s) in which any board or staff members have material conflicting interests with the charity resulting from any relationship or business affiliation. Factors that will be considered when concluding whether or not a related party transaction constitutes a conflict of interest and if such a conflict is material, include, but are not limited to: any arm's length procedures established by the charity; the size of the transaction relative to like expenses of the charity; whether the interested party participated in the board vote on the transaction; if competitive bids were sought and whether the transaction is one-time, recurring or ongoing.

Measuring Effectiveness

An organization should regularly assess its effectiveness in achieving its mission. This section seeks to ensure that an organization has defined, measurable goals and objectives in place and a defined process in place to evaluate the success and impact of its program(s) in fulfilling the goals and objectives of the organization and that also identifies ways to address any deficiencies. To meet these Standards, a charitable organization shall:

6. Have a board policy of assessing, no less than every two years, the organization's performance and effectiveness and of determining future actions required to achieve its mission.
7. Submit to the organization's governing body, for its approval, a written report that outlines the results of the aforementioned performance and effectiveness assessment and recommendations for future actions.

Finances

This section of the Standards seeks to ensure that the charity spends its funds honestly, prudently and in accordance with statements made in fund raising appeals. To meet these Standards, the charitable organization shall:

Please note that Standards 8 and 9 have different denominators.

8. Spend at least 65% of its total expenses on program activities.

Formula for Standard 8:

$$\frac{\text{Total Program Service Expenses}}{\text{Total Expenses}} = \text{should be at least 65 percent}$$

9. Spend no more than 35% of related contributions on fund raising. Related contributions include donations, legacies, and other gifts received as a result of fund raising efforts.

Formula for Standard 9:

$$\frac{\text{Total Fund Raising Expenses}}{\text{Total Related Contributions}} = \text{should be no more than 35 percent}$$

10. Avoid accumulating funds that could be used for current program activities. To meet this standard, the charity's unrestricted net assets available for use should not be more than three times the size of the past year's expenses or three times the size of the current year's budget, whichever is higher.

An organization that does not meet Standards 8, 9 and/or 10 may provide evidence to demonstrate that its use of funds is reasonable. The higher fund raising and administrative costs of a newly created organization, donor restrictions on the use of funds, exceptional bequests, a stigma associated with a cause and environmental or political events beyond an organization's control are among factors which may result in expenditures that are reasonable although they do not meet the financial measures cited in these Standards.

11. Make available to all, on request, complete annual financial statements prepared in accordance with generally accepted accounting principles. When total annual gross income exceeds \$250,000, these statements should be audited in accordance with generally accepted auditing Standards. For charities whose annual gross income is less than \$250,000, a review by a certified public accountant is sufficient to meet this standard. For charities whose annual gross income is less than \$100,000, an internally produced, complete financial statement is sufficient to meet this Standard.

Standards for Charity Accountability

12. Include in the financial statements a breakdown of expenses (e.g., salaries, travel, postage, etc.) that shows what portion of these expenses was allocated to program, fund raising, and administrative activities. If the charity has more than one major program category, the schedule should provide a breakdown for each category.

13. Accurately report the charity's expenses, including any joint cost allocations, in its financial statements. For example, audited or unaudited statements which inaccurately claim zero fund raising expenses or otherwise understate the amount a charity spends on fund raising, and/or overstate the amount it spends on programs will not meet this standard.

14. Have a board-approved annual budget for its current fiscal year, outlining projected expenses for major program activities, fund raising, and administration.

Fund Raising and Informational Materials

A fund raising appeal is often the only contact a donor has with a charity and may be the sole impetus for giving. This section of the Standards seeks to ensure that a charity's representations to the public are accurate, complete and respectful. To meet these Standards, the charitable organization shall:

15. Have solicitations and informational materials, distributed by any means, that are accurate, truthful and not misleading, both in whole and in part. Appeals that omit a clear description of program(s) for which contributions are sought will not meet this standard.

A charity should also be able to substantiate that the timing and nature of its expenditures are in accordance with what is stated, expressed, or implied in the charity's solicitations.

16. Have an annual report available to all, on request, that includes:

- a. the organization's mission statement,
- b. a summary of the past year's program service accomplishments,
- c. a roster of the officers and members of the board of directors,
- d. financial information that includes (i) total income in the past fiscal year, (ii) expenses in the same program, fund raising and administrative categories as in the financial statements, and (iii) ending net assets.

17. Include on any charity Web sites that solicit contributions, the same information that is recommended for annual reports, as well as the mailing address of the charity and electronic access to its most recent IRS Form 990.

18. Address privacy concerns of donors by:

- a. providing in written appeals, at least annually, a means (e.g., such as a check off box) for both new and continuing donors to inform the charity if they do not want their name and address shared outside the organization, and
- b. providing a clear, prominent and easily accessible privacy policy on any of its Web sites that tells visitors (i) what information, if any, is being collected about them by the charity and how this information will be used, (ii) how to contact the charity to review personal information collected and request corrections, (iii) how to inform the charity (e.g., a check off box) that the visitor does not wish his/her personal information to be shared outside the organization, and (iv) what security measures the charity has in place to protect personal information.

19. Clearly disclose how the charity benefits from the sale of products or services (i.e., cause-related marketing) that state or imply that a charity will benefit from a consumer sale or transaction. Such promotions should disclose, at the point of solicitation:

- a. the actual or anticipated portion of the purchase price that will benefit the charity (e.g., 5 cents will be contributed to abc charity for every xyz company product sold),
- b. the duration of the campaign (e.g., the month of October),
- c. any maximum or guaranteed minimum contribution amount (e.g., up to a maximum of \$200,000).

20. Respond promptly to and act on complaints brought to its attention by the BBB Wise Giving Alliance and/or local BBBs about fund raising practices, privacy policy violations and/or other issues.



Better Business Bureau® Foundation
of Northwest Florida, Inc.
912 E. Gadsden Street
P.O. Box 1511
Pensacola, FL 32591

Postmaster

Send address changes to:
BBB Foundation
of Northwest Florida
912 E. Gadsden St.
Pensacola, FL 32501

Consumer charity giving guide for the holiday season

'Tis the season for giving and there are many ways you can give back to your community this holiday season. Whether you're donating money or gifts or your time, your BBB has guidance to help make sure your contributions have the most benefit for those in need this holiday season.

If you plan on being one of the millions of Americans to donate time or money this holiday season, your BBB offers the following advice:

- **When in doubt, check it out.** When an unfamiliar organization asks you for a donation, don't give without gathering details about the charity, the nature of its programs and use of its funds. Contact the BBB Wise Giving Alliance or start with bbb.org/charity for a BBB Wise Giving Report® about the charity.
- **Think before you give.** If you are solicited at the mall or on the street, take a minute or two to think. Ask for the charity's name and address. Get full identification from the solicitor and review it carefully. Ask to see written information on the charity's programs and finances.
- **Giving later might be better.** Never feel pressured to give on the spot. Legitimate charities will welcome your money tomorrow. If the solicitor pressures you with intimidation or harassing phone calls, don't hesitate to file a complaint with BBB.
- **Watch out for cases of mistaken identity.** With more than one million charities in the U.S., it's not surprising that some charity names sound alike. Be careful that the one soliciting you is the one you have in mind.
- **Don't accept vague claims.** If something is being sold to benefit a charity, be wary of vague statements such as "all proceeds go to charity" or "your purchase will benefit a charity." Look for a disclosure that indicates the actual or estimated amount of the purchase price that the charity will receive to fund its programs.
- **Unordered merchandise is free.** If a charity sends you greeting cards, address labels or other merchandise with an appeal for donations, you are not obligated to make a donation or pay for the items.
- **Watch out for charity fraud.** Legitimate charities do not demand donations; they willingly provide written information about their programs, finances or how donations are used; and they never insist you provide your credit card number, bank account number or any other personal information.
- **Donate toys, food or services.** Consider donating food, toys, clothing or other items needed during the holidays. Volunteering your time is another useful and much appreciated option.
- **Remember, not all soliciting groups are charities.** If you want to take a charitable deduction for federal income tax purposes, make sure to verify the organization's tax-exempt status first. You can check out a charity's tax-exempt status at <http://www.irs.gov/app/pub-78/>.

For additional information and advice you can trust, start with bbb.org/charity.