

NJSBDC Launches Its Business Growth Tour across New Jersey

For two years, NJSBDC sponsored Listening to Small Business Forums at which time the network introduced its comprehensive services to small businesses in various communities across the State from north to south, heard from some of its successful clients in various regions, and received feedback from small business owners regarding their public policy concerns. State legislators, local economic development and elected officials, regional and local business organizations as well as NJSBDC partners also participated. The forums, along with a statewide small business survey, formed the basis for an NJSBDC Advocacy Report sent to the Governor and Legislature last August making recommendations to enhance New Jersey's business climate.

Now, NJSBDC has launched its new Business Growth Tour across the State, visiting the facilities and business operation sites of its successful small business clients. "We want to give lawmakers, business leaders and economic development officials an inside look at the day-to-day operations of NJSBDC's small business clients and the impact they have on New Jersey's economy and job growth," Brenda Hopper, NJSBDC state director stated. "At every stage of growth, there are new challenges for small businesses to meet and we are there for them to make the road smoother along the way."

Gary Rago, regional director of the SBDC at Rutgers-Camden, and Deborah Smarth, NJSBDC associate state director, along with Hopper, addressed the first stop of the tour on June 27 at the site of Dynasty Group Ltd. in West Berlin (Camden County).

Loretta Mattie, President of Dynasty Group, and her husband Chris Mattie, started the business three years ago with the assistance of the SBDC at Rutgers-Camden. Mattie was downsized from her data



From Left: Gary Rago, Regional Director, SBDC at Rutgers-Camden; Jeff Swartz, Director, Camden County Improvement Authority; Loretta Mattie, Founder and President, Dynasty Group, Ltd.; Deborah Smarth, Associate State Director, NJSBDC; Assemblyman Louis Greenwald, Dist. 6; Assemblywoman Pamela Lampitt, Dist. 6; Christopher Mattie, Vice President, Sales and Marketing, Dynasty Group, Ltd.; Francis Blanco, Director, Division of Minority & Women Business Development, Office of Economic Growth, State of New Jersey; and Brenda Hopper, State Director, NJSBDC.

engineering job at a telecommunications company in 2004 and began seeking help from the regional SBDC in her area. In just a few months, Mattie established her firm, a building supply company that has grown from a business housed in an incubator based at Rutgers University in Camden, to a \$3 million company with six employees, moving to an office and warehouse space in an industrial park located outside of Camden.

Mattie and her husband hosted the site tour and provided background about their personal experience with the NJSBDC program, which they credit with providing ongoing support for their business. They are now working with SBDC experts to seek additional funding for its next stage of growth. Listening to their success story were Assemblyman Louis Greenwald (District - 6), Assembly Budget Committee Chairman, Assemblywoman Pamela Lampitt (District - 6), a member of the Assembly Commerce and Economic Development Committee, and Francis Blanco, the Director of the State

Division of Minority & Women Business Development in the Governor's Office of Economic Growth. Blanco is overseeing an effort to reform and enhance State procurement practices to maximize small, minority and women business procurement opportunities.

Both Greenwald and Lampitt addressed the crowd of twenty-plus persons including some local business people in the complex who were invited by Mattie to familiarize themselves with how they might seek help

(Continued on page 5)

In this issue:

Legislative update	4
Small Business in South Jersey	12
Procurement Expo Photos	15
New Rutgers Business Dean	19

NJSBDC Highlights its Strong Partnership with the City of Plainfield's Urban Enterprise Zone (UEZ) and The Incubator

An array of speakers participated in the June 13 "SBDC in the UEZ" forum held in Plainfield, where Assemblyman Jerry Green (22nd District) and Mayor Sharon Robinson-Briggs addressed city officials and business owners. The open forum was held at The Incubator on Park Avenue. Charles Jackson, NJSBDC director of Emerging Markets at NJSBDC state headquarters, helped organize the event with the regional SBDC at Kean University in Union.

Others addressing the group of business owners, SBDC partners, local officials, and SBDC established business clients included: Brenda Hopper, NJSBDC state director, Deborah Smarth, NJSBDC associate state director, Mira Kostak, regional director of SBDC at Kean University, Rev. Antoine Thomas, Plainfield Chamber of Commerce president, Jeffrey Dunn, president of The Incubator, Jacques Howard, assistant director of Economic Development for the Plainfield UEZ, and Jennifer Wenson-Maier, director of Public Works and Urban Development.

"These community-based events are so important to the NJSBDC network," Hopper remarked. "It gets us out and about in various communities, talking with key contributors to the local and regional economy and encouraging them to tap into our program services."

Assemblyman Green offered his support to the NJSBDC program by saying he will inform other legislative colleagues and key leadership in Trenton about the economic success generated by this great partnership between the UEZ in Plainfield and the SBDC at Kean University.

"Sharing information with State legislators about our advocacy role on behalf of small business owners is essential," said Smarth. She told the group that certain NJSBDC Advocacy Report small business-friendly recommendations are now being turned into legislation.

Mayor Briggs and Wenson-Maier highlighted some of the key economic and housing redevelopment projects occurring



Helping Small Businesses Grow in the UEZ; Assemblyman Jerry Green, NJSBDC Associate State Director Deborah Smarth, Plainfield Mayor Sharon Robinson-Briggs, NJSBDC State Director Brenda Hopper and Mira Kostak, Regional Director of the SBDC at Kean University.

in the city along with its push for initiatives that encourage a safe, clean, and growing community, which makes business growth and civic participation a cornerstone of development.

The audience also heard from Dunn, Howard and Rev. Thomas, who praised the work of the regional SBDC located at The Incubator. They agree that this strong partnership has translated into providing enhanced services and assistance to small business owners in town who want to grow their businesses on a solid foundation. Kostak lauded this tight-knit relationship that has grown over the past few years. Kostak underscored that the Plainfield UEZ, by providing her regional SBDC with office space at The Incubator, and maximizing information-sharing and knowledge-based resources among all key players, including the Plainfield local Chamber, UEZ small business owners are further helped along the path to growth and success.

Two success story SBDC clients, Ilaine Halsey of Allegiance Insurance and Financial Services, LLC and Len McTier, president of Madison Lawrence, a janitorial/housekeeping services firm which received SBA 8(a) HubZone certification, gave Nat Sims, assistant director of the SBDC at Kean, much credit for getting

them to their current stage in business operations through his expert consulting and advice.

"A successful business starts on a strong foundation and that foundation for me was the Small Business Development Center," said Halsey.

After many hours of painstakingly filling out applications, in October 2002, Madison Lawrence Industries, Inc. received its 8a certification and Hubzone certification from the SBA. "I could not have done it without the SBDC," said McTier. "Once Madison Lawrence received its certification it has received one contract after another."

The NJSBDC has been providing business services such as on-site counseling and workshops in their Plainfield location. Local businesses can receive the on-site counseling 2-3 days a week, and attend 18-20 business workshops a year.

On-site business services provided by the NJSBDC in Plainfield bolsters opportunities for economic and business growth in the Urban Enterprise Zone. To date, the NJSBDC has assisted 650 businesses in Plainfield. The on-site location of the NJSBDC services gives businesses in the Plainfield area the convenience of obtaining expert business advice without having to travel far from their hometowns.

Congressmen Payne and Smith Lead Bi-partisan Congressional Delegation Seeking Increase in Federal Funds for New Jersey's Small Business Owners

Congressman Donald Payne (10th District) and Congressman Christopher Smith (4th) led the effort to produce a State congressional delegation letter which was sent to Congressman Jose Serrano, chairman of the House Appropriations Subcommittee on Financial Services and General Government, and its ranking member Congressman Ralph Regula, to increase funding for the national SBDC program. This subcommittee makes recommendations to the full committee concerning appropriations for this national program.

NJSBDC also recognizes the efforts of congressional staff members David Kush (Congressman Smith's office) and Kerry McKenney (Congressman Payne's office) for their assistance.

The New Jersey Congressional delegation letter called upon the subcommittee to consider an appropriations level of \$110 million for FY 2008 considering the national Small Business Development Centers (SBDC) network's proven record of helping America's small businesses grow and create jobs, start new businesses, increase sales, and expand operations. The letter underscored that such an appropriation level would restore federal funding lost to most state and regional SBDC networks across

the nation as a result of inflation in recent years and stagnant funding. The letter highlighted the estimated number of new and saved jobs that would transpire as well as the value of additional private sales, financing, and economic growth through newly generated federal revenues that would result if this level of funding was authorized for such a high producing program.

"New Jersey's Small Business Development Centers play a crucial role in stimulating our State's economy through their successful advocacy of new and growing businesses. Jobs created through the work of SBDCs make our communities stronger and more vibrant. Investing in the centers is a smart policy which reaps rewards for New Jersey," Congressman Payne said.

"Every successful small business owner started with an idea. The in-depth assistance Small Business Development Centers (SBDC) provide in our state of New Jersey and across the nation help entrepreneurs advance their ideas into innovative and successful business plans that can increase sales, generate revenue and retain and create new jobs along the way," said Congressman Smith.

The U.S. Senate Appropriations Committee approved \$97.12 million in July for the SBDC national network, representing a \$10 million increase above



Rep. Chris Smith

Rep. Donald Payne

the President's FY 2008 Budget proposal. The U.S. House of Representatives in June had passed the Financial Services and General Government appropriations bill, with \$100 million (a \$12 million increase) allocated for the SBDCs.

"The support for our SBDC program from our congressional delegation is invaluable to small business owners statewide," Deborah Smarth, associate state director said. "Our advocacy role with our individual congressional members as well as our two U.S. Senators is an integral part of our government affairs program."

"It is important that we meet and communicate regularly concerning small business issues to apprise them about our network's impact in their congressional districts and statewide, and highlighting the concerns of small business owners," Brenda Hopper, NJSBDC state director.

NJSBDC once again thanks both Congressman Payne and Congressman Smith for making a request for increased federal funds that would benefit the level of assistance and services received by New Jersey's small businesses. Also, NJSBDC appreciates the support of Congressmen Robert Andrews, Frank Pallone, Jr., Bill Pascrell, Jr., Steven Rothman, Rush Holt, Frank LoBiondo, Jim Saxton, and Albio Sires.

Congressman Rodney Frelinghuysen (11th District) was precluded from signing onto the letter as a matter of policy since he is a member of the full House Appropriations Committee. Neither Congressman Mike Ferguson (7th District) nor Congressman Scott Garrett (5th District) joined the delegation's co-signers.

Quotes from NJSBDC clients

The following comments were made by NJSBDC clients and supporters about the effect that NJSBDC services made on their businesses.

I have received financing in the amount of \$250,000. Because of their help, we were able to move into a larger facility, expand our product lines and hire new employees. LM, West Berlin.

After being downsized by AT&T, SBDC counselors helped me in many ways. Through the SBDC, I gained the knowledge necessary and confidence to start my own business. If the SBDC had not been there, I definitely would not have created my own company. Due to free counseling services of the SBDC and the SEA program I gained the knowledge and confidence to start my own business that has generated over \$11,000 of NJ tax revenue that would not have been realized without the SBDC.

JS, Holmdel.

SBDC counselors helped me as I was considering how to startup my business. I am an independent technical sales/training consultant for a NJ small business. It was confusing to start trying to decide my legal risks and accounting issues to consider and how to organize myself. It was a great relief to know that there were experts available at no charge to help me out. TW, Flemington.

Legislative Update

FEDERAL: CONGRESS

Funding National SBDC Program

The Association of Small Business Development Centers (ASBDC) has been advocating for its national SBDC network on Capitol Hill on a continuing basis over the years. ASBDC efforts, assisted by representatives of SBDC state networks nationally, which visit and communicate with Congressional members in their respective states, have resulted in some positive developments for the national program.

The U.S. House of Representatives passed the Financial Services and General Government appropriations bill at the end of June, with \$100 million (a \$12 million increase) allocated for the SBDCs. In July, the U.S. Senate Financial Services Appropriations Subcommittee and Senate Appropriations Committee approved \$97.12 million for the SBDC national network, representing a \$10 million increase above the President's FY 2008 Budget proposal. The ASBDC had requested \$110 million for FY 2008.

ASBDC in its May national newsletter congratulated the NJSBDC for its efforts in obtaining a NJ Congressional Delegation letter requesting a higher level of funding for the national network. Additional federal funding support would bolster New Jersey's efforts in assisting small business owners and aspiring entrepreneurs statewide. A bipartisan effort, spearheaded by *Congressman Chris Smith* (R) and *Congressman Donald Payne* (D) and their staffs, led to the issuance of this very important letter to the relevant chair and ranking member of the Financial Services and General Government Appropriations Subcommittee.

Other Legislation

The U.S. House of Representatives overwhelmingly approved "The SBA Entrepreneurial Development Programs Act of 2007," *HR 2359*, which includes some key provisions important to the SBDC program. Under the legislation, "client confidentiality protection" is extended to the content of counseling sessions; a clarifi-

cation is made that new higher educational hosts of SBDC programs be fully accredited institutions; and a number of new competitive grant programs are created relating to capital access, disaster recovery, small manufacturers, mature entrepreneurs, small business sustainability, and assistance for small business to secure affordable health care insurance and compliance with regulatory issues.

The Senate Small Business Committee also took action on legislation, unanimously reauthorizing the SBA's Entrepreneurial Development Programs, including the nationwide SBDC network for FY 2008, 2009, and 2010.

STATE: LEGISLATURE AND EXECUTIVE ACTION

State Budget

After a lengthy budget review process, which included the Governor's elimination and reduction of certain items perceived as more localized in nature, on June 28 Governor Corzine signed into law the FY 2007-2008 State Appropriations Act, calling for \$33.47 billion in spending. The State Legislature made a little bit of history when it finalized and passed a State Budget (S-3000 Kenny / A-5000 Greenwald) on June 21, nine days prior to the State constitutional deadline, unlike last year's process which was chaotic in nature passing the deadline, even resulting in a State Government shutdown.

This year's State budget included no new taxes for the first time in six years and provided for: A 14 percent increase in property tax relief estimated to be a 20 percent property tax cut to most homeowners; \$275 million in business tax cuts and income tax cuts for 300,000 low-income families; a 23 percent increase in state aid to a total of \$776 million to help hospitals pay for treatment of uninsured patients; a three percent increase in state aid to most schools, the largest since 2000. A

\$2.5 billion budget deficit is forecast for the Fiscal Year starting July 1, 2008.

Thanks to the Leadership of the Legislature, the NJSBDC program received an additional \$200,000 in State funding, bringing the State's total investment in this program up to \$1,000,000. A special thanks is due *Assemblyman Louis Greenwald* (Assembly Budget Committee Chairman, District - 6), *Assemblyman Joseph Cryan* (District - 20), *Assemblyman Alfred Steele, Rev.* (District - 35), *Assemblyman John Wisniewski* (District - 19), and *Assemblywoman Sheila Oliver* (District - 34) as well as *Senator Joseph Doria* (District - 31) and *Senator Paul Sarlo* (District - 36) who sponsored budget resolutions supporting such an increase. Additionally, *Senator Anthony Bucco* (District - 25) and *Assemblyman Joe Vas* (District - 19) conveyed their recommendations via written correspondence to their respective Budget Committee Chairmen, underscoring that the NJSBDC program should be considered for an appropriations increase because of its strong economic growth track record.

These State Legislators, advocates of the program, and other lawmakers, reviewed the economic impact that the NJSBDC program has on the State economy and recognize the great rate of return on the State's investment; the NJSBDC program pays for itself and actually returns more to the State Economy than the State investment amount when considering generated private sales and corresponding State sales tax revenues, additional business and income tax revenues from NJSBDC clients to the State Treasury, notwithstanding saved and newly created jobs. With the additional State funding, NJSBDC expects to target direct services to established businesses, which has greater economic impact.

The NJSBDC network is also grateful to the many small business owners who

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NJSBDC ASSOCIATE STATE DIRECTOR
DEBORAH SMARTH worked as a government relations consultant and taught political science courses at the college level. She worked for the New Jersey Legislature for more than a dozen years developing policy in diverse issue areas, including economic development.

(Continued from previous page)

received counseling and training from NJSBDC experts around the State and who wrote their State Legislators about their positive experiences and the quality of assistance they received from the NJSBDC program which helped them successfully start and/or grow their business operations.

Other Legislation

Technology

The Senate Economic Growth Committee released *A-2098 Chivukula*, which establishes technology innovation zones to stimulate technology industry clusters surrounding the State's research universities, colleges, and research hospitals. The measure encourages transfer of technology and technology commercialization to further bolster the development of technology firms in these zones. Other prime sponsors include *Assemblywomen Greenstein* and *Lampitt* and *Assemblymen Cohen* and *Whelan*. The legislation awaits full Senate action.

Commerce and Business

The Assembly passed *A-2889 Bateman, Handlin, Burzichelli, Vas* requiring the N.J. State Commerce Commission to provide an information clearinghouse on its website for businesses considering relocation to New Jersey; website material will include state demographic and employer data as well as business sites and building information and will be updated monthly in coordination

with the State Department of Labor and Workforce Development. The bill was referred to the Senate Economic Growth Committee.

The Assembly passed *A-3938 Burzichelli, Cryan, Van Drew, Manzo, Vas, Fisher*, which is intended to ease the administrative burden for UEZ-only businesses to utilize the sales tax exemption at the point-of-sale. The legislation was referred to the Senate Economic Growth Committee.

The Assembly Commerce and Economic Development Committee favorably reported an Assembly committee substitute for *A-4254/A-4263 Burzichelli, Van Drew, Vas, Chivukula*. The legislation implements the Governor's proposed reorganization plan for the N.J. Commerce, Economic Growth and Tourism Commission. Under the legislation, the Commission's name is changed to the State Commerce Commission and the Chief Executive Officer-Secretary position will be eliminated, replaced with an appointed Executive Director; the duties for Commission operations will be assigned to either the Board of Directors or the appointed Executive Director; all programs will be retained and administered by the Commission, however, the bill transfers the Division of Travel and Tourism to the Department of State. The Governor's Office of Economic Growth will continue to set business and commerce policy. The

legislation has not yet received full Assembly consideration.

School Construction

The Senate and Assembly passed *A-4336 Stanley, Caraballo, Pou, Van Drew, Vas, Schaer*, revising the school construction program and implementing certain recommendations of the Interagency Working Group on School Construction to further reform and improve SCC's operations and management. The bill awaits gubernatorial action.

Energy and Environment

The Senate passed a Senate committee substitute for *S-356/1497/2409 Bark, Adler, Smith, Sweeney* to provide a property tax exemption for installed renewable energy equipment and systems that provide all or a portion of the electrical, heating, cooling, or general energy needs of a residential, commercial, or industrial building. The legislation was referred to the Assembly Environment and Solid Waste Committee.

The Assembly and Senate passed legislation titled the "Global Warming Response Act" (*A-3301 Stender, Vainieri, Huttel, Gusciora, Greenstein, McKeon / S-2114 Buono, Kean, Smith*), directing the State Department of Environmental Protection to establish a program monitoring and reducing greenhouse gas emissions that would reduce such emissions to 1990 levels by the year 2020. Governor Corzine approved the measure into law on July 6.

NJSBDC Launches Its Business Growth Tour across New Jersey

(Continued from page 1)

from SBDC, a representative from Sun National Bank, and Jeff Swartz, Director of the Camden County Improvement Authority. Both Blanco and Swartz also made brief remarks.

Greenwald encouraged business owners served by NJSBDC to testify before public hearings in the future to let State lawmakers hear directly from them concerning assistance provided and the challenges and obstacles of starting and growing a business. Lampitt recalled the passion with which NJSBDC representatives introduced her to the program one year ago and stated that this type of assistance is significant for small business owners in the State.

"The business tour program is an excellent mechanism for us as lawmakers and public policy shapers to witness the effect small business has on the State's economy and how the NJSBDC fosters growth in this vital economic sector," said Greenwald.

"Touring the Dynasty Group provides an excellent opportunity to observe the unique needs of small businesses, and how NJSBDC and the state can support them as their sector continues to grow," said Lampitt.

"We are currently putting together a schedule of our next tours to be held during 2007 and 2008," Smarth stated. "We like interfacing with our State representatives

and other local officials across the state to let them hear directly from small business owners who benefited from NJSBDC's assistance. Besides program economic impact, there's a real human side to all of this. That's what is so rewarding."

Mattie mentioned that a few of their current employees had lost corporate jobs and that she felt very good about hiring them to allow them to use their past experience and skills to contribute to her business operations. In addition, Mattie involves her family members too. Mattie's husband has a stellar sales background, applying these skills to build strategic business alliances for the firm in order to increase sales.

NJSBDC Advocacy Report Recommendations to the Governor and Legislature Come to Life with Bill Introductions

Several key recommendations from NJSBDC's advocacy report on behalf of small businesses were turned into legislation and formally introduced in May and June. Several bills, sponsored by Assemblyman Upendra Chivukula (District-17) and Assemblyman Bill Baroni (District-14), were introduced prior to the Legislature's recess. All legislative seats in both Houses of the Legislature are up for re-election this year and the governing body is not expected to return until after the November elections.

The introduced measures address small business-friendly procurement practices, affordable fees and consistent rules relating to small business registrations and certifications, the elimination and in certain instances the reduction of corporate business tax (CBT) minimum payments for start-up and early stage small businesses, and the delivery of enhanced technology assistance and commercialization services for science-technology firms.

"We expect two additional legislative initiatives to be introduced when the Legislature returns after the November elections according to information we have received," Deborah Smarth, NJSBDC associate state director and the report's author, stated. "The measures relate to small business financing and affordable health insurance for small business."

Bills introduced to date include:

TAXATION:

Corporate Business Tax (CBT) Minimum Payments

A-4187 Chivukula amends the CBT law to eliminate the \$500 minimum payment for small start-up businesses with incomes of less than \$100,000. The legislation also reduces the minimum tax for small firms in early development stages for each gross receipts tier ranging from \$100,000 or more to \$1,000,000 or more in income. These proposed minimum payments tied to gross receipts, under the legislation's

provisions, represent a decrease over current law and would benefit small businesses. *This legislation stems from recommendation #10, p. 27-28 of the NJSBDC Report.*

PROCUREMENT PRACTICES:

Small Business Registrations/Certifications

A-4301 Chivukula requires the State Commerce Commission, in consultation with other State departments and agencies including independent State authorities, to develop a uniform fee schedule for the registration and certification of businesses seeking to perform State contracts. Under the legislation, the fee schedule shall take into consideration business size, promoting sensitivity to small business entities that bid on public contracts. The legislation also encourages collaboration with the Council of Minority and Women Business Development established by Executive Order No. 34 to streamline the procurement application process within State government and political subdivisions. The bill's purpose focuses on creating a uniform standard for costs in order to benefit the public sector and those businesses providing goods and services to the State. *This measure implements recommendation #6, p. 26 of NJSBDC Report.*

One Stop Procurement Application for all Levels of Government

A-4302 Chivukula provides that the State Commerce Commission collaborate with the Department of Treasury and other State departments and agencies, including independent authorities, and political subdivisions of the State as well as those associations representing these subdivisions and the business community to develop a universal public procurement application to qualify and certify businesses seeking to bid on public contracts. Under the legislation, these parties shall collaborate with the members of the Council of Minority and Women Business

Development to streamline the public procurement process and increase small business-friendly practices by making procurement applications and bidding less arduous and cumbersome, thereby, reducing costs for both the public sector and businesses providing goods and services to public agencies. *This initiative is based on recommendation #3, p. 26 of NJSBDC Report.*

TECHNOLOGY:

Specialized Business Development Assistance to Science-Technology Firms

A-4350 Baroni /Chivukula amends current law to require the State Commission on Science and Technology to provide customized technical, financial and personalized counseling to biotechnology and other high technology companies and make referrals of science-technology firms to other State, federal, or private business resource organizations, such as the State's Small Business Development Centers which can provide specialized business development assistance with business planning and other technical assistance on significant business topics and issues. The Legislature may appropriate funds necessary to fund such additional activities. *This legislation is based in part on recommendations #21 and #22, p. 30-31 of NJSBDC Report.*

"We are very encouraged by various State legislators' interest in the report's recommendations and findings and expect that more members will sign onto these bills in the near future." Brenda Hopper, NJSBDC state director, stated.

"We will be working with other business membership organizations to amass support for these bills and ease the way for legislative action," Smarth said.

\$1.88 Million Basic Skills Workforce Training Program Will Raise Skill Levels of Many New Jersey Workers

New Jersey companies whose employees need to enhance their basic skills can now take advantage of a new statewide Basic Skills Workforce Training Program.

The one-year program, which began July 1, has been made possible through a \$1.88 million grant provided by the New Jersey Department of Labor & Workforce Development (LWD).

The program is aimed primarily at small companies whose employees need help with English as a second language, computer applications (Microsoft Windows, Outlook, Excel and Word), mathematics and measurement, and written and verbal communications.

The program is an initiative of the New Jersey Business & Industry Association and the Community College Consortium for Workforce and Economic Development. Its goal is to improve employee literacy in the workplace statewide. Companies that are members of NJBIA or a chamber of commerce in New Jersey are automatically eligible to have their employees trained.

The Trenton-based New Jersey Business & Industry Association (NJBIA), with more than 23,000 member companies, is the nation's largest statewide business association. Its members collec-

tively employ about 1.2 million workers.

The training classes are being organized by the Community College Consortium, which will hold the classes at any one of 63 community locations in New Jersey or, if appropriate, at participating company facilities.

"This is a new and exciting partnership that will provide up to 440 classes to as many as 8,000 workers from small companies across the state," said NJBIA President Philip Kirschner.

The classes will be provided at no charge to participating companies. However, employees who take part in the sessions must be "on the clock" (i.e. paid by their employees at their usual hourly rate) while in training.

Bob Rosa, Chief Operating Officer with the Community College Consortium, said there may be no greater challenge facing New Jersey's employers than finding and training qualified workers. He noted that the The Heldrich Center for Workforce Development and NJBIA have identified this as a foremost concern of many New Jersey employers.

NJBIA's *2007 Business Outlook Survey* found that only one-third of employers found entry-level employees with high school diplomas to be satisfactorily prepared for the workforce.

"Recognizing the need for training among its members, NJBIA reached out to the Consortium to help design a basic skills training program that would benefit small employers," Rosa said. "This is a bold new attempt by the Department of Labor to reach New Jersey's businesses using the broad reach of the NJBIA as a vehicle to improve access to Labor's workforce training programs."

The new training program could be useful to companies in a variety of situations, from a manufacturer that employs many non-English-speaking workers to a healthcare provider that is trying to upgrade its employees' computers skills.

To learn more, please visit www.njbia.org/resources/training or contact NJBIA's Christopher Emigholz at 609-393-7707, ext. 201, or cemigholz@njbia.org. You can also contact Bob Rosa at the Consortium at 609-393-9009 or rrosa@njworkforce.org.



Chris Biddle is the Vice President of the New Jersey Business and Industry Association.

Tune in or Log On to Small Biz Radio

If you are in the WLFR (Stockton College radio) broadcast area or near a computer, tune in to M4 – Small Biz Radio - Where Management, Marketing, Money & Music Mix. Known simply as "M4," this weekly small business and music show is hosted by Joe Molineaux, Regional Director of the Small Business Development Center at Stockton. Whether "Taking Care of Business" or just wondering how to get "Money (That's What I Want)" to fund a business venture, the "M4" Show offers an opportunity to get information you need to help you succeed.

The show offers small business talk, guests, questions and answers on starting and growing your small business with an eclectic music offering.

Call in your questions before the show at (609) 347-2174, during the show at (609) 652-4917 or e-mail M4 at sbdc@stockton.edu Tune in to WLFR on Tuesdays from 4:00 to 6:00 p.m. locally on 91.7 FM or on the web at www.wlfr.fm and tune up your small business.



Help Others Shine and Bask In Their Glow

A few nights ago as I was leaving a Small Business Development Center at Stockton seminar, I happened to stop, look up and glance at the moon. And it started me thinking about how things help to make other things brighter, bolder and even better.

The moon, on its own, would have a hard time even getting noticed. That is without the help of the sun. The sun is brilliant. The sun's role in our solar system is paramount to our survival. That is one important job. Yet as part of its existence it shares its power and allows its neighbors to be brighter, bolder and better. The moon is, thanks to the sun, an amazing thing. It is the subject of paintings, photographs, children's books, nursery rhymes, and songs in all genres of music. Some of my favorites are "Grapefruit Moon" by Tom Waits, "Man In the Moon" by R.E.M, and "I Don't Want To Live On the Moon" by Ernie from Sesame Street. What can I say? I like that crazy Muppet. The moon is also synonymous with romantic evenings. One

has to wonder if our drive for landing on the moon would have been as strong without the sun's brilliant reflection to remind the space pioneers that a man on the moon was in reach.

The same phenomenon can be true in business. If you are in business and working in a professional manner, with satisfied customers and finding yourself at a measurable level of success or living a similar life, you are shining. Look around. Are those around you also shining? Do those around you have the ability and tools to reach their desired level of success? Could they also shine with your help or assistance?

In a sense you are their sun. You have the power to help those around you shine brighter, bolder and be better. It is a powerful tool when used correctly. It could be as simple as a bright greeting, or lending a hand unloading a delivery to a neighboring business, or sweeping up the neighbor's store front when you sweep your own. Perhaps place a call during a break and ask the non-competing business on the

corner what specials they have running and share those with your customers. Everything you do has the ability to do something for somebody. It's that simple.

If you subscribe to this theory and do it unselfishly you will see the glow and warmth you feel in return and those good feelings will come back to you over and over again. It elevates you to another level. In your pursuit of small business success you carry with you the power to do for those around you what the sun does for the moon. The result may be a brighter, bolder and better Regional and State Economy. Shine On!



Joseph Molineaux is the Regional Director of the Small Business Development Center at Richard Stockton College

Business Builder Series Airs On Comcast Cable TV

Working in partnership with a minority owned television production company, Bloomfield-based, Servant Television Studio, the SBDC at Rutgers-Newark recently launched the Business Builder series airing on Comcast Cable, Chanel 26 on Tuesdays at 10:30 pm. The show features small business experts and supporters who are engaged in small business development.

Several programs have already aired featuring the annual SBDC Small Business Bazaar & Expo held at Rutgers-Newark Campus on May 22, the 2007 NJSBDC 16th Annual Procurement Expo and the 2006 NJSBDC Success Awards Luncheon, featuring successful small businesses that have benefited from the

services offered by the 11 small business development centers throughout New Jersey. Upcoming shows will feature prominent private and public sector guests who support the development and growth of small businesses.

The SBDC at Rutgers-Newark is currently seeking more corporate, economic and community development representatives and business community experts to profile on the Business Builder Series. Guests are invited to talk about services and programs or products their companies or organizations offer to the small business community and how small businesses can benefit. This is a great marketing and outreach initiative that the SBDC at Rutgers-Newark in collaboration with its 18-member Advisory

Board has established to provide information on business services available to start-up and established, mature small businesses in Essex County and surrounding areas in the coverage area.

For consideration in being scheduled as a guest on Business Builders, please contact the SBDC at Rutgers-Newark Regional Director, Dr. Tendai Ndoro at tndoro@andromeda.rutgers.edu with your request.



Dr. Tendai Ndoro is the Regional Director of the Small Business Development Center at Rutgers-Newark

'Entrepreneurs' Boot Camp' a Huge Success

The SBDC at Centenary College along with the Sussex-Warren Chapter of the New Jersey Association of Women Business Owners (NJAWBO) hosted more than 30 small business workshops and more than 100 attendees as part of the "Entrepreneurs' Boot Camp" in April. Many of the attendees received individualized consulting as part of the event and one of the workshops featured the use of business resources (including proprietary on-line databases) available through Centenary's Taylor Memorial Library; funded in part through the SBDC at Centenary.

"This was a wonderful collaborative day-long event for entrepreneurs," said Centenary's Dean of Business and Education Dr. Heather Dunham. "The energy in the rooms and hallways of the Edward W. Seay Administration Building was electric."

Dolores Stammer of the SBDC said, "This is just the beginning of what we can accomplish through collaborative ventures with our host institution and area business groups. We're looking to develop stronger relationships with all organizations that support the small business community."

"While we have our new host for our center, the SBDC at Centenary continues its tradition of quality programs and building strong partnerships with diverse groups to leverage and maximize small business

assistance services," said Jim Smith, Regional Director of the SBDC at Centenary.

Members of the business community provided overwhelmingly positive feedback and started planning to repeat the event next year. "We will take advantage of every marketing opportunity to businesses for boot camp 2008 to build an even greater public response," said Sara Megletti, newly elected president of the Sussex-Warren Chapter of NJAWBO.

The SBDC at Centenary SBDC will continue to create programs designed to meet the needs of businesses located in the region, according to Stammer. "Our value and contribution to the business community depends on our ability to marshal the resources by building on each other's strengths and constituents rather than competing with one another for increasingly scarce resources," she said.

Some of the many comments made by attendees included:

- ◆ "Great event! More solid leads than any venue I've participated in within the last five years. I'll be back." - Vendor
- ◆ "The energy in the place was awesome!" - Speaker
- ◆ "Everyone who spoke with me was positive about the experience." - Registration volunteer



Event organizers (left to right) Dolores J. Stammer, Centenary's Director of Business and Community Resources; Dr. Heather Dunham, Centenary's Dean for Business and Education and Mary Adelman, President of the Sussex-Warren Chapter of NJAWBO, owner of GreenStar Services.

- ◆ "The consultations were right on. I'll be back." - Participant
- ◆ "From the first moment I arrived, I got value from my time and budget investment." - SBDC client
- ◆ "It's amazing what you guys delivered." - Participant
- ◆ "It was well run and efficient, sometimes hectic, but good." - Participant
- ◆ "I hope you do it again!" - NJAWBO member
- ◆ "I had no idea that the event was going to be so comprehensive." - Participant

Mmmm...New Classes from the SBDC at RVCC The Food-Preneur™ Series

The SBDC at Raritan Valley Community College is launching a series of workshops focusing on the special challenges inherent in the management of a small entrepreneurial food company. The initiative is tailored to early stage entrepreneurs who want to improve their skills as well as budding entrepreneurs who have specialty food ideas but are unsure of their next steps. The series covers all of the functions, activities and actions associated with recognizing specialty food opportunities and creating a business to pursue them.

Each workshop in the Food-Preneur™ Series is unique and has been developed and

is presented by real Food-Preneurs. Entrepreneurs are encouraged to register for "Ingredients for a Recipe to Success as a Food-Preneur™" Part I and Part II, which must be taken prior to taking the last two sessions - "Keys to Success in Specialty Food Retailing... it's More than 'Bricks and Mortar'" and "Sales and Marketing on the Cheap" in this series.

Domenick Celentano, of Celentano & Company, and Esther Luongo Psarakis of Taste of Crete, created the series. Domenick has held key executive positions with Celentano Brothers, Inc, creating the second largest national brand in the Italian prepared foods category. Esther is the founder of a

Greek gourmet specialty food business and a NJSBDC Success Award winner. Classes start in October and interested individuals can call 908-526-1200 ext. 8515.



Domenick Celentano of Celentano & Company



Esther Luongo Psarakis, Co-President of Demeter's Pantry/Taste of Crete and La Dolce Gourmet

SBDC at William Paterson University and NJEDA Opening Doors for Entrepreneurs

SBDC clients made great contacts with lenders at Open Door for Entrepreneurs Day on June 15, with the New Jersey Economic Development Authority (EDA) in Trenton. Small business owners who had completed EDA training or were SBDC clients presented their business plans to panels of small business service professionals.

“We worked very hard with two clients on their presentations and Power Point skills,” said SBDC at William Paterson University (WPU) Regional Director Kate Muldoon. “Although these clients have the types of businesses that lenders do not typically understand or show great enthusiasm for, they were able to meet with banks and other financing institutions and make inroads by presenting their plans.”

From film production to record promotion, race wear to software, small business owners enjoyed the opportunity to present their business plans to panels of small business experts for a chance at funding their business opportunities.

“The experience of preparing the presentation and polishing my company’s plan for review was a truly rewarding experience and a valuable exercise for our company’s future” said SBDC at WPU client Chris Poland, CEO of Eclipse Records. After listening to each presentation, the panelists had an opportunity to ask questions and provide feedback on the quality of the plan and whether the business was ready for funding.



Caren Franzini, EDA CEO with Suellen Erwin of Infusion Funding and SBDC client Chris Poland, CEO of Eclipse Records.

If the panelists considered a business ready for funding, the plan was later presented to a group of small business lenders who offered their services to work with the business owners toward funding. Ninety percent of the businesses requesting funding were deemed ready and moved forward for lending consideration. All that moved forward will receive the assistance of one or more lending professionals.

This was the first time that the EDA opened the opportunity to small business owners from other sponsoring organizations. “Those of us who service New Jersey’s small businesses recognize that we need to do more together to provide opportunity for new and existing small businesses

throughout the state,” said Marion Zajac, Manager for the EDA’s Entrepreneurial Training Institute. “Having the SBDC sponsor several participants allows us to bring the wisdom of business experts and lenders to a broader pool of small business owners.”

In addition to business plan presentations, Open Door Day included representatives from the U.S. Small Business Administration, NJ Association of Women Business Owners, SBDC, SCORE, NJ State Library, NJ Department of Labor and Workforce Development, NJ Division of Taxation and the NJ Commerce, Economic Growth and Tourism Commission.

NJSBDC Success Awards Luncheon 2007

Join hundreds of enterprising small business owners, lawmakers and leaders in the economic development community for a celebration of entrepreneurship on Friday, November 30 at 11:30 a.m. at the Forsgate County Club in Monroe Township. See photos of past years at www.njsbdc.com/success.

Save the date

Luncheon tickets and table packages will soon be listed at www.njsbdc.com/success.

Sponsorship opportunities

Join major corporate sponsors to show your support for the small businesses community. Call Deb Smarth at 973-353-1927 for information about underwriting the NJSBDC Success Awards Luncheon 2007.

Advertising opportunities

The annual program book is distributed at the luncheon, sent out to State Legislators and used throughout the year to highlight successful small business strategies from NJSBDC clients and the need to support these small businesses. Contact Nat Bender at 800-432-1565 for advertising rates, reservations and materials deadlines.

SBDC Regional Roundup

SBDC at Kean

The SBDC at Kean is a co-sponsor of the Business Empowerment Conference, Aug. 4 in Plainfield, with the Governor's Office of Economic Growth chief Gary Rose speaking. The vision of the Conference is to enhance the culture of small, medium and emerging businesses to create jobs, encourage spending within the community, while enhancing personal and community wealth.

SBDC at RVCC

SBDC at RVCC coordinated a seminar for the First Baptist Church Economic Empowerment Committee in Franklin Township on Saturday, April 28th. The seminar was a customized session that covered "The ABC'S of Franchising," "Start or Expand Your Network Marketing Business," and "Learn from Successful Network Marketers and Franchisors - Tips on Running a Successful Business Enterprise."

SBDC is co-sponsoring a Summer Series on Marketing with the Franklin Township Chamber of Commerce at the RVCC Franklin Center. Sessions on "Fusion Marketing," "Leveraging Events

For Profitability" and "Media: Achieving Rapport With Editors And Reporters" are running throughout the summer months.

A new program offered in September is an Accounting and QuickBooks Certificate.

This program is designed to cover the basics of accounting fundamentals and then apply those fundamentals to QuickBooks. Attend all six sessions (Accounting fundamentals – two sessions, QuickBooks for Small Businesses – two sessions, and QuickBooks A/R & A/P – two sessions for a total of 18 hours) and earn a certificate or take any one of the topics listed below to improve your knowledge by enhancing your skills in one area.

FREE WEEK in September! SBDC is offering free classes during the week of September 24-27: State of New Jersey Division of Taxation - Small Business Workshop and Tax Law Changes; Entrepreneur Assessment; Forming a Business in New Jersey and in Somerset and Hunterdon counties; Business Concepts; Big Dreams: Small Budgets; Turn Your Hobby into a Business; and, Customer Relationship Management (CRM).

SBDC Technology Commercialization

The NJSBDC Technology Commercialization Center delivers technology commercialization counseling services to assist entrepreneurs in launching and growing science and technology based businesses. The Center is also intended to serve as a one-stop gateway to federal, state and private venture development resources, programs, and organizations. Through NJSBDC's long-term partnership with the NJ Commission on Science and Technology, NJSBDC consultant Randy Harmon distributes a SBIR/STTR Update E-mail newsletter regularly. These updates focus on federally funded research and development grant and contract opportunities, and related training programs, as well as other information of value to science and technology entrepreneurs. The summer is perhaps the busiest time of the year in terms of the number of R&D grant opportunities. SBIR/STTR Updates are available at www.NJSBDC.com/scitech.

Meet Anyone, Anywhere, Anytime by Teleconferencing

In this busy world you need every tool that can save you time and money. That includes conference calling—the ability to talk to as many people as you need at the same time to make decisions, exchange information, and resolve issues in real time. Conference calling allows small business owners to connect with customers, clients, suppliers, sales reps, professional

advisors from any location (your office or on the road), being more productive and keeping costs down—especially travel.

With advances in technology, small business owners can now experience the same set of high-quality, yet affordable, conference calling services previously enjoyed only by large companies.

Read the full article at [www.njsbdc.com/articles/teleconfer-](http://www.njsbdc.com/articles/teleconferencing.php)

[encing.php](http://www.njsbdc.com/articles/teleconferencing.php) for the latest information on audio conferencing. It provides a guide on how to select the right conference calling service for your needs, questions to ask to ensure there are no hidden costs and you receive the most widely used features. It outlines helpful tips on hosting a successful call—how to prepare for the call, moderate the call and follow-up afterwards.

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Tom Ireland has 25 years in the telecommunications industry, primarily with AT&T, and is a co-founder and the managing partner of Best Conferencing. For more information on Best Conferencing's conference calling services, please visit their website – <http://bestconferencing.com>.

Small business is big in South Jersey

By GARY RAGO

For the Courier-Post

When we think about economic development in South Jersey, we think about such outward signs as new jobs, sales, profit and innovation. We probably also think of large companies, such as Lockheed Martin, Cooper University Hospital or Campbell Soup, as the primary drivers of that economic growth.

However, you might be surprised to know that small businesses in aggregate make a huge contribution to economic development, each in a small way. In my tenure as director of the Rutgers-Camden Small Business Development Center, I have observed that the entrepreneurial spirit is alive and well in South Jersey. During the past 13 years, I have witnessed ups and downs in the economy, but through it all there has always been a steady flow of South Jersey residents looking to start and or grow their small businesses.

The U.S. Small Business Administration's (SBA) definition of a small business for most industries is an organization with 500 or fewer employees. In a report released by the SBA in October, statistics indicate that businesses with 500 or fewer employees represent 99.7 percent of all employee firms. Many of us would not consider a business with 500 employees small, so it is important to note that approximately 75 percent of all businesses have 10

or fewer employees.

What do these small businesses contribute? Small businesses employ half of all private sector employees, generate 60 to 80 percent of net new jobs annually, and produce 13 to 14 times more patents per employee than large patenting firms. This is an enormous contribution from "small" businesses.

Running a small business, however, can be risky business. The primary reasons that small businesses fail are poor business planning and lack of business skills in addition to the owner's specific expertise.

What do statistics say about the success rate of new employer businesses? The SBA study indicates that 67 percent of new businesses will survive at least two years and 44 percent will survive at least four years. Despite the fact that some businesses will not succeed, in the years 2001-05 there has been an annual net increase of approximately 35,000 small businesses nationally.

Statistics alone can't possibly communicate the stories of each small-business owner.

For instance, in 2001, Linda Diekman came to the Rutgers center seeking assistance in writing a business plan to obtain funding to start her own small business (Prizm Solutions in Medical Management in Evesham). Linda is a licensed registered



Gary Rago, Regional Director of the SBDC at Rutgers-Camden wrote this article for the *Courier-Post* where it originally appeared.

nurse and a certified professional in Utilization Review and Utilization Management. These technical skills, along with business skills acquired with the help of the Rutgers SBDC, allowed Linda to start and grow her business. Prizm Solutions in Medical Management provides case management services to insurance companies "cutting down on fraud and abuse," according to Linda. Today, Prizm Solutions in Medical Management has 32 employees, a huge economic contribution from just one small business.

Since small businesses make such great contributions to the economy, both nationally and regionally, it follows that public and private entities should provide support for these businesses. The New Jersey Small Business Development Center at Rutgers-Camden is part of a network of 11 regional centers that provide training and consulting to businesses in the State of New Jersey.

The SBDC is supported by the U.S. Small Business Administration, the New Jersey Commerce and Economic Growth Commission, the Rutgers-Camden School of Business and the Burlington County Freeholders.

For more information about Rutgers SBDC programs, call (856) 225-6221 or visit www.rsdbc.org.

Published: March 04, 2007 3:10AM



SBDC Sponsors Women's Leadership Conference

From left to right, Bernadette Tiernan, Executive Director of the William Paterson Continuing and Professional Education; Kate Muldoon, Regional Director of the SBDC at William Paterson; and Rory Kennedy, award winning documentary filmmaker at the Women's Leadership Conference. This networking/conference was co-sponsored by the SBDC and focused on the importance of philanthropy. Ms. Kennedy also discussed filmmaking as a vehicle for social change with her small business, Moxie Firecracker Films.

Thank You to NJSBDC Client Advocates

Of the many clients who advocated on behalf of the NJSBDC, these clients provided their business cards for advertising their products and services.

Advertise in the Next Edition of the NJSBDC Small Business Voice

Would you like to get your message to small business owners, economic development officials and legislators throughout New Jersey? Our next edition will be printed in January 2008.

- Full page\$500
- Half page\$250
- Quarter page\$125
- Business card\$75

Reserve space by December 12.

Files due by January 11.

Existing NJSBDC clients receive discounted advertising rates. Contact Nat Bender at 800-432-1565 to reserve space or ask any questions.

NJSBDC Launches Online Training Management for Employers

NJSBDC has a new program that makes it easy for businesses to provide high-quality training for their employees—no matter how many employees they have or where they're located. NJSBDC has partnered with training provider ed2go to offer hundreds of online, instructor-facilitated employee training courses.

Through well-crafted lessons, expert online instruction, and interaction with fellow students, employees gain valuable knowledge they can immediately apply on the job. They'll have the flexibility to study at their own pace combined with enough

structure and support to complete the course. And they'll be able to access the classroom 24/7 from anywhere with an Internet connection.

New sessions of each course run every month. They last six weeks, with two new lessons being released weekly (for a total of 12). The courses are entirely Web-based with comprehensive lessons, quizzes, and assignments. A dedicated professional instructor facilitates every course; pacing learners, answering questions, giving feedback, and facilitating discussions.

These courses are thoroughly market tested with more than a million learners

having taken one. NJSBDC is pleased to offer this catalog of courses, which provides convenient, affordable, and accessible employee training.

Provide your employees with unprecedented access to hundreds of courses, with new sessions running every month. You simply purchase a quantity of courses that employees can use when they are ready. Purchase orders and corporate credit cards are accepted.

Details about ed2go courses and group purchases is online at www.njsbdc.com/online.

DiversityPlus Conference Co-Sponsored by Harrington Communications

Aims to Help Companies Manage Strategic Alliances and Identify Procurement Opportunities



Harrington Communications, a media partner of NJSBDC, was a co-sponsor of the DiversityPlus Minority and Women-Owned Business Conference held at Kean University on May 24. Angela Harrington, CEO and president of Harrington Communications, moderated a panel on Building and Managing Successful Alliances for Growth and Innovation. Panelists included from left: Ernest Williams, Director of the Office of Business Diversity NJ Transit; Angela Harrington, President, Harrington Communications; Lori Johnson, CEO Commverge Marketing; and Michael Wall, Senior Vice President, North Fork Bank.

The event opened with remarks from Mira Kostak, Regional Director of the Small Business Development Center at Kean University. Keynote speakers included Dr. Dawood Farahi, President of Kean University, and Dr. Swroop Sahota, Vice President, Global Quality Services, Schering-Plough. Schering-Plough was a major sponsor of the event. More than 200 small business owners, along with the procurement and diversity divisions from local corporations and government agencies participated in the event.

NJSBDC Procurement Expo Makes Matches

At a new location at Rutgers-Newark, a capacity crowd of approximately 500 attended the NJSBDC 16th Annual Procurement Expo in June. In addition to a series of workshops delivered by business experts, the expo featured coordinated matchmaking sessions for larger companies and organizations looking for new suppliers to meet with expo attendees.

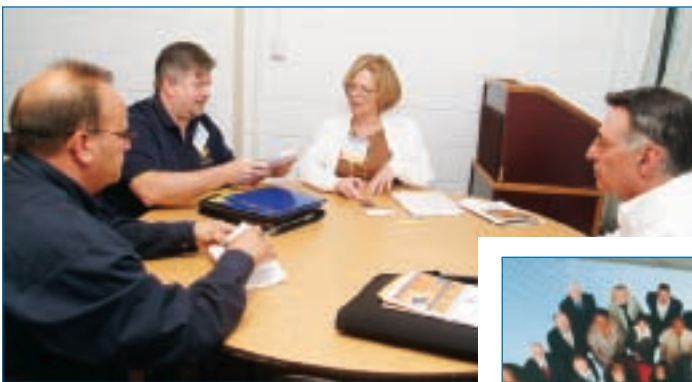
Microsoft also rolled into Newark, NJ in a state-of-the-art truck loaded with new technology products to demonstrate small business applications as a part of the expo.

NJSBDC Procurement Director Stephanie Burroughs said that exhibitors and attendees told her they made valuable business connections and that people they met there were heartfelt in wanting to help them succeed. "One small business owner told me he generated more than ten solid opportunities with the companies he

met that day," she said. Burroughs said they would be staying in touch to track his progress in selling to the 60 exhibiting federal, state, public agencies, technical assistance providers and major corporations exhibiting at the expo.

Burroughs thanked the major sponsors for the expo including Skanska, North Fork Bank, The Port Authority of NY & NJ, Novartis, NJ Transit, Schering-Plough, PSE&G, Turner and Bovis Lend Lease. This was the first Procurement Expo held at Rutgers-Newark and Provost Steven Diner delivered welcoming remarks about the importance of supporting the local business community. The Rutgers-Newark Office of Campus and Community Relations co-hosted the event.

Here are just a few great photos from many. To see the rest, visit www.njsbdc.com/procurement.



Press Clips

The NJSBDC network is regularly referenced in the press and in news accounts. We have compiled just a few of our more recent clippings that show the images of the NJSBDC for this newsletter.

After being named Middlesex County Business Woman of the Year, the SBDC at The College of New Jersey Regional Director Lorraine Allen was featured in the April 5 Star Ledger "Meet Your Neighbors" section.

The May 14 New Jersey Herald (Passaic County) featured an interview and accompanying photo with SBDC at William Paterson University Regional Director Kate Muldoon on the topic of pay raises.

Although success does not typically happen overnight the Bergen Record wrote an article about a workshop with SBDC at Kean University consultant Herb Caesar and titled it "How in Two Hours How To Start Up a Business" on May 15.

The May 28 edition of NJBIZ shows NJSBDC Success Award Winner Mya Jacobson of Feed My Soul, LLC, who credits SBDC at New Jersey City University consultant Al Izzi with helping her secure a line of credit for expanding her cookie business.

Maybe you deserve a RAISE

... that doesn't mean you're going to get one

What to say
— and not say —
when you go ask

By DIANE HAINES
Herald News

ers in Passaic County.

The center is shifting from simply finding jobs for people to assisting workers with building career paths, says Natalie Provenzale, director of the Passaic County

Some things are obvious: Get to work on time. Don't leave early. Be prepared for meetings. Be cooperative and pleasant with co-workers.



The change in strategy is occurring because the interest rate is relatively low and the unemployment rate is high.



NJ BIZ

JERSEY CITY Finding Alternative Forms of Financing

Borrowers seeking flexibility may try nonbank sources

By Martin C. Daks

BEFORE MYA JACOBSON started Feed your Soul LLC, a cookie company based in Jersey City, she worked as a stock trader on Wall Street. Perhaps that's why she felt comfortable bypassing banks when she needed a \$250,000 line of credit. "I've found that owner-investor associates who have expressed a willingness to invest considerable sums of money in return for an equity stake in my company. Even though it means giving up part of my ownership, I'll get valuable growth expertise from these owner-investors."

AT WORK

Learn in two hours how to start up a business

By TERESA M. McALEAVY
STAFF WRITER

Success doesn't just happen.

It takes passion, a bit of chutzpah and a lot of planning. Especially considering that most small businesses tank shortly after their launch - the U.S. Small Business Administration estimated last year that half fail during the first year of operation, and a staggering 95 percent get shuttered in their first five years.

To help change that, Englewood business-

people."

After letting folks introduce themselves, each will get some information on lending fundamentals and financial terms. Then, Caesar will delve into the basics of forming a strategic plan. Most plans start, he says, with a thorough market analysis.

"What you do...
ice desc...



The Star-Ledger

Newark

Meet your neighbors Ex-exec helps small business navigate the shoals

Lorraine Allen
Pennington

Program" would now help them understand the bid process and landing state contracts. She is also establishing a Business Language Institute.
"We have a large, multicultural, diverse business community. Sometimes is misunderstood and during

tively we can make a difference," she said.



The Courier-News

Small-business expert helps Plainfield residents' dream jobs become reality

By RENEE PAGLIA
Correspondent

PLAINFIELD — Ilaine Halsey longed to have her own insurance agency, but didn't know how to make it happen.

"You have a dream, but it's only a dream because you don't know what it takes," she said.

Len McTier spent 30 years in the operations end of a janitorial business, but found he had to do a lot of paperwork to

guidance as a small business development expert and assistant director of the Kean University Small Business Development Center.

The two told their stories at a seminar Wednesday called, "SBDG in the UEZ, Helping Established Businesses Grow," where state and local officials described the aid and partnerships available at the center's Plainfield office on Park Avenue in the city's Urban Enterprise Zone.

The center is where Sims helps would-be and established entrepreneurs with marketing, financ-

opment Center program, said 11 regional centers in New Jersey offer education to business owners. Associate state director Deborah Smarth gave the program credit for creating and retaining 11,000 jobs and helping business owners get \$93 million in procurement contracts and \$33.5 million in loans and equity investing.

"We really do have an impact," she said.

In Plainfield, the center's partnerships with the city's Chamber of Commerce and Special Improvement District bolster its

Contact the NJSBDC

Headquarters and Administration	Specialty Programs
<p>Rutgers Business School 49 Bleeker Street Newark, NJ 07102-1913 973-353-1927 www.njsbdc.com sbdcinfo@njsbdc.com</p>	<p>Dynamic Growth 973-353-1936 E-Business Services 800-432-1565 International Trade 800-432-1565 Procurement Services 973-353-5960 Technology Commercialization 973-353-1923</p>
Regional Centers	
<p>SBDC at Bergen Community College (Bergen County) CIARCO Learning Center 355 Main Street, Room 121 Hackensack, NJ 07601 Regional Director: Vincent D’Elia 201-489-8670</p>	<p>SBDC at Richard Stockton College in Atlantic City (Atlantic, Cape May and Cumberland Counties) 35 South Martin Luther King Boulevard Atlantic City, NJ 08401 Regional Director: R. Joseph Molineaux 609-347-2174</p>
<p>SBDC at Brookdale Community College (Monmouth and Ocean Counties) Library, Room 246, 765 Newman Springs Road Lincroft, NJ 07738 Regional Director: Bill Nunnally 732-842-8685</p>	<p>SBDC at Rutgers Camden (Camden, Gloucester, Salem & Burlington Counties) Waterfront Technology Center 200 Federal Street, Suite 435 Camden, NJ 08103 Regional Director: Gary Rago 856-225-6221</p>
<p>SBDC at Centenary College (Sussex, Morris and Warren Counties) 400 Jefferson Street Hackettstown, NJ 07840-2100 Regional Director: James H. Smith 908-852-1400 ext. 2136</p>	<p>SBDC at Rutgers Newark (Essex County) 43 Bleeker Street Newark, NJ 07102 Regional Director: Dr. Tendai Ngoro 973-353-5950</p>
<p>SBDC at Kean University (Union County) 1000 Morris Avenue, Willis 301 Union, NJ 07083 Regional Director: Mira Kostak 908-737-4220</p>	<p>SBDC at The College of New Jersey (Mercer & Middlesex County) 200 Pennington Avenue, Forcina Hall 447 Ewing, NJ 08628 Regional Director: Lorraine Allen 609-771-2947</p>
<p>SBDC at New Jersey City University (Hudson County) 20 College Street Jersey City, NJ 07305-1520 Regional Director: Barbara O’Neal 201-200-2156</p>	<p>SBDC at William Paterson University (Passaic County) 131 Ellison Street Paterson, NJ 07505 Regional Director: Kate Muldoon 973-754-8695</p>
<p>SBDC at Raritan Valley Community College (Hunterdon and Somerset Counties) Route 28 & Lamington Road North Branch, NJ 08876 Regional Director: Sue Johnson 908-526-1200 ext. 8516</p>	<p style="text-align: center;">Call NJSBDC Today!</p>

New Rutgers Business School Dean has Small Business Background

NJSBDC network host Rutgers Business School—Newark and New Brunswick has a new dean with a strong entrepreneurial streak. “Michael Cooper will be an outstanding dean,” said Rutgers President Richard L. McCormick, announcing the appointment. “His leadership will help us to capitalize on the enormous potential of the Rutgers Business School to reach new heights of academic excellence and to play a leading role in promoting the continued economic vitality of New Jersey.”

Since 1999 Cooper has been chair and managing partner of Cooper Interests LLC, which he founded to provide private equity investments and business strategy counsel in selective early and mid-stage companies. From 1989 to 1999, he served as chair, president and chief executive officer of Opinion Research Corporation (ORC), which he took public on the NASDAQ. Prior to ORC, he was president of Hay

Research for Management for 10 years and senior partner of The Hay Group.

“The appointment of Michael Cooper as dean of Rutgers Business School is a very significant development,” said Rutgers-Newark Provost Steven J. Diner. “We are confident that his strong record of leadership, exemplified by his successes in the business world in growing and differentiating his global companies, will enable a new era of growth and progress for Rutgers Business School.”

Cooper has 25 years of leadership experience in senior executive positions in international market research, marketing services, management consulting and technology companies. “I’m honored to have been selected as business dean at such a venerated and prominent university as Rutgers,” Cooper said. “I look forward to working with the faculty, administration and students, and, in particular, to advancing the reputation of the school in



order to bring it into line with the school’s outstanding quality of teaching and scholarship.”

Rosa Oppenheim, who had served as acting dean, has assumed the new position of Executive Vice Dean of Rutgers Business School.

NJSBDC Promotes Small Business Support

Have you caught the NJSBDC advertising campaign in NJBIZ? The NJSBDC message, “Where Businesses Go To Grow,” has been strategically placed in diverse newspapers and business publications to promote NJSBDC services to existing businesses, a significant portion of the NJSBDC client base. These growing businesses create jobs, produce private sales and generate tax revenue. By supporting the growth of existing businesses, NJSBDC services contribute millions and millions of dollars to the economy in jobs created, financing accessed for business expansion and contracts received by small businesses.

New Jersey Small Business Development Centers (NJSBDC)

Where Businesses Go to GROW

RELIABLE
The NJSBDC network is the No. 1 provider of cost-effective resources businesses rely on to expand in the Garden State.

PROFESSIONAL
Our team of directors and business consultants bring their corporate and entrepreneurial experience to thousands of businesses in New Jersey. Your business deserves to be treated like a Fortune 100 Company.

CONVENIENT
Visit one of our 11 centers today for more information on how your company can benefit from NJSBDC's consulting services and affordable workshops.

Call 1-800-432-1565
www.njsbdc.com

NEW JERSEY SBDC
SMALL BUSINESS DEVELOPMENT CENTERS

SINCE 1978

Brenda's Blog

Dear Readers:

Let's talk about our *Next Stage Growth Series*, a new set of courses designed for successful business owners and entrepreneurs. It is an easy topic to discuss, especially based on the feedback I've received so far. Several of the small business owners I've heard from praise our workshops and encourage others to attend.

Here are just some of the reasons why successful business owners like you need to take advantage of these distinctive courses:

1. They give you **power!** If you believe that knowledge is information, and information is power, then these workshops will give you the edge you need to move and stay ahead of your competition. In a fast changing business environment and with ever growing demands and competition, you need more than just the best products, price, place and position. You need that fifth "p"—power.
2. You get **tools and resources** you can use right away—to put you and your business on a higher trajectory! All of our workshops include valuable and timely information and handouts, many of which alone are worth the price of the course!
3. They are **affordable**. Each course is value priced at \$149. That's less than \$50 an hour, and even cheaper if you take advantage of our special offers.
4. All courses were developed by **subject matter experts**, using acclaimed texts or other leading research material. Course developers keep apprised of new developments to ensure our content is updated with **current and timely information**.
5. There is a course at a **convenient** time and location near you. Due to our response, we're making an extra effort to schedule a wide array of courses at various locations and SBDC centers throughout the entire state starting this fall. We can even bring our courses to your work site. Check our website or your email for updates and registration information.
6. Our **instructors** have been handpicked for their skill and expertise in delivering training programs, and their knowledge and experience in operating or consulting to successful businesses. Each is certified by NJSBDC to teach courses in their respective discipline or specialty.
7. All courses are rich in **state-specific content**, with material and information geared to businesses based in New Jersey. You get specific answers to situations or issues pertinent to New Jersey.
8. The experience can be as **personal** as you like. One of our only rules is, "what we say here, stays here." There are plenty of opportunities to share and **learn from others' experiences** — the kind of open dialogue you may not get with an on-line course, or courses available to the general public.
9. You'll find a **casual, inviting and relaxed atmosphere** that goes beyond leaving the heels and tie at home. Our instructors are people-people, and know how to create a mood that is conducive to adult learning and comfort.
10. All workshop content has been **concentrated** to fit the demands of your busy schedule. We get right down to business and, in three-hour segments, deliver what can be a full day or more of course material.
11. You'll feel a greater sense of **self-satisfaction**, knowing that you've done something good and proactive for you and your business.
12. Plus, don't forget the **networking opportunities and business connections** you can make, especially at an exchange that caters to people who are already successful.

That's my Director's Dozen! Check www.njsbdc.com for Next Stage dates and thank you for making your business such an important element of our business.



BRENDA B. HOPPER is the State Director of the New Jersey Small Business Development Centers network.

NJ Small Business Development Centers

49 Bleeker St
Newark, NJ 07102
800-432-1565

Visit us on the web at:
www.njsbdc.com