

# **NJSBDC at Warren County Community College (Sussex, Warren & Morris Counties)**

**Pat Costantino, Owner  
Merle Norman Cosmetics  
Panther Valley Village Square  
PO Box 3, Route 517  
Allamuchy, NJ 07820  
Phone: (908) 850-4700**



***Penni Nafus of NJAWBO presents Pat with membership, B. Hopper, Costantino, Jim Smith***

**Pat Costantino is an example of the resilience, commitment and spirit of entrepreneurs who overcome personal and business obstacles to become one of New Jersey's successful small business owners.**

**Pat's path to entrepreneurship started with the discovery she was allergic to the chemicals in most cosmetics while modeling in college and working as a junior chemist for National Starch and Chemical. So she searched for products that she could use and found she was able to use the Merle Norman brand. Impressed with the product and armed with her chemical engineering background, Pat opened her own studio, then a second and was on her way to her third when she was in a serious car accident. Unfortunately, she was forced to close her 2 studios and abandon her plans for a third during her long**

**recovery from her injuries.**

**But her desire to stay in the business did not die. Not sure whether to go into business again after her accident, Pat consulted the NJSBDC at Warren County Community College in June 1997 where she met Director James Smith, who coached Pat through the development of her business plan and loan application process. Bernadette Beers, Jim's administrative assistant, helped Pat use business planning software. With the help of the SBDC, she was granted an SBA guaranteed loan by Skylands Community Bank and opened her studio at her current location on November 15, 1997.**

**Today, Pat's \$25,000 five-year term loan has been paid off and she continues to be passionate about her business and the products she sells. "Much of my clientele comes to me because of the personal relationship I have developed with them. All of my clients are special to me", Pat said. "When I think of it, that's what makes the hard work, and long hours rewarding."**