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FOR IMMEDIATE RELEASE

**Lt. Governor Kim Guadagno Details Work of New Jersey Small Business Development Centers
Network with Stop at Family Food Distributors in Kearny**

*"Critical Resources for Small Business" Tour Emphasizes Services Available to Assist Small Start-Up
Businesses and Entrepreneurs*

Trenton, NJ – Highlighting the important resources available through New Jersey's small business advocacy partnerships, Lt. Governor Kim Guadagno today kicked off her "Critical Resources for Small Business" tour with a visit to Family Food Distributors, a specialty food distributor. The company received important assistance services from the New Jersey Small Business Development Center that have spurred its business operations in Kearny.

"The New Jersey Small Business Development Centers network is a key partner of the New Jersey Business Action Center in helping established and existing small businesses, as well as start-ups, develop, grow and create jobs for fellow New Jerseyans," said Lt. Governor Kim Guadagno. "Their services are indispensable to our state's economy and the success of small business and proved invaluable to Family Food Distributors."

Married couple Patricia Mendez and John Rivas founded Family Food Distributors from the basement of their Kearney home in 2001. The company, which imports foods from Ecuador and other South American and Central American countries, now occupies a 50,000 square-foot warehouse, employs 30 workers and generates about \$14 million in revenue. The company sells to supermarkets and specialty food stores in New York, New Jersey and the Eastern part of Pennsylvania.

"I still remember the first time we reached out to the NJSBDC," says CEO Mendez. "We worked hard and we had a dream and got it started, but we needed help getting some financing. The NJSBDC located at Rutgers-Newark helped strengthen and grow our dream by guiding us through our first business plan." Ms. Mendez and her daughter wrote the company's business plan after attending the NJSBDC's eight-week business plan writing course. The NJSBDC assisted the company with its resources and finances, and helped them obtain a loan to expand operations to a new warehouse facility.

"Even today the NJSBDC consultants are always there to give us an ear," added Andrea Castaneda, the owners' daughter and the company's marketing director. "The NJSBDC is usually the first place I call to get an answer. I feel like our relationship with the NJSBDC is like a partnership – it is an ongoing relationship, not just a one-time deal."

"We look forward to working with the Mendez family to assist them with the company's overall maintenance and growth needs," said Brenda Hopper, CEO of the NJSBDC network.

The New Jersey Small Business Development Center's staff and practicing business consultants help small business owners and entrepreneurs seek capital financing, expand their customer base, brand for a competitive edge, grow company revenues, write a business plan, learn about accounting and record keeping, understand small business taxes, access small business resources, enter the global market, establish e-commerce presence, commercialize technology, register a small business, and tap contract procurement opportunities.

"We are very heartened by the fact that NJSBDC was able to help the family take a dream to fruition for Family Food Distributors to the point where they are now making \$14 million in sales," said Deborah Smarth, Chief Operating Officer and Associate State Director of NJSBDC. "It shows that when businesses receive comprehensive counseling and training, it has direct impact on their development and growth and that bolsters the economy and jobs," said Smarth.

NJSBDC's network of 11 centers is a partnership among the federal and state governments and educational institutions. It receives funding from the Small Business Administration (SBA), New Jersey Business Action Center (BAC), the educational institutions that host the 11 centers, and other private sponsorships and grants. Small businesses may contact the NJSBDC by calling 973-353-1927 or visiting njsbdc.com.

The New Jersey Partnership for Action supports the vital role business plays in advancing the state's economy and creating jobs. Led by Lt. Governor Kim Guadagno, the PFA is a three-pronged public-private approach to economic development and the starting point for all initiatives, policies, and efforts to grow New Jersey's economy and create quality, sustainable jobs in our communities. The three elements of the PFA include the Business Action Center, reporting directly to the Lt. Governor and providing the business community with a single point of contact, applying a proactive, customer-service approach to businesses' interactions with State government; the New Jersey Economic Development Authority, serving as the state's bank; and Choose New Jersey, a privately funded marketing, business attraction and lead generation organization that markets the state as an ideal location.

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Businesses considering a move or in need of assistance are encouraged to call New Jersey's Business Action Center at (866) 534-7789 or visit the State's Business Portal at www.newjerseybusiness.gov.



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**New Jersey Small Business Development Centers Network Awaits Governor
Christie's Budget Proposal for Fiscal 2013-2014:
*NJSBDC 'Boots on the Ground' will Help NJ Comeback***

February 25, 2013 (Newark, NJ) – New Jersey's economy and businesses have received a double shot – Superstorm Sandy and the relentless recession. As Governor Chris Christie unveils his budget for fiscal 2014, the New Jersey Small Business Development Centers (NJSBDC) network urges lawmakers and the administration to maintain a bi-partisan effort in the state's economic recovery and comeback.

Getting businesses back on track will require an even greater investment in 2013 – 2014. The state's economy will be boosted by investments in small business assistance through the NJSBDC network, helping small businesses survive, maintain operations, and set the foundation for future expansion and job growth. The NJSBDC network has the capacity and expertise to assist with and impact Superstorm Sandy recovery efforts.

Since Superstorm Sandy, the demands for NJSBDC's services have dramatically risen, with businesses seeking financial and operating assistance, especially at the NJSBDCs located in the ocean and coastal regions. Those include NJSBDCs at Brookdale Community College in Lincroft, serving Monmouth and Ocean counties; at Richard Stockton College in Atlantic City, serving Atlantic and Cape May counties; at Bergen Community College in Hackensack, serving Bergen County businesses; and at New Jersey City University in Jersey City, serving Hudson County businesses.

"The NJSBDC has been inundated with additional requests and calls for support by business owners in the hardest hit areas," said Brenda Hopper, NJSBDC's chief executive officer and state director. "In addition to our regular, core activities of assisting business owners with all sorts of development and growth issues, we are working with Sandy victims to get them running successfully again."

One example is Bahrs Landing, an oceanfront restaurant in Highlands/Sandy Hook that tapped into NJSBDC's services at Brookdale Community College following the storm.

Bahrs Landing is a fourth-generation family business now run by father and son Ray and Jay Cosgrove. “We’ve seen a few storms in 96 years, but we have never needed disaster assistance,” said Jay Cosgrove.

Cosgrove said he was directed to NJSBDC by FEMA during a Highlands Business Partnership meeting. With the help of the NJSBDC at Brookdale Community College, Cosgrove submitted an application for a loan from the U.S. Small Business Administration (SBA). “We’re hoping the loan will be approved because parts of the property are not insurable and the 4 percent interest rate is enticing,” Cosgrove said.

Bahrs employs 40 full-time workers year-round, and over 100 employees in the summer. A typical summer brings in up to 100,000 customers. Even though Bahrs Landing's website boasts the restaurant is “still standing” (Bahrs reopened after 15 days), Cosgrove fears the long-term economic impact from the storm could be even more devastating than the physical damage to the property which includes a marina, and a second eatery called Mobys Lobster Deck.

“New Jersey’s comeback and economic revitalization in the aftermath of Superstorm Sandy can be bolstered by working with the NJSBDC network,” said Deborah Smarth, NJSBDC network’s chief operating officer and associate state director. “Our program has ‘boots on the ground’ with NJSBDC’s extensive statewide infrastructure and cadre of business consultants, an accredited program governed by national best practices and built-in oversight and transparency required by the Governor and State Legislature,” Smarth added.

Delivering comprehensive services to those businesses that need it on the ground – in the shore and coastal regions from Ocean Avenue and Main Street to technology parks and research hubs – is at the core of what the NJSBDC network does best. And it never strayed from its commitment and passion to assist small businesses and entrepreneurs even during the most severe state budget cuts.

“We had another banner year in 2012,” said Hopper. “Our impact speaks for itself and our numbers are strong, historically.”

“Our network’s assistance resulted in NJSBDC’s small business clients creating and retaining jobs and provided them with the opportunity to maintain and grow their businesses even in these most challenging times,” added Smarth.

In 2012, NJSBDC provided one-on-one counseling to 5,730 small business clients, helping them to create and save 10,745 jobs.

According to the U.S. Bureau of Labor Statistics, New Jersey’s economy in 2012 created 48,000 jobs, including 46,100 private sector jobs between December 2011 and December 2012, the most jobs in any year since 2000.

NJSBDC operates regional centers at 11 locations on university and college campuses throughout the state. Last year, the State Legislature and Governor maintained stable funding for the NJSBDC program at \$250,000. This amount is 75 percent less, however, due to prior state funding reductions to the NJSBDC program since its \$1 million allocation in fiscal year 2007-2008.

As a result of SBA, state government, and other leveraged funding, the NJSBDC network delivered 20,712 total counseling hours; 632 NJSBDC clients started a new business; NJSBDC helped its clients access \$64.8 million in financing (loans and equity) in 2012.

The program also sponsored more than 820 business training seminars at which more than 10,000 business owners and entrepreneurs attended.

The NJSBDC program leverages federal and state funding and other grant/private sponsorships to maximize resources for the small business sector. In order to obtain its full federal funding amount, which is based on population, the network must meet the dollar for dollar match requirement. State funding is counted towards that match requirement.

About NJSBDC

This non-profit network is a federal-state-educational partnership. Its expert staff and business practitioners help small business owners and entrepreneurs with every stage of business development and growth. The network headquarters is located at the Rutgers Business School in Newark. Its major funding partner is the U.S. Small Business Administration. The New Jersey Business Action Center is an additional funding partner of the NJSBDC program. The NJSBDC network is an accredited member of the national association of SBDCs, with more than 1,100 centers and satellite offices throughout the country serving and assisting small businesses and saving and creating jobs across the nation. For more information, visit www.njsbdc.com.

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**Contact: Jody Calendar
732-245-9181**

**NJSBDC adds more expert pro bono counselors and advisors to help businesses hurt by
Super Storm Sandy**

New temporary offices being set up and at your door service possible

FOR IMMEDIATE RELEASE

(March 18, 2013) Newark - A cadre of consultants, funded through a special grant, are now available to help small business owners directly focus on innovation and strategies to reopen, restore and rejuvenate businesses through the myriad of regulation and red tape.

Administered by the New Jersey Small Business Development Centers Network, the program experts will provide pro bono, one-on-one up to date, realistic advice at an existing or temporary NJSBDC service center. The priority is on businesses in the “red zone” hit hardest by the storm.

The experts will help identify the needs of the particular business and customize an approach that helps sustain growth. This special outreach program, which focuses on Monmouth, Ocean, Cape May, Atlantic, Hudson and Bergen Counties, is made possible by a grant from the U.S. Small Business Administration. NJSBDC is also working in collaboration with the NJ Business Action Center and other state and federal partners.

“Thanks to a grant from the SBA, we can further help with recovery efforts in Monmouth and Ocean counties, and other hard hit areas by providing small business owners with additional services,” NJSBDC Chief Executive Officer-State Director Brenda Hopper said.

The NJSBDC has been assisting businesses for 33-plus years, with an expertise in diverse economic conditions and specially provided assistance during disasters and military closures in addition to its daily work with the business communities.

This grant specifically targets businesses affected by Super Storm Sandy and Nor’easter Athena get the assistance they need to get their customers back, grow and flourish.

“Various NJSBDC offices in regions hardest hit by these storms will provide the comprehensive assistance small business owners need to re-boot and revitalize their operations in the right direction,” NJSBDC Chief Operating Officer-Associate State Director Deborah Smarth added.

Governor Chris Christie has promised to make rebuilding businesses post-Hurricane Sandy “priority number one,” and he is being assisted by Lt. Governor Kim Guardagno, who at a December 2012 NJSBDC Annual Success Awards Luncheon lauded the NJSBDC network for its effectiveness in helping the business community.

“We intend do everything we can to guide small business owners back to health,” said Ed Kurocka, NJSBDC program manager.

The Regional Directors of NJSBDC offices in Atlantic-Cape May, Bergen, Hudson and Monmouth and Ocean Counties will oversee operations.

To schedule an individual session in:

Atlantic County, call 609-347-2174 or visit www.njsbdc.com.

Bergen County, call 201-489-8670 or visit www.bergen.edu/sbdc

Hudson County, call 201-200-2156 or visit www.njcu.edu/sbdc

Monmouth and Ocean Counties call 732-842-8685 or visit www.mosbdc.com.

About NJSBDC

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“Where Businesses Go to Grow”

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New Jersey Small Business Development Centers Network Opens Small Business Week by Calling on State Lawmakers to Make Small Business Assistance a Top Priority

National Survey Finds New Jersey's Investment in its State SBDC Network is Among the Lowest in the Country

June 17, 2013 (Newark, N.J.) – As National Small Business Week opens, the New Jersey Small Business Development Centers (NJSBDC) Network, a key resource for small businesses in New Jersey, is noted for delivering a high return on government investments in small business growth in the Garden State, even though the NJSBDC's funding investment from the state of New Jersey is much lower than the average funding level allocated to SBDCs across the country.

A national survey of state SBDC networks across the nation finds that while the average state funding investment in SBDC networks throughout the country is \$1.1 million, New Jersey's investment ranks much lower, at \$250,000. Yet, the leverage for the NJSBDC's program investment is high when it comes to economic impact, business starts, jobs created and saved and the natural boost to the state economy.

The New Jersey Legislature had increased funding from \$500,000 to \$1 million several years ago and during deficit ridden times during the Corzine Administration; the program's funding level had been targeted for elimination. The Legislature, however, restored it to half a million. Shortly, thereafter, it was frozen at \$250,000 and has remained at that level for several budget cycles, including this year's proposed budget by Governor Chris Christie.

“Our network has the support of the Legislature and Administration,” said Brenda Hopper, NJSBDC Chief Executive Officer and State Director. “But, we should strive to increase support especially when small businesses are traditionally the energy behind an economic recovery.”

Governor Chris Christie's proposed budget for fiscal 2013-2014 calls for an allocation of \$250,000 for the NJSBDC network, which operates centers at 12 locations

throughout New Jersey. The Governor's budget puts an emphasis on business growth and private sector job creation. By increasing resources for small business, New Jersey will close the gap between competing states like Georgia which allocates \$3 million to its state SBDC network.

"As many of our state legislative leaders from both parties say over and over again, small businesses need more assistance now than ever," added Deborah Smarth, NJSBDC Chief Operating Officer and Associate State Director. "This is even more important during the Sandy recovery and rebuilding. The greater the level of investment and leveraged funding for small business assistance, the higher the rate of return is to the state."

"We have real client success stories," Smarth continued. "With this year's automatic congressional sequestration cut to the national program, the reduced resources level from the SBA core grant --which is matched with state funding and other sources -- constrains activities to help small business owners."

"In addition to our core mission services, NJSBDC's offices statewide are also serving as a pivotal resource for many small businesses hit hard by Super Storm Sandy," Hopper said. "Moving New Jersey's economy forward requires solid commitment in the long-term."

The national Small Business Development Centers program was cited for model best practices including impact metrics, accreditation standards, and a high rate of return on investment, by a 2012 U.S. Government Accountability Office (GAO) study of 52 economic development and entrepreneurial programs.

For every dollar the federal government invests in the national program, two dollars are returned.

According to a recent May newspaper account, the state has spent several billions of dollars on business incentive grants through the Business Employment Incentive Program since the program's inception, which amounts to about \$22,044 per job. That program primarily provides grants to mid-size and larger companies for job generation. This year's appropriation in the proposed state budget for the grant program is \$175 million.

"Surely, the Legislature and Executive branch can invest more in small businesses and entrepreneurs," said Smarth. "According to a recent independent study on SBDC's five plus hour counseled clients, NJSBDC's cost per created job and saved job is considerably lower."

The study indicated that through the NJSBDC Network, the cost per created job stood at \$1,476 while the cost per saved job was \$2,296.

"I would say that this is a good rate of return on the investment in small business assistance, creating sustainable and long-term job generation," added Hopper.

The core grant matched with state dollars and other private/public sponsorships empowers the NJSBDC Network to deliver comprehensive assistance year after year through its more than three decades of operation in delivering small business assistance services.

"Proper investments in comprehensive assistance to small business owners through the NJSBDC Network helps New Jersey's economy prosper even in these most challenging times," said Hopper.

About NJSBDC

This non-profit network is a federal-state-educational partnership. Its expert staff and business practitioners help small business owners and entrepreneurs with every stage of business development and growth. Small businesses are served at its 12 locations throughout the state serving businesses in all 21 counties. The network headquarters is located at the Rutgers Business School in Newark NJ. As part of a national network of SBDCs, more than 1,000 centers and satellite offices throughout the country serve and assist small businesses, saving and creating jobs across the nation. For more information, visit www.njsbdc.com.

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NJSBDC SIMPLIFIES WHAT'S AVAILABLE FOR BUSINESSES TO SURVIVE POST SANDY DAMAGE

Survival and Continuity Strategies For Small Businesses

(July 17, 2013) Edison- Middlesex County businesses and officials were presented a simplified plan to help them restore the impact caused by Super Storm Sandy at an informational meeting at Edison Municipal Hall yesterday morning.

The Small Business Development Center at Rutgers New Brunswick, headed by Elayne McClaine, the regional director, brought in representatives of various organizations as well as NJSBDC pro bono, expert consultants, to explain how they can ease the process of obtaining help.

"Times are difficult and we're not giving up," she told the gathering. "We learned that we are more likely to have to face another Sandy than a fire in the next five years and we want to help businesses survive and prepare. We want to make it easy for them in every aspect and also supply information about topics like cyber security to help them protect their records and other areas they may not even be thinking about."

Your Middlesex County community SBDC will provide Legal, Accounting, Business Continuity, Risk Management, Media, Marketing and Human Resources professionals to assess and help you restore your business and bring you to pre-storm profits and beyond. They have critical information in materials including a Disaster Readiness Plan of Action and a Business Continuity Ready Kit. Contact them at njsbdcnb@business.rutgers.edu or by calling 848-445-8790.

Mayor Antonia Ricigiliano promised to "do whatever we can to help" and promised to post materials on the municipal site and have brochures and information available in her office and with the township clerk.

Elizabeth J. Mackay, JD, CFA, the senior policy advisor for the New Jersey Business Action Center, said that organization will also be a “one-stop shop for businesses” to “guide and simplify” the process. That organization can be reached by email at www.NewJerseyBusiness.gov or by calling 866-534-7789.

She stressed all the organizations are working together to attract applicants because if not used, it will revert to the government.

Briefly, besides lauding the NJSBDC program, she outlined grants and forgivable loans, being administered by the New Jersey Economic Development Authority, up to \$50,000 that are not based on credit scores. Eligible costs for reimbursement may include working capital (operating expenses), inventory, equipment, machinery, furnishings, and prospective construction.

There is also a “really attractive loan program” offered in the nine most impacted counties offering up to \$500,000 in working capital with zero interest the first two years and then set at one percent, she stressed. Contact njeda.com or call 1-855-726-3929, the NJSBDC at 973-353-1927 or the New Jersey Business Action Center.

Greer Reinalda, community liaison, with the non-profit UCEDC which has partnered with the Hurricane Sandy New Jersey Relief Fund, is offering small businesses up to \$25,000 at two percent interest for five years with no collateral requirements.

“I promise this will take one to two hours tops, needs no receipts of damage, has no fees, no penalty for pre-payment and I will work with you directly and assure you the money will be in your hands in two weeks,” she told the audience.

She can be contacted at greinalda@ucedc.com or by calling 908-864-7772.

The NJSBDC has been assisting businesses statewide for more than three decades, with an expertise in diverse economic development and small business development issues and this year specially providing businesses affected by Super Storm Sandy and Nor-Easter Athena get the assistance they need to get their customers back, growing and flourishing.

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Disaster Readiness Plan of Action
Business Continuity Ready Kit



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Could Your Business Survive Another Sandy? **NJSBDC Offers Pro Bono Survival and Continuity Strategies** **For Small Businesses**

(July 15, 2013) Edison- Our community, Middlesex County businesses, has the professional expertise that will help revitalize and restore the loss of business caused by Hurricane Sandy and as an integral part of that community, the Small Business Development Center at Rutgers-New Brunswick is here to help.

Your local SBDC will provide Legal, Accounting, Business Continuity, Risk Management, Media, Marketing and Human Resources professionals to assess and help you restore your business and bring you to pre-storm profits and beyond.

This program will be introduced from 8:30 to 10:30 a.m. July 17 at the Edison Township Council Chambers, second floor in the municipal building. The program will focus on restoring economic impact—loss of customers, vendors, employees and market. You will be counseled by expert, pro bono consultants, who will provide an analysis of the financial impact of the storm, an assessment of the current and post-Sandy business strategies and a plan of action that provides solutions to improve or replace lost business. Receive your Business Continuity Ready Kit.

This strategic event is co-hosted by NJSBDC at Rutgers –New Brunswick, the Mayor and Council of Edison and the Edison Chamber of Commerce.

All businesses are welcome and please invite fellow entrepreneurs and Small business owners.

"We couldn't be happier to bring these, expert, pro bono counselors to our community to work one-on-one with businesses in this time of need and through the transition," said Elayne McClaine, regional director of the NJSBDC center headquartered at Rutgers-New Brunswick. "We consider ourselves a lifeline for all small businesses in need because we are truly a service based integral part of the growth and success of the Middlesex County community."

The NJSBDC has been assisting businesses statewide for more than three decades, with an expertise in diverse economic development and small business development

issues and this year specially providing businesses affected by Super Storm Sandy and Nor-Easter Athena get the assistance they need to get their customers back, growing and flourishing.

“This SBA one-time Sandy grant funding will enable entrepreneurs and small business owners in some of our hardest hit areas to receive supplemental assistance for revitalizing their business operations through the NJSBDC network,” NJSBDC Chief Executive Officer-State Director Brenda Hopper said.

“Our centers will continue to provide comprehensive assistance for business owners to revamp and grow their businesses post- Sandy to help retain and create new jobs,” said NJSBDC Chief Operating Officer-Associate State Director Deborah Smarth added.

This grant, administered by the NJSBDC, provides one-on-one counseling, guidance for entrepreneurs and small business owners. Governor Chris Christie has promised to make rebuilding businesses post-Super Storm Sandy “priority number one” and he is being assisted by Lt. Governor Kim Guadagno, who has lauded NJSBDC network for its effectiveness in helping the business community.

Topics Consultants will advise you on include:

Pre and Post Sandy Business Assessment
Disaster Readiness Plan of Action
Re-evaluating Your Business Model
Risk Management and Financial Readiness Profile
Improving Data and Cyber Security
Preparing and Protecting Employees
Business Continuity Ready Kit

Pre-registration Required

To register: Email: njsbdcnb@business.rutgers.edu

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NJSBDC IN MERCER COUNTY GOING DOOR TO DOOR TO HELP SMALL BUSINESSES PREPARE FOR THE NEXT DISASTER WHETHER IT'S ANOTHER STORM, FIRE OR ESSENTIAL EMERGENCY PREPAREDNESS

The NJSBDC Center is also providing a host of other pro bono services

Ewing **Township** (Aug. 1) – If you're a small business in Mercer County, you're likely to get a knock on your door by someone with some of the most critical information you may ever need – how to deal with the next disaster. Due to a one-time SBA Sandy grant, centers within the New Jersey Small Business Development Centers statewide network, will further provide support for small businesses affected by this disaster.

The New Jersey Small Business Development Center at The College of New Jersey headed by Lorraine Allen, the Regional Director, is spearheading this effort to discuss materials including a Disaster Readiness Plan of Action in the wake of Super Storm Sandy. The Plan of Action, which addresses multiple types of disasters, reduces the impact of business interruption, minimizes risk, protects employees, improves product services, develops strategies, brings businesses current with rules and regulations and builds a competitive advantage.

"The damage here wasn't what it was along the shore," Allen said. "But it has taken a toll and we want our business community to understand they have to be prepared for the next disaster. We've already reached more than 100 businesses in person just in our English speaking tour to explain our services and why they are so important."

The door to door services are being provided in Ewing, Lawrence and Princeton in English and in Trenton and Hightstown in Spanish under a grant provided to assist businesses after Super Storm Sandy as well as with the cooperation with Mercer County.

The English speaking business door to door tours are being conducted by Don Addison, a Community Business Representatives for the center. Addison, who has already visited 107 businesses, introduces

the program, explains the emergency preparedness brochure, leaves contact information and urges the businesses to use the services.

“It’s all about one-on-one, face-to-face connections,” he said during a recent tour. “We want to establish ourselves as part of the community, help businesses relate to what they need to know and then provide them the help. It’s wonderful that so many have responded positively.”

The businesses visited that day were receptive and anxious to get the help. A number of those previously contacted have contacted the center for assistance.

“This is great,” said John Reilly, manager of Café 72 on Upper Ferry Road in Ewing. “I’ll definitely run this by the owners and I know they’ll be interested.”

Several established businesses, who have been assisted by the center in the past, said the door to door service is classic of Allen’s personal attention and commitment to the community.

The owner of Ewing’s Captain Dry Cleaner, Michael Waintraub, who has been working with the center for six years, listened intently to Addison’s presentation and said, “Lorraine has helped me on so many levels for so long and here’s another example.”

Waintraub who started as a wholesaler is now running a retail service and a pickup and delivery for offices, has contracts with Princeton Hotels and is the concierge cleaner for Capital Health Hospital.

“The center has helped me in so many ways –marketing, loans for equipment, all kinds of ways and I’ve been growing every year,” Waintraub said.

Because there are more than 230 manufacturing companies in Mercer County with 10 to 250 employees and sales from \$1 million to \$10 million, Allen, under a SBA/NJSBDC grant is also working with CEOs of those companies to participate in forums with their peers at the center, facilitated by an experienced moderator, with Business Growth experts on hand to listen and share their resources.

“The next step is talking to them about the storm recovery and looking ahead to prepare every way possible for the next disaster under the Sandy grant,” Allen said.

“We have a data base and in conjunction with the county, we are holding these meetings to discuss current challenges,” Allen explained. “I can’t thank the county enough for their role in this as well. This is what we need; groups working together toward the same goal.”

Businesses credit Allen for that new cooperative effort.

“When I first heard about NJSBDC, I thought it was just for start-ups,” said Debbie Schaeffer, CEO of Mrs. G’s TV and Appliances, Lawrenceville, a successful, high-end company established by her grandmother 79 years ago in September. “And then I got more information and they have been instrumental with establishing our business community with the county and have helped my business immeasurably through complicated applications and forms for certifications.”

“It’s all about relationship marketing and Lorraine understands that by going door to door,” Schaeffer said explaining how a privately owned company could withstand and surpass growth expectations with seven competitors including major retail chains all on the same street within one half mile because it is part of a national \$14 Billion buying group and can keep prices competitive. “We’ve had generations of customers and we have father son-teams that work here and have for years.”

Allen also stressed the center will provide, one-on-one, pro-bono counseling to help businesses through not only the Ready Kit but also in Business Continuity, Risk Management, Media, Marketing, Human Resources, Legal, Accounting, Training and Strategic Needs Assessment. They also have an invaluable Business Continuity Ready Kit they can provide business owners.

The center has also offered a scholarship program for a course in Quick Books, valued at \$295, for any small business impacted in any way financially by the storm through the Sandy grant.

“These business owners are so busy, sometimes they just don’t have time to think about these skills to improve their lives and services,” Addison said. “It’s wonderful to help a community I grew up in, as so many of us have.”

Contact Allen at Lorraine@sbdcnj.com or by calling 609-771-2947 for further information or assistance.

THE NJSBDC has been assisting businesses statewide for more than three decades, with an expertise in diverse economic development and small business development issues and this year specially providing businesses affected by Super Storm Sandy and Nor-Easter Athena get the assistance they need to get their customers back, growing and flourishing.

About NJSBDC

The New Jersey Small Business Development Centers network provides comprehensive services and programs for small businesses in New Jersey, helping businesses expand their operations, manage their growth in New Jersey, helping businesses expand their operations, manage their growth, or start new ventures. Expert staff and practicing business consultants help small business owners and entrepreneurs to develop business plans, find financing, identify new markets, find procurement and international trade opportunities, commercialize technology and develop an E-commerce presence. This non-profit network is a federal-state-educational partnership, leveraging public and private funding sources to further maximize resources for the small business community. The network leverages funding from the Small Business Administration (SBA), New Jersey State Government, the educational institutions that host the 12 centers as well as other private sponsorships and grants. The NJSBDC Headquarters is located at the Rutgers Business School in Newark, NJ. NJSBDC is an accredited member of the National Association of Small Business Development Centers (ASBDC). More than 1,000 centers and satellite offices serve small businesses across the country. Visit www.njsbdc.com.



For Immediate Release

**Contact Jody Calendar
973-363-1927
732-245-981**

***NJSBDC HELPS BUSINESSES TURN TRAGEDY INTO OPPORTUNITIES AND SUCESS
IN A
PRO BONO SANDY RELATED DISASTER RECOVERY AND PREPAREDNESS SERIES***

***This event Co-Sponsored with Burlington County Library provides start-up and established
businesses with financing, growth and guidance***

(August 12, 2013) WESTAMPTON – A two part series that will provide some of the most important information construction businesses need to know while addressing a demand in Sandy related services will be presented Aug. 14 and Aug. 26 at the Burlington County Library, 5 Pioneer Blvd.

Sponsored by the NJSBDC office headquartered at Rutgers-Camden and developed by its director Gary Rago in conjunction with the Burlington County Library, the Sandy recovery series to be held from 10:30 a.m. to noon Aug. 14 will, at no cost, will provide one-on-one counseling with an expert consultant as well as address the topic of Management Growth in the construction field.

Due to a one time SBA grant, centers within the NJSBDC statewide network, are providing support for small businesses affected by the storm.

The first topic, Managing Growth in construction businesses involving Sandy recovery, helps businesses turn increased demand in services into success and prosperity by providing tools and techniques you need to grow your business successfully.

The second program, starting a Construction Related Business for Sandy Recovery, to be held from 6 to 8 p.m. Aug 26 at the library, explains how to start a construction business in carpentry, plumbing, electrical, HVAC and other areas, to meet the demand caused by the Sandy related damage. This workshop will take you through step by step the funding availability and required licensing.

Advanced registration required. Call to register: 609-267-9660

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Contact: Jody Calendar
973-353-1927
732-245-9181

For immediate release

**THE NJSBDC SERVING MONMOUTH-OCEAN OFFERS THREE
COMPLIMENTARY INTENSIVE WORKSHOPS TO PROVIDE STORM DAMAGED
BUSINESSES THE VITAL TOOLS THEY NEED TO SUCCEED**

A no fee, hands on, collaborative workshop includes access to pro bono, expert one-on-one consultants

(August 19, 2013) LINCROFT – Inundated with information and feeling overwhelmed by paperwork and confusion over options for your small business recovery from Superstorm Sandy? If so, this is a must attend opportunity.

The New Jersey Small Business Development Center serving Monmouth and Ocean Counties, is providing three pro bono workshops in Monmouth and Ocean Counties that will provide invaluable information to small businesses impacted by the storm.

Sponsored by the NJSBDC at Brookdale Community College and developed by its director, Jackeline Fuytes, these complimentary workshops, will provide you with invaluable information and vital tools to help you not only recover, but also improve and safeguard your business for the future.

These programs are presented in conjunction with the Greater Long Branch Chamber of Commerce, the City of Asbury Park Office of Economic Development, the City of Long Branch Office of Community and Economic Development, the Keyport Bayfront Business Cooperative, the Hazlet Business Owners Association and the Northern Monmouth Chamber of Commerce. All small businesses impacted the storm are invited to attend.

These programs are the result of a one-time SBA Sandy grant. The NJSBDC statewide network is providing support for small businesses affected by this disaster.

The first workshop will be held from 6 p.m. to 9 p.m. Aug. 19 at the Ocean Place Resort, One Ocean Blvd., Long Branch, and the second from 6 p.m. to 9 p.m. Aug. 20 at the Holiday Inn, 2870 Hwy 35 South, Hazlet Township.

Another workshop will be held in Ocean County Sept. 16 in Toms River. Venue will be announced.

At the workshops, you will receive information about the assistance and tools that are available to you:

- Marketing and Social Media strategies
- Insurance basics for small businesses
- Finances that are available to you
- Access to our Center's expert consultants, who are available to meet with you one-on-one on your specific needs
- And more!

There is no fee for these workshops. However, due to limited seating, pre-registration is required!

To register Call NJSBDC at Brookdale at 732-842-8685, or Visit www.mosbdc.com

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Contact Shy Hopkins * (973) 353-1414 * shopkins@njsbdc.com

**Small Businesses in NJ Will Learn to Grow Their Reach in Global Markets
Four International Trade Workshops Will Teach International
Marketing, Sales, Research, Distribution and Risk
from December 17 to December 20 At Rutgers Business School, Newark**

Register Today!

Newark, N.J. (December 2, 2013) – Small businesses in New Jersey will learn how to reach ninety-eight percent of the world's customers – all of which are outside the United States – at a special workshop series starting on December 17.

The New Jersey Small Business Development Centers (NJSBDC) International Trade Specialty Practice will deliver four international trade workshops on December 17, 18, 19 and 20. Companies that attend will learn to navigate through the complexities of exporting, importing, expanding into international markets, international payments, and international risk.

The four workshops in the series are:

- * Demystifying International Trade
- * Getting the Most from International Reps, Agents and Distributors
- * The Basics of International Payments and Incoterms
- * International Branding – Visual Images

The workshops will help small- and mid-size companies, and new businesses, gear-up for 2014 with an overview of how to start and operate an international business, as well as in-depth information for established companies seeking to grow internationally.

Ninety-five percent of the world's customers are outside of the U.S., and international markets comprise 80% of the world's purchasing power," said Roger S. Cohen, Lead International Trade consultant for the NJSBDC, and instructor of the four-day workshop series. "These workshops will help companies and individuals establish and grow their global business, and position themselves for success through international trade. Expanding a company's international reach can also help prepare them for disruptions and disasters in domestic markets."

The usual \$50 per class tuition for these classes has been waived for this special series only. Participants are encouraged to take all four workshops, but may register for individual classes.

Topics include:

Demystifying International Trade: How to Get Started and How to Expand, on December 17, 10 a.m. to 1 p.m., 1 Washington Park, Room 464, Newark, NJ 07102

In the opening workshop of the four-day series, participants will receive an overview of the basics of how to establish and build international business, including importing and exporting, marketing and

sales, identifying customers, logistics, pricing, and international trade resources. This workshop is recommended as the foundation for all other courses in the workshop series.

Getting the Most from International Reps, Agents and Distributors, on Dec. 18, 10 a.m. to 1 p.m., 1 Washington Park, Room 464, Newark, NJ 07102

Gain insight into how to maximize international sales and marketing efforts and learn about the flow of trade development, licensing, the basic aspects of international banking and finance, the various types of trade transactions and the differences between representatives, agents and distributors, training for representatives, agents and distributors, and steps for assessing your readiness for international business.

International Payments and Risk – Understanding the Language of International Commerce, on Dec. 19, 10 a.m. to 12 p.m., 1 Washington Park, Room 464, Newark, NJ 07102

Learn the fundamentals of INCOTERMS – International Commercial Terms relating to the basics of international banking and finance, how to buy, sell, deliver, calculate prices, get paid, transfer and limit risk and insure receivables from overseas.

International Branding – Telling Your Story in Different Markets, on Dec. 20, 10 a.m. to 12 p.m., 1 Washington Park, Room 464, Newark, NJ 07102

How do well-know companies promote their product brands differently in international markets? What is international branding, compared with advertising? When do companies use brand confusion? Using images and photos, we will take a look at examples of the product branding of identical products in different markets. How does an overnight delivery service promote themselves in the United States and Japan? How about Hagen-Dazs ice cream? Bridgestone Tires? "Death To Vampires!" movies?

To register for these workshops, register at <<http://bit.ly/INTLTRADE-RUTGERS-2013>> or contact Shy Hopkins, (973) 353-1414, shopkins@njsbdc.com

About Roger S. Cohen

For over twenty years, Roger S. Cohen, Lead International Trade Consultant for the NJ Small Business Development Centers (NJSBDC), and President of Cohen International, has helped clients develop all sorts of international business – from fine art, through currency printing machines, to xylophones and zebrawood. Roger is credited with initiating the project that brought the popular "self-sticking" postage stamp to the United States.

Mr. Cohen was educated at Cornell University, where he studied Planning and Policy Development. He holds a Master of International Business from University of Tokyo. Mr. Cohen is a member of the New Jersey District Export Council (NJDEC) of the U.S. Department of Commerce, and is a founding member of the European-American Chamber of Commerce in New Jersey.

About NJSBDC

The NJSBDC network is headquartered at Rutgers Business School in Newark, N.J. With twelve centers throughout the state, the NJSBDC network provides comprehensive services and programs for small businesses in New Jersey, helping them expand their operations, manage their growth, or start new ventures. The NJSBDC network leverages funding from the U.S. SBA, New Jersey State Government, the educational institutions that host the 12 centers, as well as other private sponsorships and grants.

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Contact: Jody Calendar
973 353-1927 or 732 245-9181

The NJSBDC Network Will Recognize Its Most Successful Business Clients at its Annual Growth Awards Luncheon on December 13

Making New Jersey Stronger Business by Business

December 5, 2013 (Newark, NJ) -- A tradition of the New Jersey Small Business Development Centers (NJSBDC) network is to honor its small business clients with the highest achievements at its annual Small Business Growth Success Awards luncheon.

This year's event is even more special in the sense that it includes a few businesses which were impacted by Superstorm Sandy, but, with the help of NJSBDC succeeded in revitalizing business operations to further their success.

The event is scheduled from 11:30 a.m. – 2:30 p.m., Friday, December 13th, at the Forsgate Country Club, Monroe Township.

“The most important component of this gathering is that we get to personally hear our successful clients talk about how our business experts helped them and how they succeeded in further developing and growing their business,” said NJSBDC Chief Executive Officer and State Director Brenda Hopper.

This year's award recipients include 14 small businesses that fare from various sectors including a high-technology firm, a restaurateur, a food catering and eatery business, a baked goods establishment, a company operating several fast food franchises, a communications/marketing agency, a defense contractor, a film producer and cinematographer, a medical physician practice, a manufacturer of dietary supplements, a modular home builder, an inventor helping blind students, a brewing company, and a gymnastics facility.

“All of our award winners shared a commonality,” said Deborah Smarth, NJSBDC chief operating officer and associate state director. “They believed in their business vision and through their own hard work and guidance from NJSBDC experts they achieved great benchmarks for their businesses in serving their respective markets.”

In addition, to recognizing these 14 small businesses, the NJSBDC network will also hear from Senator Anthony R. Bucco (Morris and Somerset counties), a recipient of NJSBDC's Small Business Advocate of the Year award several years ago. As a small business owner himself and a strong advocate of NJSBDC's mission, he will be addressing the audience of small business owners, higher education leaders and representatives of economic development and business membership organizations.

In addition, the NJSBDC network is recognizing Assemblyman Craig J. Coughlin (Middlesex County) and Senator Steven V. Oroho (Sussex and parts of Morris and Warren counties) for their support of the network and its mission to assist small businesses statewide.

Assemblyman Coughlin said, “The NJSBDCs have not only been there for my constituents when called upon, but should also be commended for their strong advocacy at the State House, fighting to maintain state funding” to be able to assist entrepreneurs and small business owners. Senator Oroho says “It is an honor to be recognized by NJSBDC, which has done so much to foster the growth of small businesses in New Jersey.”

The 14 small business Success Award Winners include:

- **Optimal Solutions, Inc.** (Vijay Hanagandi, Ph.D., CEO) – Delivers customized software applications that model, optimize and simulate complex industrial processes including manufacturing, supply chains, research and development projects to help companies optimize efficiencies and increase profitability; located in *Lyndhurst, NJ*.
- **Mallory’s Marvelous Muffins** (Leslie Nist) – Has attracted new customers and grown her business due to an aggressive Internet marketing/ and website sales campaign for her diversified supply of gift baskets with an array of baked goods selections; located in *Basking Ridge, NJ*.
- **Electronic Brailier, LLC** (David Pillischer) – Developed a classroom friendly Braille device that allows a blind student to quietly imprint Braille on paper without any disruption to others in the classroom; located in *River Vale, NJ*.
- **RBA Homes** (Bill Lashovitz, President) – Specializes in modular home building with custom floor designs; increased the number of employees and sales levels through aggressive social media and marketing strategies in Post-Sandy; located in *Red Bank, NJ*.
- **Morris Family Medical Center** (Elena R. Jauregui, MD) – Has grown her family medical practice since opening the business in 2000, building a practice of more than 3,000 patients; located in *Elizabeth, NJ*.
- **KVibe Productions, LLC** (Khoah Dinh Le) – A former Web and Motion Engineer with Ernst and Young, this entrepreneur – an immigrant from Thailand – has built his film producing/cinematography business from \$30,000 to a half a million dollar business in just two years; located in *Jersey City, NJ*.
- **GIANT Gymnastics** (Jennifer Packard & John Skorski) – Focused in the world of gymnastics, the company now has 6 full-time employees and has increased sales to almost a million dollars; located in *Hackettstown, NJ*.
- **HerbaKraft** (Nisha Khanijow, President) – Manufactures dietary supplements, employing 13 individuals and reaching annual sales of more than \$4 million; located in *Piscataway, NJ*.
- **Tuckahoe Brewing Company** (Tim Hanna, Matt McDevitt, Chris Konicki, Jim McAfee) – A team of professionals from different careers came together to start their own brewing company; the company has now entered into various distribution agreements to supply its products to restaurants and bars regionally and statewide; located in *Oceanview, NJ*.
- **Stokes Creative Group, Inc.** (Joanne Stokes) – Provides full service marketing services with specialization in the construction and transportation industries; has succeeded in obtaining major contracts in New Jersey and New York; located in *Southampton, NJ*.

- **WisEngineering, LLC** (Cheryl D. Hall) – A defense contractor providing technology solutions and consulting services with 30 employees and several million dollars in sales annually; located in *Dover, NJ*.
- **The Portuguese Fisherman Restaurant** (Mark Silva) – After being severely damaged by Hurricane Sandy, the owner rebuilt the business in *South River, NJ*; having received an SBA loan, the company's makeover has further attracted new customers; it is a multi-million dollar operation.
- **Jersey Girl Café** (Kathleen Rana) – A corporate catering business and a retail eatery establishment, the business now has 6 full-time employees, known for its culinary experience; located in *Hamilton, NJ*.
- **Jethwa Management** (Ramesh Jethwa) – The company's fast food establishments had experienced flooding and disruption of services due to past storms, but, was able to obtain SBA financing and additional assistance, allowing the company to add 30 new employees since 2012; located in *Paterson, NJ*.

The NJSBDC network in 2012, consisting of 12 centers statewide, accomplished the following (under all grant activities):

- Provided one-on-one counseling for 5,550 small business clients totaling 20,862 counseling hours;
- Fifty-one percent of all counseled clients were established small businesses;
- Helped 282 clients start new businesses;
- Sponsored 958 training sessions statewide at which 11,731 trainees attended;
- Facilitated \$64.8 million in financing (loans and equity) for NJSBDC small business clients; and
- Helped its small business clients create and retain 14,375 jobs in the state.

About NJSBDC

This non-profit network is a federal-state-educational partnership. Its expert staff and business practitioners help small business owners and entrepreneurs with every stage of business development and growth. The network headquarters is located at the Rutgers Business School in Newark. Its major funding partner is the U.S. Small Business Administration. The New Jersey Business Action Center is an additional funding partner of the NJSBDC program as well as other public and private grants/sponsorships. The NJSBDC network is an accredited member of the national association of SBDCs, with more than 1,100 centers and satellite offices throughout the country serving and assisting small businesses and saving and creating jobs across the nation. For more information, visit www.njsbdc.com.



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(973) 353-1927 or (732) 245-9181

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Making New Jersey Stronger Business by Business

December 20, 2013 (Newark, NJ) – New Jersey ranks 49th out of 50 states in terms of having the least small business friendly environment, according to a recent study issued by the non-partisan Small Business and Entrepreneurship Council on December 12.

Still, the New Jersey Small Business Development Centers network, part of a national network of SBDCs, continues to provide comprehensive assistance for small business and entrepreneurs around the state, helping businesses save and create new jobs.

At its December 13 Annual Business Growth Success Awards luncheon, the NJSBDC recognized 14 highest achieving clients statewide. Those successful small business owners and entrepreneurs from diverse industry sectors, with varying revenue ranges and employment levels, each credited the organization with their success in moving and compelling testimonials at the Forsgate Country Club, Monroe Township.

This year's event was even more poignant than years before because it included small businesses which were impacted by Superstorm Sandy, but, with the help of NJSBDC succeeded in revitalizing business operations to further their success.

David Pillischer, CEP of Electronic Brailier, LLC, River Vale, who has created products to enhance the lives of blind persons and has contracted worldwide now, summed up the comments of the businesses.

“Many years ago, I came to NJSBDC with a prototype that was next to impossible,” he said of the center at Bergen Community College. “They kept me focused and I can tell you, my device would not exist without you,” he said addressing the audience but looking at the directors of the center.

Kathleen Rana, owner of Jersey Girl Café, Hamilton, told the audience that the center at the College of New Jersey “put everything right after an auspicious start and allowed me the training and guidance to open a new location planned for early spring. I am so thankful.”

A victim of Superstorm Sandy and then a business that helped other victims, Bill Lashovitz, president of RBA Homes, Red Bank, credited the assistance he received from the center at Brookdale Community College, for everything it did for his company.

“They really helped us recover, double our staff and our sales revenues by 100 percent over two years and now we are building homes for Sandy victims. I thank the center and the customized counseling and courses I received from the center as well as the social media counseling. It made an incredible difference.”

NJSBDC Chief Executive Officer and State Director Brenda Hopper noted that due to population migration and “funding always being a challenge, we have made a difference!” Hopper personally awarded and thanked each client with enthusiasm and excitement.

“This is my favorite event because we hear all their stories,” she told the audience. “It’s so moving.”

“Post- Superstorm Sandy, the state’s campaign became New Jersey Strong; with the thousands of business owners we’ve served since Sandy hit, we like to say we are making a difference business by business,” said Deborah Smarth, NJSBDC chief operating officer and associate state director. “In 2012, the NJSBDC network counseled more than 5,500 clients with a total of more than 20,000 counseling hours, sponsored more than 900 business training seminars with more than 11,000 attending, facilitated \$65 million in financing for our clients and our assistance helped our clients create and save more than 14,000 jobs in New Jersey. This represents all grant activities.”

The keynote speaker, Senator Anthony Bucco, Ranking Budget Officer, Senate Budget and Appropriations Committee, Morris and Somerset Counties, and the owner of a small manufacturing company in Paterson, credited the network with his success and the success of small business owners across the state.

He commented that businesses get frustrated with taxation and bureaucratic red tape even though there are ongoing efforts by the Legislature and the Christie administration allaying those concerns on the part of business owners. He explained how he tapped the services of the NJSBDC to help his business. He also noted the exceptional advocacy that NJSBDC’s chief operating officer, Deborah Smarth, provides for the NJSBDC network in Trenton. He said he would continue his advocacy efforts to provide necessary funding support for the network since it grows jobs for New Jersey’s economy.

According to the most recent national survey of state SBDCs, New Jersey invests far less than the average \$1.1 million state funding investment by states nationally. “I’d like to see New Jersey be the leader in funding for this accredited program that helps produce jobs through its small business clients,” said Hopper.

“Turning around NJ’s ranking in small business and entrepreneurship friendly policies should start with the state’s investment level in the NJSBDC program,” added Smarth. “We are boots on the ground for retaining and growing businesses as well as turning around small businesses post-Sandy.”

Al Titone, District Director of the Small Business Administration, who had just arrived from the airport from a business trip, introduced each recipient and told their story of success and how proud he was of each winner.

Glenn Shafer, Dean and Professor, Rutgers Business School, stressed how proud he was to be a partner with the network and referred to the organization as “vital” and is “playing a significant role in the major revitalization happening in the City of Newark, the state’s largest city.”

The Assistant Majority Leader, Senator Linda Greenstein, (parts of Middlesex and Mercer,) praised the network for “its passion” and promised to support its efforts. She received recognition for her efforts this past year.

The NJSBDC network also recognized Assemblyman Craig J. Coughlin (Middlesex County) and Senator Steven V. Oroho (Sussex and parts of Morris and Warren counties) for their support of the network and its mission to assist small businesses statewide.

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- **RBA Homes** (Bill Lashovitz, President) – Specializes in modular home building with custom floor designs; increased the number of employees and sales levels through aggressive social media and marketing strategies in Post-Sandy; located in *Red Bank, NJ*.
- **Morris Family Medical Center** (Elena R. Jauregui, MD) – Has grown her family medical practice since opening the business in 2000, building a practice of more than 3,000 patients; located in *Elizabeth, NJ*.
- **KVibe Productions, LLC** (Khoa Dinh Le) – A former Web and Motion Engineer with Ernst and Young, this entrepreneur – an immigrant from Thailand – has built his film producing/cinematography business from \$30,000 to a half a million dollar business in just two years; located in *Jersey City, NJ*.
- **GIANT Gymnastics** (Jennifer Packard & John Skorski) – Focused in the world of gymnastics, the company now has 6 full-time employees and has increased sales to almost a million dollars; located in *Hackettstown, NJ*.
- **HerbaKraft** (Nisha Khanijow, President) – Manufactures dietary supplements, employing 13 individuals and reaching annual sales of more than \$4 million; located in *Piscataway, NJ*.

- **Tuckahoe Brewing Company** (Tim Hanna, Matt McDevitt, Chris Konicki, Jim McAfee) – A team of professionals from different careers came together to start their own brewing company; the company has now entered into various distribution agreements to supply its products to restaurants and bars regionally and statewide; located in *Oceanview, NJ*.
- **Stokes Creative Group, Inc.** (Joanne Stokes) – Provides full service marketing services with specialization in the construction and transportation industries; has succeeded in obtaining major contracts in New Jersey and New York; located in *Southampton, NJ*.
- **WisEngineering, LLC** (Cheryl D. Hall) – A defense contractor providing technology solutions and consulting services with 30 employees and several million dollars in sales annually; located in *Dover, NJ*.
- **The Portuguese Fisherman Restaurant** (Mark Silva) – After being severely damaged by Hurricane Sandy, the owner rebuilt the business in *South River, NJ*; having received an SBA loan, the company's makeover has further attracted new customers; it is a multi-million dollar operation.
- **Jersey Girl Café** (Kathleen Rana) – A corporate catering business and a retail eatery establishment, the business now has 6 full-time employees, known for its culinary experience; located in *Hamilton, NJ*.
- **Jethwa Management** (Ramesh Jethwa) – The company's fast food establishments had experienced flooding and disruption of services due to past storms, but, was able to obtain SBA financing and additional assistance, allowing the company to add 30 new employees since 2012; located in *Paterson, NJ*.

About NJSBDC

This non-profit network is a federal-state-educational partnership. Its expert staff and business practitioners help small business owners and entrepreneurs with every stage of business development and growth. The network headquarters is located at the Rutgers Business School in Newark. Its major funding partner is the U.S. Small Business Administration. The New Jersey Business Action Center is an additional funding partner of the NJSBDC program as well as other public and private grants/sponsorships. The NJSBDC network is an accredited member of the national association of SBDCs, with more than 1,100 centers and satellite offices throughout the country serving and assisting small businesses and saving and creating jobs across the nation. For more information, visit www.njsbdc.com.