



SYMPOSIUM | LUNCHEON

Thursday, May 11, 2017 | 8:00 am - 2:00 pm

Rutgers Business School - Newark



engaged on a path to success in business & career.

<u>Sponsored By:</u> RUTGERS









Helping businesses thrive is important.

At M&T Bank, we understand that small business is the lifeblood of any thriving community. Which is why we are committed to providing our support and keeping our lending decisions local. See what we can do for your business at your neighborhood branch or **mtb.com** today.



2 |

Equal Housing Lender. ©2016 M&T Bank. Member FDIC.





SYMPOSIUM | LUNCHEON

Thursday, May 11, 2017 8:00am - 2:00pm Rutgers Business School - Newark

Program Agenda

8:00 – 8:45am 8:45 – 9:00am	 Registration, Breakfast & Networking Welcoming Remarks: Phyllis Siegel Sr. Associate Dean, Rutgers Business School – Newark & New Brunswick Al Titone New Jersey District Director, U.S. SBA Commander Roger Gengaro NJ Department, The American Legion Tendai Ndoro, Ph.D. Regional Director, NJSBDC at Rutgers - Newark
9:00 – 10:00am	PLENARY SESSION #1: LEADERSHIP Being an Entrepreneurial Leader in Business & Career
	Having an entrepreneurial mindset allows for innovation, consistent analysis/de- velopment and resourcefulness – all in an effort to capitalize on and enhance one's competitive advantage. This session discusses methods and strategies towards strengthening leadership skills in business, career and life from an entrepreneurial perspective.
10:15 – 11:15am	PLENARY SESSION #2: DIGITAL MARKETING Integrated Marketing in a Digital World
	Digital marketing has revolutionized the business world, allowing small businesses and large organizations alike the ability to engage their clientele with a person- alized touch and measured results. How will you and your business use these measures to set you above and beyond the competition?
11:30 – 12:30pm	PLENARY SESSION #3: CONTRACTING/ SUPPLIER DIVERSITY The 'Real Deal' in Winning Public/ Private Contracts
	Winning contracts can be rewarding but the process is often daunting. How can you strategize your efforts, while avoiding pitfalls and delays towards YOUR win?
12:30 – 1:45pm	Keynote Luncheon <i>Keynote Speaker: "Business in a Global Marketplace"</i> <i>Stephanie D. Burroughs</i> <i>Featured Speaker: "Moving Forward"</i> <i>Ivy Charmatz</i>
1:45 – 2:00pm	Closing Remarks: Tendai Ndoro, Ph.D.

New Jersey M&T Bank Business Action Center Understanding What's important

Sponsored By:

RUTGERS

Rutgers Business S

America's SBDC New Jersey is funded in part through a cooperative agreement with the U.S. Small Business Administration (SBA) and additional support from the New Jersey Business Action Center (BAC), as well as other private sector sponsorships and private/public grants. The NJSBDC is an accredited member of the national America's SBDC network.

SPEAKER: Welcoming Remarks





Phyllis Siegel

Associate Professor and Sr. Associate Dean for Graduate Programs and AACSB Accreditation **Rutgers Business School, Newark & New Brunswick**

Professor Siegel's interests include organizational justice, work-life balance, and executive behaviors and incentives. She also conducts research on the factors that cause employees to self-handicap, leading to their under-performance. Professor Siegel has published articles in leading scholarly journals, including Administrative Science Quarterly, Organizational Behavior and Human Decision Processes, and Organization Science.

Professor Siegel teaches Organizational Behavior and Human Resource Management. She was the recipient of a Teaching Excellence award that was presented by the Professional Accounting MBA Class of 2000. In addition to research and teaching, Professor Siegel has conducted training and applied research for clients in the financial services and high-tech industries. Prior to academia, she worked as a commercial banking officer for Chemical Bank New Jersey. She is currently serving as Vice Chair of the Management and Global Business Department.

Professor Siegel received her Ph.D. from Columbia Business School and her Undergraduate degrees in Management and Psychology from the Wharton School and the College of Arts and Sciences of the University of Pennsylvania.

SPEAKER: Welcoming Remarks





Alfred Titone

District Director U.S. Small Business Administration (SBA), New Jersey District

Alfred Titone was named district director for the U.S. Small Business Administration's New Jersey district office on March 28, 2011. He brings with him a diverse business background in both non- and for-profit businesses with a concentration in marketing, sales and entrepreneurship.

Al is responsible for directing SBA's efforts to assist over 700,000 small businesses in New Jersey with the agency's financial, contracting, and business development programs. Additionally,

he has oversight responsibilities for twelve Small Business Development Centers administered by Rutgers University, one SBA funded Women's Business Centers and nine chapters of SCORE – Counselors to America's Small Business, a volunteer organization that provides free business counseling.

Al started his SBA career in 2008 as the branch manager of SBA's Long Island Office. In 2009, he served as the acting district director of the SBA's New York Office for seven months. In January of 2010, Al was appointed as the SBA's New York deputy district director. In that position he directed the agency's implementation of its programs and services, promoted the SBA to various business and other groups, and encouraged more lending institutions to take part in SBA programs

Prior to joining the SBA, Al served as Regional Director for the York College Small Business Development Center in Queens, NY. During his nearly six-year tenure, the organization grew considerably with significant increases in the number of counseling hours, and the dollar amount of small business client loans the center helped to facilitate. While at the SBDC, Al also served on several minority and women's business enterprise committees. These were tasked with creating goals and participation requirements for minority and M/WBE companies in large construction projects scheduled in the borough over the following years.

After earning his undergraduate degree he worked in the entertainment field for five years and returned to school to earn an MBA in marketing and management in 1988 from St. John's University. He then ran several small businesses, including two of his own, and subsequently counseled others on various aspects of operating and owning a small business.



SPEAKER: Welcoming Remarks





Commander Roger Gengaro The American Legion, New Jersey

Roger is a proud veteran of the US Army, having served 3 years active service during the Viet Nam war era.

As a member of the American Legion for 28 years he has served on various committees and held numerous officer positions in the state from Post Commander to State Commander. He has served as the State Project Chairman, County Chairman and has been deeply involved with

actively promoting the importance of citizenship and civic responsibility across the state.

Roger, a retired employee of NJ Transit has tirelessly devoted his time to making a positive contribution to the lives of veterans, actively serving veterans and military families across the state of New Jersey. He and his wife Joan live in Sussex County and enjoy a close relationship with both their daughter and son and take great pride in their 5 grandchildren.



SPEAKER: MC & Facilitator



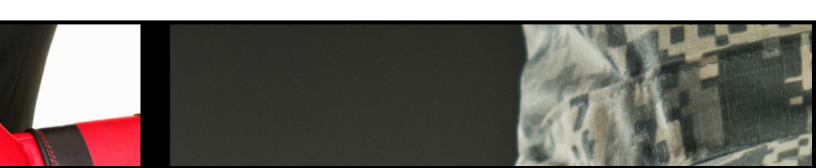


Tendai Ndoro, Ph.D. *Regional Director* **NJSBDC at Rutgers - Newark**

Dr. Tendai Ndoro has a PhD in Public Administration and is currently contracted as Regional Director for the NJSBDC at Rutgers-Newark/Rutgers Business School & NJSBDC statewide network. Dr. Ndoro has received numerous awards for her work as an economic development expert and business woman which include the 2014 ASBDC National State Star Award, 2013 Top Women in Power Impacting Diversity; 2012 NJ Garden State Woman of the Year – Global Impact Award, & the Minority Enterprise Advocate's 50 Women of Power in Business. In 2011 she received the WEN Business Award for promoting women. In 2010 she received the US

Commercial Services International Trade Award for promoting international trade in the City of Newark, NJ. Dr. Ndoro is a trained Baldrige Examiner.

As Regional Director, Dr. Ndoro has designed, developed & implemented innovative programs like the Women Entrepreneurs' Networking (WEN) Breakfast, Business Bazaar & Procurement Expo-Pitch for Capital & Pitch for Contracts; Disaster Preparedness & Continuity of Operations Program, Business Scalability Series; RBS Entrepreneur Pioneer Initiative (EPI) Training Curriculum and the RBS/SBDC Student Experiential Learning Program where accounting, management and marketing business students gain experiential learning and consulting experience solving problems for small businesses in Northern NJ. In collaboration with various private/public entities she promotes small business (SMEs) development, young entrepreneurs' programs community & economic development initiatives. Dr. Ndoro has participated as a focus group expert for the Obama Administration through the Small Business Administration, US Commercial Services, OPIC, MBDA and White House Entrepreneurship Summit.



Being an Entrepreneurial Leader in Business & Career



<u>Moderator:</u> Kate Muldoon Regional Director NJSBDC at William Paterson University

Kathleen Muldoon has been working as Regional Director at the William Paterson University Small Business Development Center since June 2004. As Director, Kate offers small business owners the assistance they need to plan and develop successful and profitable ventures by offering training, individual counseling and hands-on workshops in all aspects of entrepreneurship. Ms. Muldoon had worked in the financial services industry for over 20 years in various

capacities including management, operations, sales, and relationship management. She most recently served as Senior Vice President and Manager of the Bank of America Women Entrepreneurs' Connection covering New Jersey, New York, Connecticut and Pennsylvania. Prior to that, she served as Senior Vice president and Executive Director of the Women's Financial Future at Summit Bank.

Ms. Muldoon was the recipient of the U.S. Small Business Administration's (SBA) 2006 New Jersey Women in Business Champion of the Year Award.

Kate Muldoon is a member of Executive Women of NJ. Prior to working at William Paterson University, Kate served on the Rutgers University Business School Board of Advisors, and the New Jersey Association of Women Business Owners (NJAWBO) Advisory Board. She continues to serves on various boards, and is also committed to volunteering as Executive Director of the BridgeHope Community Development Corporation in Paterson.

Kate is a graduate of Immaculata University (PA), and the ABA's National Graduate Trust School, held at Northwestern University. She is also a graduate of Rutgers University Senior Leadership Program for Professional Women, Leadership Paterson, and Leadership Fellows Program.



Michele Litzky President & Owner Litzky Public Relations

Michele founded LPR in 1988 with just one client, Matchbox Toys. Today, she's grown the agency to nearly 25 employees with a full client roster, ranging in categories from toys and baby gear to lifestyle brands and social good campaigns. Her family has grown, too. In addition to three nieces, Rachel, Alison and Samantha, her grandchildren, Emma, Jack and Henry are the newest jewels in her crown.



Cheryl McCants President & CEO Impact Consulting Enterprises

Cheryl McCants is a bilingual (Spanish), award-winning communication professional and entrepreneur with 25+ years of creative and strategic business-development, public relations and integrated-communication experience. Recently honored by PR News as one of the nation's Top Women in Public Relations for 2017, and by Leading Women Entrepreneurs as one of New Jersey's Top 25 Leading Women Entrepreneurs for 2016, Cheryl is also a 2012 National Urban Fellows Leader of Change for America, and has been honored by Time Warner

and Essence Magazine as a Power Leader in the African-American community.

In 1989, she founded Impact Consulting Enterprises, a strategic communication, marketing and public relations firm with national and international reach. Over the years, Cheryl and her team have strategized, branded and told stories for iconic companies, government agencies and nonprofits such as such as Girl Scouts of the USA, Ashley Stewart, the Ms. Foundation for Women and iFoster, among others.

Alongside her career and professional accolades, Cheryl serves as an executive member of the United Way of West Essex and Hudson County's Women's Leadership Council, a board member for both the Rutgers Business School Entrepreneurs Pioneer Initiative and the Newark Regional Business Partnership. She is actively involved with the NY/NJ Chapter of the Women's Business Enterprise National Council, and advocates for social entrepreneurship, women-owned businesses, civic participation, and an end to homelessness.

Cheryl holds degrees from Brown University, Columbia University and George Washington University, as well as certificates in entrepreneurship and public-service leadership from Rutgers Business School and the University of Kansas, respectively. She loves to learn, sing, travel and garden, and lives with her daughter and their dog Ciara.



Tendai Ndoro, Ph.D.Regional Director & EntrepreneurNJSBDC at Rutgers - Newark

See Dr. Ndoro's complete bio on page 7.



Beverly Winkler

Director Organizational Engagement, Learning & Development **PSEG**

Beverly Winkler is the Director of Organizational Engagement, Learning and Development at PSEG. A results-driven Human Resources leader, Beverly has the ability to positively impact organizational effectiveness and change. She is a strong communicator, consultative partner and practical leader. Her experience includes assimilating and partnering with leaders from merged and acquired organizations.

Beverly specializes in leadership development, talent management and development, succession planning, employee surveys and engagement initiatives, organizational effectiveness, and consulting, and competency model development

performance management and consulting, and competency model development.

PANELISTS: Digital Marketing/ Branding

Integrated Marketing in a Digital World



Pasqualina DeLucia-DeBoer Assistant Regional Director NJSBDC at Brookdale Community College

Pasqualina DeLucia-DeBoer is the Assistant Director of the NJSBDC at Brookdale Community College, providing in-depth pro-bono consulting services and appropriate training workshops for small business owners/entrepreneurs to assist businesses expand operations, manage growth or start new ventures.

Pasqualina has an master's degree in professional and technical communications from the New Jersey Institute of Technology and a bachelor's in psychology and philosophy from Oglethorpe University.



Lindsey C. Holmes CEO & Lead Strategist Usable Tech

Lindsey C. Holmes is the owner of Usable Tech Co, a 10 year old, award winning (Dreamworks SKG, The World Aids Conference), MBWE Certified creative design and digital agency specializing in 'usable solutions for business. Usable Tech's Digital Marketing, Digital PR, Tech Workflow, and Mobile Application Development servicing has worked to develop the online footprints of Campbell Soup, Beats By Dre, Cricket Wireless, NAACP, BET, The City of New-

ark, NJ and many more. Lindsey has used her writing background, marketing and business thought leadership, self-taught programming skills, and passion to empower through technology. She has become a key player in the Web 2.0 landscape.

She has authored five books and speaks on stages across the world. She is a native Washingtonian, the Evernote Entrepreneurship Ambassador, a member of Delta Sigma Theta Sorority Inc, an active alumna of The Madeira School in McLean, Virginia and Sarah Lawrence College in Bronxville, NY, and the proud mom of a Shih Tzu named Banks.



Stacy Smollin Schwartz Marketing Professor Rutgers Business School

Stacy Smollin Schwartz is a full-time faculty member of the marketing department at Rutgers Business School, where she teaches introductory and digital marketing courses to undergraduates, MBAs, and executives.

Stacy has driven success for a wide range of consumer- and business-oriented brands, with a focus on digital marketing. For the Interactive Advertising Bureau (IAB), she launched the

first ANSI-accredited professional certification programs in the digital media industry. Prior to her work with the IAB, she served as Vice President of Marketing at Virgin Mobile USA, Web Director at Hospital for Special Surgery, and held several leadership roles at internet advertising pioneer DoubleClick, which she joined as its eleventh employee in 1996.

She is an Executive Board Member at Sharsheret, a national nonprofit organization that supports young women with increased risk of breast and ovarian cancer. She also sits on the Business Advisory Board of Rutgers Enactus, a student group committed to using the power of entrepreneurial action for social good.

Stacy holds an MBA from Harvard Business School and a BA with honors and highest distinction from Penn State University. She lives in New Jersey with her husband and three children.



Andaiye R. Taylor Founder & Editor Brick City Live

Andaiye Taylor is the Founder and Editor of BrickCityLive.com, a hyperlocal news site and social media properties that cover business, entrepreneurship, arts, entertainment, politics, and lifestyle in Newark, New Jersey's most populous city. Andaiye developed Brick City Live to be as much an experiment in local news sustainability as it is a digital publication about a city. As one of six member news properties in the Geraldine R. Dodge Foundation's Local News Lab,

Brick City Live continuously tests cutting-edge ideas in local news production and monetization.

Andaiye's previous professional experience includes media buying, search engine management, business development, and product development. She holds a master's degree from Columbia Journalism School, where she won the Lars-Erik Nelson Prize for excellence in reporting and writing.

Andaiye loves Super Mario Brothers, her own brothers, reading, traveling, and Newark, New Jersey.

PANELISTS: Contracting/ Supplier Diversity

The 'Real Deal' in Winning Public/ Private Contracts



<u>Moderator:</u> Stephanie D. Burroughs President & CEO StephanieSpeaking, LLC

See Stephanie D. Burroughs' complete bio on page 14.



Dominick M. Belfiore Small Business & Entrepreneur Specialist US Small Business Administration

Dominick M. Belfiore, CFCM is an expert in leadership, strategy, and federal acquisition.

Mr. Belfiore has worked as a civilian in federal procurement for the U.S. Small Business Administration, multiple defense agencies, and served on active duty in the U.S. Marine Corps. He is a Certified Federal Contracts Manager (CFCM) and an active member of the NCMA Picatinny Chapter. His formal education includes an M.B.A. from William Paterson University

and a B.S. in Business Management from Ramapo College of NJ.



Maureen Fairfax

Vice President, Strategic Sourcing Enterprise Services and Financial Systems **Prudential Financial**

Maureen is a vice president in the Sourcing and Procurement Group located in Newark, NJ. In her role, she is responsible for category management of Prudential's business travel and non-IT contingent labor programs. This includes sourcing, contracting, negotiating, implementing and supplier relationship management and service delivery for travel agency, airline, hotel,

rental car, corporate card, and temporary staffing suppliers.

Maureen has over 20 years of experience in sourcing and procurement and has delivered significant savings for Prudential while remaining focused on service satisfaction for her internal business stakeholders. Notable achievements include the development and implementation of a centralized business travel expense management function within Prudential and the centralization of Prudential's temporary staffing program. She has held several positions on client advisory boards, includ-

ing United Airlines and Citibank, providing influence on decisions made regarding programs, services and future strategic initiatives. More recently, Maureen supported the organizational design and operating model for the newly created Sourc-ing and Procurement Group in support of Prudential's transformation work to better leverage its third-party vendor spend.

Maureen holds a B.S. in Finance from the University of Rhode Island and a New Jersey Real Estate Referral License.



Dawn Fitch-Mitchell Director of Diversity DDB Worldwide

As a strategist and promoter of a diverse culture and inclusive community, Dawn leads DDB Worldwide's inclusion efforts for diverse partners and people. Her experiences span across multiple disciplines including, entrepreneur, business development, vendor system implementation, management, fashion and retail.

Passionate about influencing change in business culture and raising awareness about diversi-

ty, she launched DDB's No Respect 4 Status Quo, supplier diversity initiative and leads DDB's breaking unconscious bias efforts. She participates on the 4a's Diversity Steering Committee, NY/NJ Minority Supplier Development Board, WBENC Marketing Committee and is

the AEMS (advertising, entertainment, media & sports) industry group chair for awareness and the NY/NJ minority council certification committee chair.

Dawn was named one of "2014's Top 25 Women in Power Impacting Diversity" by DiversityPlus magazine and a contributing author to the 4A's publication the Competitive Edge, Supplier Diversity: Fundamentals For Agency Leaders. Under her leadership, DDB was awarded their first supplier diversity category award by the AAF Mosaic Council.

Dawn is an optimistic "jersey girl" sharing positive energy and proud parent of two creatives; her son is a game designer and her daughter is photography/ advertising student at SCAD university. She is a fashion enthusiast, beach lover, makeup artist and foodie who doesn't acknowledge the words, "can't" or "impossible".



Don Newman

Director of Small Business Advocacy State of New Jersey, Business Action Center

Don Newman is the Director of Small Business Advocacy for the New Jersey Department of State's Business Action Center. The New Jersey Business Action Center (BAC) serves as a "one-stop" shop for businesses helping companies to stay, grow and locate in in New Jersey. The Center's business advocates work to encourage entrepreneurship by supporting businesses of all sizes, advancing the global competitiveness of New Jersey companies, and promoting the

State's attractiveness as a vacation destination and business investment location nationally and internationally.

Don has been the Director of Small Business Advocacy at the Business Action Center since 2005 and holds a master's degree in business administration from Monmouth University. 18

"Business in a Global Marketplace"





Stephanie D. Burroughs President & CEO StephanieSpeaking, LLC

Dr. Stephanie D. Burroughs is a dynamic and motivational speaker, workshop presenter and government procurement contracting strategist for small business owners. For over 35 years Dr. Burroughs has presented to, trained and coached thousands of business owners through Government and Corporate Procurement, Diversity and Certification Programs, marketing strategies and business development.

Dr. Burroughs is the author of her printed and audio book "Dating Your Business Prospect: Practical Strategies for Successful Business Matchmaker Meetings" and creator of: "The Art of Promoting – Networking, Branding and Communication" and the "Big Contract Bootcamp", two Digital training programs.



FEATURED SPEAKER: Ivy Charmatz

"Moving Forward"





Ivy Charmatz Executive Producer, News & Special Projects News 12 New Jersey

Ivy Charmatz is the Emmy[®] Award-winning Executive Producer for News and Special Projects at News 12 New Jersey. She first joined the station in 1996, and currently oversees the station's production of specials, including the very popular On The Road series. She was the executive producer and co-writer of the ground-breaking special that took a powerful and emotionally-charged look at the state's heroin epidemic. A graduate of Rutgers, Ivy has also worked on nationally syndicated television programs and is an experienced Public Relations expert with

an emphasis on message identification and development. Among all of her awards and accolades, Ivy is also the proud recipient of a 2012 Gracie Award for her story on Rock and Roll Hall of Fame member Darlene Love.



2	0	1
4	U	

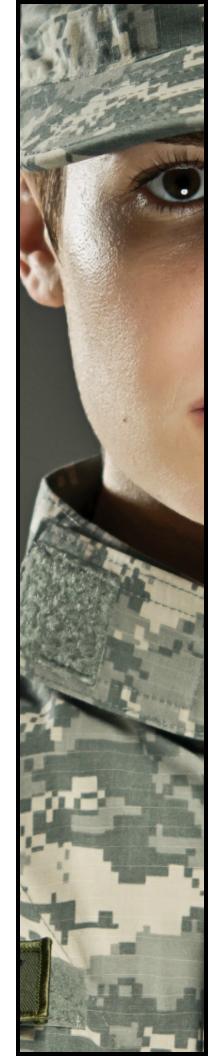
_ _ _____ ____ ____ ____ _ _ ____ ____ _ _ ____

Women Military Members, Reservists, Veterans & Retirees

Thank You

'Women Warriors in Business' honors you.

Thank you for your service, commitment and sacrifice.







Thank You

Sponsors, Partners & Supporters



The American Legion 🌘

RUTGERS Rutgers Business School Newark and New Brunswick







DDB **Worldwide**



VA



U.S. Department of Veterans Affairs







NJIT





ECH







BrickCity









Contact the NJSBDC					
Headquarters and Administration	Specialty Programs				
Rutgers Business School 1 Washington Park Newark, NJ 07102 973-353-1927 www.njsbdc.com sbdcinfo@njsbdc.com	NJSBDC Specialty Services: 800-432-1565 E - Business International Trade Procurement Sustainability Technology Commercialization				
Regiona	l Offices				
NJSBDC at Brookdale Community College	NJSBDC at Rutgers University - Camden				
(Monmouth and Ocean Counties)	(Burlington, Camden, Gloucester & Salem Counties)				
765 Newman Springs Road, ATEC Building, Room 111	419 Cooper Street				
Lincroft, NJ 07738	Camden, NJ 08102				
Regional Director: Jackeline Mejias-Fuertes	Regional Director: Bob Palumbo				
732-842-8685	856-225-6221				
NJSBDC at Kean University	NJSBDC at Rutgers University - New Brunswick				
(Union County)	(<i>Middlesex County</i>)				
1000 Morris Avenue, Willis 402B	Janice H. Levin Bldg, 94 Rockafeller Road, 2nd Floor				
Union, NJ 07083	Piscataway, NJ 08854				
Regional Director: David Margulies	Regional Director: Elayne McClaine				
908-737-4220	848-445-8790				
NJSBDC at New Jersey City University	NJSBDC at Rutgers University - Newark				
(Hudson County)	(Essex County)				
285 Westside Ave, Suite 189-191	25 James Street				
Jersey City, NJ 07305	Newark, NJ 07102				
Regional Director: Gail A. Marquis	Regional Director: Tendai Ndoro, Ph.D.				
201-200-2156	973-353-5950				
NJSBDC of Northwest New Jersey	NJSBDC at Stockton University in Atlantic City				
(Sussex, Morris and Warren Counties)	(Atlantic, Cape May and Cumberland Counties)				
150 Mountain Avenue	35 South Martin Luther King Boulevard				
Hackettstown, NJ 07840	Atlantic City, NJ 08401				
Regional Director: Dolores Stammer	Regional Director: Carol Waties				
908-269-8475	609-626-3889				
NJSBDC at Ramapo College of New Jersey	NJSBDC at The College of New Jersey				
(Bergen County)	(<i>Mercer County</i>)				
Anisfield School of Business, 505 Ramapo Valley Road	2000 Pennington Avenue, Forcina Hall 253				
Mahwah NJ 07430	Ewing, NJ 08628				
Regional Director: Vincent Vicari	Regional Director: Lorraine Allen				
201-684-7135	609-771-2947				
NJSBDC at Raritan Valley Community College	NJSBDC at William Paterson University				
(Hunterdon and Somerset Counties)	(Passaic County)				
Workforce Training Center, 118 Lamington Road	131 Ellison Street				
Branchburg, NJ 08876	Paterson, NJ 07505				
Regional Director: Bill Harnden	Regional Director: Kate Muldoon				
908-526-1200 ext. 8516	973-321-1378				



¥ 🎋

K

It's about the unique perspectives and innovative thinking that help us meet today's business challenges. It's why Prudential is proud to offer meaningful opportunities and competitive access to a diverse group of qualified suppliers.

Solving today's business challenges with a diverse group of supplier partners: we think it's a solution that makes sense for everyone. Learn more at www.prudential.com/procurement





© 2017. Prudential, the Prudential logo, the Rock symbol and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide. 0250919-00001-00



















Where Businesses **Go To GROW** www.njsbdc.com | 800.432.1565