



2019 NJSBDC Client Success Award Winners

**America's SBDC Executives Meet in Virginia,
Followed by Meetings with Members of Congress**

**NJCBA Hosts America's SBDC Presentation
At St. Peter's University in Jersey City**

**NJSBDC Network Adjusts Services
Due to Coronavirus (COVID-19) Concerns**

'Big Impact with NJSBDC'



Bank of America recognizes New Jersey Small Business Development Centers for investing in a healthy economy

Some of our biggest assets are the businesses who call our community home. On their own, or as members of business organizations, they improve our lives with community service and economic initiatives for the future.

We're proud to work with New Jersey Small Business Development Centers to help develop our local potential. Together, we're honoring a commitment to work toward an economy that's growing stronger day by day.

Visit us at bankofamerica.com/newjersey

Life's better when we're connected®

©2018 Bank of America Corporation | SPN-124-AD | ARPV9LGV

Bank of America 

Bank of America
Merrill Lynch
U.S. Bank of America
America Lynch Trust Merrill Lynch



Leon Fraser

Interim CEO & State Director,
New Jersey Small Business
Development
Centers Network

Brenda B. Hopper

Retired CEO & State Director,
New Jersey Small Business
Development
Centers Network

Deborah K. Smarth

COO & Associate
State Director,
New Jersey Small Business
Development
Centers Network

The Small Business Voice is published by the
NJSBDC Network's Headquarters Office.

We gladly welcome your ideas, press releases,
letters and feedback.

All rights reserved. All material is the property
of the New Jersey Small Business Development
Centers and may not be reproduced or
reprinted without written permission from
the publishers.

Design and pre-press by **New Hope Publishing LLP**, Cliffside Park, NJ.

THE SMALL BUSINESS VOICE is printed on 100%
de-inked, post-consumer fiber paper and is
processed chlorine free.

THE SMALL BUSINESS VOICE is printed on 100%
de-inked, post-consumer fiber paper and is
processed chlorine free.

© 2020 by the New Jersey Small Business
Development Centers.

INDEX OF SPONSORS

Bank of America.....	2
RBAC.....	18
PSE&G.....	20
PNC Bank	24
Big Impact	25

The Small Business Voice

VOLUME 20

SPRING 2020

Table of Contents

NJSBDC Assists Growing Number of Diverse Businesses in Need Due to Coronavirus Crisis	4
13 Small Business Clients Receive Recognition for Success At 17th Annual NJSBDC Small Business Growth Awards Luncheon	5
Remarks by Assemblyman DiMaio at the Annual Awards Luncheon	7
NJSBDC Success Award Winners	8
America's SBDC Executives Meet in Virginia, Followed by Sessions with Members of Congress	13
Past Small Business Growth Award Winners Cheer NJSBDC Help	14
NJEDA Announces Business Financing Programs in Response to COVID-19 Crisis	15
More Past Small Business Growth Award Winners Cheer NJSBDC Help	15
NJSBDC Adjusts Services Due to Coronavirus (COVID-19) Concerns	16
Rutgers Assistant Professor Joins NJSBDC Senior Leadership	16
The Bottom Line	17
NJCBA Hosts America's SBDC Presentation At St. Peter's University in Jersey City	19
Brenda's Letter	21
Tribute to Dolores Stammer – Former Regional Director at NJSBDC of Northwest Jersey	22
IN MEMORIAM – Igor Arnold, Former MIS Manager	23
Regions in the News	26

America's Small Business Development Centers — New Jersey (NJSBDC)

'Where Businesses Go TO GROW' ... BIG IMPACT



For inquiries or comments:
NJSBDC Headquarters
1 Washington Park
Newark, NJ 07102
press@njsbdc.com
Phone: 973-353-1927



RUTGERS

Rutgers Business School
Newark and New Brunswick

NEW JERSEY
Business Action Center



Funded in part through a Cooperative Agreement with the U.S. Small Business Administration (SBA), America's Small Business Development Centers—New Jersey (NJSBDC) network is also funded by the State of New Jersey and is hosted by Rutgers Business School: Newark and New Brunswick. The NJSBDC network is an Accredited Member of America's Small Business Development Centers. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. All services extended to the public on a non-discriminatory basis.

NJSBDC Assists Growing Number of Diverse Businesses in Need Due to Coronavirus Crisis

The New Jersey Small Business Development Centers (NJSBDC) network, composed of 12 regional centers, has been serving on the front lines in all of the state's 21 counties during the COVID-19 health and public safety crisis.

NJSBDC's mission is to provide assistance to small businesses of varying growth stages, revenue ranges, and industry sectors. The network's volume of calls has increased substantially over the past few weeks as business closures and layoffs, due to decreased business revenues, have ensued.

Small businesses are desperate for help during this early economic downturn due to the effects of the coronavirus and our experienced regional center directors and business advisors are providing the necessary resources to respond to their needs.

Vincent Vicari, the Regional Center Director for Bergen County located at Ramapo College of New Jersey, provides insights concerning the help that the centers provide. Bergen is one of the hardest-hit counties by the COVID-19 crisis. "Small businesses need a lot of counseling, especially with loan and grant applications right now," Vicari stated. "The phones are ringing off the hook and our Center helps assess each small business case to provide the best solutions for financing and other turnaround strategies at this time."

The NJSBDC network has been serving small businesses for 42

years and is part of a national network of SBDCs. The national net-

'Our mission now in this national crisis is Response, Recovery, and Resilience.'

*Leon Fraser,
Interim CEO/State Director*

work provides up to 1 million entrepreneurs and small businesses with one-on-one management consulting, training, and additional technical assistance each year.

The national network of SBDCs has a strong track record as first responders in national disaster recoveries. Thousands of small businesses were re-booted during the Hurricane Sandy disaster due to the comprehensive assistance provided by NJSBDC and other SBDCs around the nation.

'We see the human toll as a result of this crisis and we're assisting the best we can.'

*Deborah Smarth
COO/Associate
State Director*

"While we typically focus on helping New Jersey small business grow," said Leon Fraser, NJSBDC Interim Chief Executive Officer/State Director, "Our mission now in this national crisis is Response, Recovery, and Resilience."

As one of the key resource

partners of the U.S. Small Business Administration (SBA), SBDC experts are assisting small business owners in applying for various SBA disaster assistance financing as a result of economic injury from this crisis. The program is also providing support (upon request) to state agencies like the New Jersey Business Action Center (BAC) and the NJ Economic Development Authority (NJEDA).

"Our state partners, legislators, and Governor's Office were informed about the swell of business inquiries," stated Chief Operating Officer/Associate State Director Deborah Smarth. "We see the human toll as a result of this crisis and we're assisting the best we can."

Twelve regional SBDCs (centers) are located throughout the state (<https://njsbdc.com/contact/>) and are working closely with small businesses seeking their assistance.

Sixty percent of NJSBDC's clients are established businesses in different stages of growth and business life cycles. On average, the NJSBDC counsels up to 5,000 businesses annually; and sponsors up to 500-plus seminars around the state at which 8,000 or more small business trainees participate.

The National Association of Small Business Development Centers, America's SBDC, located in Burke, VA continually informs the 50 state SBDCs with updated developments to ensure the comprehensive marshalling of SBDC manpower for disaster response and recovery efforts.

13 Small Business Clients Receive Recognition For Success at 17th Annual NJSBDC Small Business Growth Awards Luncheon

America's SBDC New Jersey, also known as the New Jersey Small Business Development Centers (NJSBDC), recognized small business clients from around the state for their successes, at the 17th annual Small Business Growth Awards Luncheon held at The Forsgate Country Club in Monroe Township, NJ, on December 13, 2019. The NJSBDC program is part of a national network of SBDCs. NJSBDC has provided comprehensive small business assistance and services for small business owners in all 21 counties for 42 years. NJSBDC's Headquarters is located at Rutgers Business School in

Newark, N.J., with 12 centers statewide.

Lieutenant Governor Sheila Y. Oliver was scheduled as keynote speaker, but, at the last minute her schedule changed so she could join Governor Phil Murphy in Jersey City in response to the recent tragedy. A representative from her Trenton office attended the luncheon on short notice.

Her office provided the NJSBDC network with Ms. Oliver's December 13, 2019, letter, in which she sends regrets and states that, "Governor Murphy and I fully acknowledge the Center's programs have had a great impact on New Jersey's regional

and state economy – its assistance for small business owners and entrepreneurs has certainly contributed to the state's overall economic health and helped create jobs for our residents."

She continued: "Governor Murphy and I are grateful for the work that the Small Business Development Center does, and with unemployment levels at a record low in New Jersey, we realize that you are helping to drive this economy forward by helping our small business community grow." Ms. Oliver sent her congratulations to this year's business awardees. She also stated that, "I remember well

(Continued on page 6)



Small Business Growth Awards Luncheon audience listens to keynoter, Assemblyman John DiMaio.

All photos by Jason Martin Production.

13 Small Business Clients Receive Recognition ...

(Continued from page 5)

from my days in the Assembly that the New Jersey Small Business Development Center has an impressive presence in Trenton advocating for state, matching SBA federal funding, and other private sector support.”

More than 200 small business owners, higher education Deans/Vice Presidents, private sector and banking executives as well as other economic development organization leaders in the state attended the event which has become an annual tradition.

Assemblyman John DiMaio, former Minority Budget Officer of the Assembly Budget Committee, received the special NJSBDC award as “2019 NJSBDC Legislator of the Year” for his strong support of the 12-center network and the thou-

sands of small business owners NJSBDC assists. He addressed the packed audience and commented on several current legislative issues and the importance of this program to the small business community.

“The New Jersey Small Business Development Centers is truly an asset to the business community, particularly small business owners who are able to take advantage of the services that are offered without having to ‘break the bank,’” said **Assemblyman John DiMaio**. “It is essential that the SBDC continue to provide these services so that small business owners can grow and prosper.”

Drawing attention to the difficult times faced by entrepreneurs and small business owners, Assemblyman DiMaio added “the NJSBDC is needed now more than ever to help startups and existing businesses.”

“We appreciate the Legislature’s role in funding the program to maximize assistance for small business owners and entrepreneurs across the State,” said **Deborah Smarth**, NJSBDC network chief operating officer and associate state director. “It’s



(Above) Sweet Harmony, a 2019 Success Award Winner sponsored by NJSBDC at Kean University, provided holiday musical entertainment during the Success Awards Luncheon. Seated are David Margulies, regional director, Tara Buzash at the keyboard, and Heather Teffenhart playing the violin.

all about generating jobs, new businesses and business expansion.”

“This is a memorable event,” said **Brenda Hopper**, NJSBDC network Chief Executive Officer and State Director. “Successful clients of our network are recognized for their development and growth with our experts’ assistance. We are rewarded by these success stories.”

Platinum event sponsor **PSEG**, and Gold event sponsor **PNC Bank**, joined once again in the festivities. **Bank of America** is a key grant financial supporter. **New Jersey Business** magazine participated as an in-kind media sponsor.



Representative of Lt. Gov. Sheila Oliver, Thurman Barnes, director of policy and external affairs, Department of Community Affairs, with Deborah Smarth, NJSBDC COO.

Remarks by Assemblyman John DiMaio At the Annual NJSBDC Success Awards Luncheon

Thank you very much, Deb. Before I start, you couldn't have a more passionate, more energized advocate than Deborah Smarth. It's hard to even explain the job she does in Trenton during budget time to help this fine organization move forward.

I'm questioning this year that it seems like the entire system is trying to move from a private sector-type operation that has regional support centers throughout the state to something that is operated by the [state] government. If you ask me, private sector will always out-do, out-work and out-think the government agencies that we have in the state of New Jersey or anywhere else for that matter.

I have operated since 1977 my own small business and my heart is in this room. I am so happy that I started my business in 1977 and not now. I have retired from my business after 42 years. But, frankly, I don't know how anyone can start a business now.

We have a Legislature that is constantly working toward bills and things that do nothing but encumber businesses. We have independent contractor laws which in the sponsors' minds are well intentioned to protect people from being misclassified. But we have so many people who live among us in New Jersey that have their own niche and jobs and things that give them independence, liberty, freedom and pros-

perity based on their productivity and the jobs they take on. And they could make a better living or they can limit their hours to work around their other life important missions such as raising a family. And to impose this kind of legislation on people who are willing to

enter into a business so they can experience that profitability and independence is unfathomable to me.

We want to work really hard and leave at 2 o'clock in the afternoon and go to take care of the kids or play golf or something, yet still work. They have the flexibility to work 9-5 and to demand that they work 9-5 is just unfair to people who have, on their own, chosen this path and impose legislation that will affect an industry that I came from, the construction industry.

That will have a tremendous effect on residential renovation and drive the costs up. I had great discussions and big debates with the author of that bill, Assemblyman DeAngelo.

Those are two bills that are trending in New Jersey that will affect the entrepreneurial spirit that those in this room have and that we love and live.

Whatever I do to help this organization is because I feel a great part of it myself. You are really more necessary than ever to help startups because, frankly, the stumbling blocks are far too difficult to overcome on your own when you're starting out in business. It is more than an honor to be helpful. Hopefully we can continue to be fighting the fight and thank you so much for acknowledging this. I wanted to be here today to help this organization for what it does for our state.

Thank you very much.



Assemblyman John DiMaio receives the NJSBDC Outstanding Legislator of the Year Award from Brenda Hopper, right, and Deborah Smarth, left, CEO and COO, respectively of the NJSBDC.

17th Annual NJSBDC Small Business Growth Awards

NJSBDC Technology Commercialization Program IN VITRO DIAGNOSTIC SOLUTIONS (IVDS), Rob Harper, Mount Laurel, NJ

In Vitro Diagnostic Solutions (IVDS) is led by **Rob Harper**, president of IVDS. A prior SBDC Success Awardee, the company develops, manufactures and markets innovative Point-of-Care diagnostic devices for rare metabolic diseases. In March 2017, with the help of NJSBDC, IVDS received \$191,000 Phase I grant award. Over the next year, with the assistance of the NJSBDC Technology-Commercialization Specialty Program, the company received the National Institutes of Health (NIH) and National Science Foundation (NSF) Small Business Innovation Research (SBIR) awards for a total of \$850,000 in research and development grant funding. NJSBDC further assisted the firm in submitting their first SBIR Phase II proposals in the second-half of 2018 for the malaria related project and



received notice of a \$1,447,330 award in April 2019. Once completed and validated, this test system will be available to help support the World Health Organization's efforts to finally eradicate malaria. NJSBDC's assistance resulting in the client's received grant funding will give IVDS the ability to expand its company much more quickly than it would otherwise be able to do. Harper is grateful to NJSBDC's Tech-Commercialization Consultant Randy Harmon, regarding Randy as a member of his Company Team. *(Unable to attend due to emergency.)*

NJSBDC at Brookdale Community College MARILYN SCHLOSSBACH GROUP; Marilyn Schlossbach Asbury Park, NJ

Marilyn is an executive chef and restaurant owner, managing the **Marilyn Schlossbach Group**. She owns and operates venues in Monmouth and Ocean counties including Langosta Lounge, Labrador Lounge, A.P.Y.C., Pop's Garage, Russell & Bette's and Marilyn Schlossbach Catering and Events. The Group was featured in The New York Times, Fox Business, Wall Street Journal, MSNBC and The Food Network. Since 2015, the client received assistance from NJSBDC and began focusing on its philanthropic mission, learning about crowdfunding, social media, etc. Beyond the kitchen, Marilyn is a community activist. Founder of the not-for-profit **Food For Thought By the Sea**, Marilyn also assists youth with learning opportunities related to hospitality and the culinary industry.



NJSBDC at Kean University SWEET HARMONY, LLC; Tara Buzash Bhrushundi Plainfield, NJ

Tara Buzash Bhrushundi decided to take her passion for music and monetize it. So, she established **Sweet Harmony**, a special event group of musicians from soloists to quartets playing violin, cello, piano, guitar, flute, etc. NJSBDC at Kean University assisted Tara with many issues relating to various facets of her business – including but not limited to – marketing, bookkeeping, staffing, budgeting, improving ROI and cash flow. Working with SBDC Regional Director David Margulies on these various issues has enabled Tara to increase her business revenues, which have more than doubled. Tara has engaged hundreds of musicians in several markets nationwide to put ensembles together to meet customer demand for music at weddings, corporate events and more. She has even automated her bookings and performer on-boarding process. The SBDC helped her exceed her expectations. Tara and Sweet Harmony gratuitously performed, providing music at the December 13 celebratory event.

17th Annual NJSBDC Small Business Growth Awards

NJSBDC at New Jersey City University **EL AGUILA DORADA** **Israel and Irma Romero** **Bayonne, NJ**

Israel immigrated to America when he was 16 years old and worked as a dishwasher, and then moved to a prep/line cooking station. He ultimately became head chef of Hendrickson's Corner for 13 years. Having learned so much on the job, he and his wife Irma decided to start their own business by preparing specialty Mexican foods starting from their home. Soon, as demand for their good food increased, they considered establishing a restaurant and opened "El Aguila Dorada" (The Golden Eagle) in Bayonne, NJ. Their success required them to expand as customer demand increased. They tapped the NJSBDC for assistance to open up a second location restaurant and received assistance with their business plan. With SBDC's help, they were able to secure \$1.3 million in financing from BCB Bank for both property acquisition and building renovations. Fifty full-time and part-time employees contribute to their success. The restaurant is renowned for its delicious food.



NJSBDC of Northwest New Jersey **GLOWHOUSE KIDS, LLC** **Elisa DiChristina** **Pompton Lakes, NJ**

Since 2015 **GlowHouse Kids, LLC** has been a client of the SBDC of Northwest Jersey. The company specializes in facilitating interpersonal play among children through various events and programs. Such creative programs facilitate/nurture innovative child development and empowerment across all domains. The business collaborates with the NJ Department of Education on learning curriculum and fosters new partnerships specifically designed to reinforce the efforts of the New Jersey Positive Behavior Support in Schools (NJ PBSIS). Elisa and her company are also dedicated to contributing to communities from a humanities and economic standpoint and donate 50% of all of its fundraising activity back to certain causes. With the assistance of SBDC's regional director, Mary Adelman, GlowHouse Kids has expanded its services for children with special and medical needs. SBDC assisted with issues like financial performance, sales strategies, marketing, productivity enhancements, and store front locations. The business has experienced sales growth of up to 30% with proper strategic changes.



NJSBDC at Ramapo College of New Jersey: **K9 Boot Camp** **Emily Adams** **East Rutherford, NJ**

Emily moved from California to New Jersey, thinking she would pursue a career on the stage. But, she soon discovered that her passion was focused on dog training, something she taught herself as a young girl with pets. She went to the SBDC at Ramapo. SBDC Regional Director Vincent Vicari and consultant Armen Azarnia soon advised her on doing a mobile version of attracting clients in the parks rather than purchasing property initially. They recommended branding herself first and assisted with her business plan and growth strategies. In 2015, Emily started her business, "K9 Boot Camp," which offers boarding services and other forms of training. She is considering expanding the business further by training dogs for police, search and rescue, narcotics and bomb detection. From two employees with annual revenues of \$200,000, the business now has grown to seven employees with \$480,000 in revenues. Further success is on the horizon!



17th Annual NJSBDC Small Business Growth Awards

NJSBDC at Raritan Valley Community College NIGHTINGALE NJ

**Kelly McNamara and Christopher Kellogg
Somerville, NJ**

Kelly McNamara (Nursing Home Administrator) and Christopher Kellogg (Director of Social Services) possessed a wealth of knowledge in eldercare in their former positions, having worked together 15 years at a Somerset County nursing home. They realized that there was a market need for specialized services focused on elder care so they started their business **Nightingale NJ** to help seniors and families navigate the complexities and challenges relating to eldercare. The business owners received assistance from SBDC business advisors with more than 42 counseling hours at the Raritan Valley Community College SBDC. They learned about business planning and strategy, marketing, accounting and QuickBooks, website development, human resources, and legal aspects. Business sales rose from \$72,000 in 2015 to an estimated \$576,000 in 2019 and they increased the number of employees from two to five. A promising future!



NJSBDC at Rutgers School of Business at Camden COOKIE MUNCHERS

**Brandon Lucante & Cassandra Aron
Glassboro, NJ**

As 2016 graduates of Rowan University, Brandon Lucante and Cassandra Aron launched **Cookie Munchers** in September 2016. They wanted to provide students living on and off campus with homemade delicious snacks for parties and studying sessions. While initially sharing space at a local bagel shop, they opened a storefront on Rowan Boulevard in Glassboro, NJ, next to the college. The NJSBDC located at Rutgers-Camden assisted the client with the start-up phase and preparing a business plan as well as financial projections. They have now opened up a new business location in Florida, primarily serving students at the University of South Florida. The NJSBDC regional office hopes to continue assisting Casandra and Brandon. The two business owners acknowledge that SBDC consultants were instrumental in helping them build their business.



NJSBDC at Rutgers-New Brunswick ADSORPTECH INC.

**James Flaherty, President & CEO
Middlesex, NJ**

The company started as a consulting engineering business in 2002. **Adsorptech Inc.** is now a manufacturer of industrial scale new adsorption-based oxygen production equipment, upgrading and reviving existing adsorption-based industrial gas equipment. It also offers consulting services for gas separation technology, from simple feasibility studies to fabrication and installation services. In 2013, it patented new oxygen production technology (*ECOGen Oxygen VPSA*) and began testing with its first operational commercial application in 2015. The NJSBDC regional office at Rutgers-New Brunswick assisted the company with exporting strategies to help navigate successfully in the global market. The SBDC also helped the client with other areas like regulatory impact, business and administrative requirements, labor, and insurance issues. The client has successfully exported its proprietary *ECOGen Oxygen* generators in four countries, adding two part-time employees, experiencing tremendous revenue growth by going global.



17th Annual NJSBDC Small Business Growth Awards

NJSBDC at Rutgers-Newark

PURPLE GRACE, LLC

Purple Grace Seck

Little Falls, NJ

This limited liability company was established in 2010 as a beverage brand using natural and organic ingredients in high-quality teas. Purple Grace Exquisite Tea is one of its products. Purple Grace Exquisite (RTD) bottled tea won the Beverage Forum's Innovation Zone & Tasting Station Best in 2013. **Purple Grace** experienced the effects of rapid growth and its owner, Purple Grace Seck, was able to land business products in 22 stores including Lord & Taylor. Experiencing brand success and celebrity recognition, the client turned to the NJSBDC at Rutgers-Newark to re-tool and meet higher demand. SBDC's consultant assisted Purple Grace with Small Business Enterprise registration and Women/Minority Business Enterprise certifications. And, the business was assisted in modifying its business plan including its marketing components. It now has three full-time employees and plans on moving to a new facility in late 2020. *The Newark Regional Business Partnership provides a business membership gift in 2020.*



NJSBDC at Stockton University

TONY BEEF

Anthony Della Vecchia and Nicholas Della Vecchia

Galloway, NJ

Brothers Anthony and Nick initially received assistance from SBDC at Stockton in 2015, writing their business plan and analyzing start-up costs. They registered their business "**Tony Beef**," purchased equipment and returned to the Center for assistance with their financial plan and financial projections, working with Center Director Carol Waties and consultant Clarence Fullard. They signed their lease and opened their specialty burger restaurant in September 2018 in Galloway, NJ. Anthony, a graduate of Atlantic Cape Community College Academy of Culinary Arts, renowned chef in Atlantic County, is the head chef and his brother Nick who has a degree in accounting and financing oversees the accounting, marketing and restaurant management. The restaurant receives stellar reviews from patrons and has received awards and is soon to be featured on The Food Network.



NJSBDC at The College of New Jersey

FRANKY'S RESTAURANT

Vicente and Carmen Barrientos

Trenton, NJ

The Barrientos started their restaurant 24 years ago, serving savory and traditional Guatemalan food. Faced with challenges, they tried to realize savings and applied for refinancing of their commercial debt. Due to an error in credit scores they did not get approved so they were considering selling their business. But, then they sought help from the SBDC and their counselor was able to help them dispute credit errors, remove unrecognized debt from their credit reports, thereby, helping them inevitably to apply for a loan at a lower interest rate. With the help of this regional SBDC office, the business received a \$165,000 loan. They praise the SBDC's assistance and recommend others to be guided by SBDC's professional experts as they celebrate their 25th year in business. *The Princeton Regional Chamber of Commerce provides a business membership gift in 2020.*



More photos on page 12.

17th Annual NJSBDC Small Business Growth Awards

(Right) GIANNELLA'S BAKERY
Donna and John Imparato
Paterson, NJ

In 2003, Donna and John Imparato, who moved from Brooklyn, NY, purchased **Giannella's Bakery** in Paterson, NJ. Giannella's is a landmark in Paterson so the Imparato husband-wife team maintained the name of the business. John arrived in the United States from Sicily as an 11 year-old and he worked at his family's bakery business, learning the operational aspects. Since they first purchased Giannella's Bakery, they have invested \$5 million to further expand operations of the Giannella Modern Baking Company. The **Regional Business Assistance Corporation (RBAC)** introduced Donna and John to the NJSBDC at William Paterson University to receive assistance with their business plan, website and marketing strategies, online sales, growing a new customer base, and access to financing for expansion and equipment purposes. The company now has sales of \$8 million annually with 65 employees. Who knows what's in store next?



(Right) Carol Waties
of NJSBDC at Stock-
ton University with
Harry Menta of U.S.
Small Business
Administration.



Dr. Yaw M. Men-
sah, executive vice
dean of Rutgers
Business School in
Newark, addresses
the luncheon
audience.



William Paterson University staffers with Alia Suqi (left) of
Next Wave Web Printers enjoy the program at the
Annual Success Awards Luncheon.



The Annual NJSBDC Client Success Award Luncheon attracted
a standing room only crowd to the Forsgate Country Club.

America's SBDC Executives Meet in Virginia, Followed by Sessions with Members of Congress

The Senior Leadership teams of state SBDC networks around the country and the American Territories held its annual Winter/Spring General Meeting in Arlington, VA, at the Renaissance Marriott during the week of February 10-14.

The general meeting took place on Tuesday, February 11, to discuss general business issues of the national association, Small Business Administration practices, compliance and regulations as well as other key aspects of the Small Business Development Center program nationwide.

Cybersecurity Discussed

In addition to the general meeting caucus and other presentations by private sector entities on some significant issues like cybersecurity, networking among the members and executives from across America provided ample opportunity to further share best practices and processes as well as business development issues and trends. A legislative reception in the House Rayburn Building was held the evening of February 11.



Photo left: Vincent Vicari, regional director of NJSBDC at Ramapo College, with Rep. Josh Gottheimer of the 5th Congressional District. Present was Deb Smarth, NJSBDC COO, who also met with Rep. Bill Pascrell of the 9th CD.

Below: Deb Smarth, NJSBDC COO, Rep. Mikie Sherrill of the 11th Congressional District, Brenda Hopper, NJSBDC CEO, and Vincent Vicari, regional director of NJSBDC at Ramapo College.

At the event, the national association network of SBDCs showcased small business clients in different regions of the nation. Tee Rowe, president and chief executive officer of America's SBDC, made introductions and congressional members who are avid supporters of this jobs producing program also addressed the national team of executives and successful small business clients.



As part of the annual national meeting, each state SBDC network also met with its respective congressional delegation members and key staff to ensure the continuation and potential increase of federal funding. This program is considered to be one of the most effective programs nationally in delivering comprehensive services and management consulting and training for up to 1 million small businesses and entrepreneurs annually.

"We were glad to have met several members of our congressional delegation and some of their key staff members to pro-

(Continued on page 19)



Audience attention is focused on speaker at the ASBDC executive meeting.

Past Small Business Growth Award Winners Cheer NJSBDC Help



Nextwave Web
2010 Success Award Winner
Alia Suqi, Owner/Partner
Paterson, NJ

"As the printing industry evolved, our marketing method was no longer effective. We turned to the NJSBDC-William Paterson office for help. Its director, Kate Muldoon, and her staff were instrumental in providing us with experts in the marketing and finance fields. The consultants provided us with business analysis and new marketing ideas. They also helped us create a more accurate budget to help allocate more funds for our new marketing efforts. Their support had helped our business stay vital and profitable. The free service they provided us with would have had cost us thousands of dollars. As a small firm, we feel that the SBDC is an extended department of our business. They continue to be our sounding board when we have any questions or any concerns in any area of our business."



Find your local SBDC Center by visiting WWW.NJSBDC.COM



Lena Di D.A.N.C.E. & Lena Di Wellness
2018 Success Award Winner
Salena Coaxum
Atlantic City, NJ



"NJSBDC gave me the courage and tools to create a wellness business. After being laid off from work in April 2013, I decided to take the entrepreneurial route. As a first generation Entrepreneur, I didn't have anyone in my circle to assist me with starting and/or growing a business. A friend recommended the NJSBDC at Stockton University and I am forever grateful for her advice. During my initial meeting with the NJSBDC Regional Director Carol Waties in August 2013, I felt encouraged and supported. Carol believed in my ideas and helped point me in the right direction. I continue to utilize Carol and attend the NJSBDC seminars because there's always something new to learn and other small business owners to meet and add to my network."

Find your local SBDC Center by visiting WWW.NJSBDC.COM



Minuteman Press
2017 Success Award Winner
Holly Kaplansky, Owner
Newark, NJ

"The NJSBDC is an absolutely invaluable organization for any small business. They offer seminars and classes that are vital to small businesses to thrive and grow. You also benefit from individualized counseling on many topics that are essential...marketing, global solutions, human resources, technology, how to read and understand financial statements to name a few. They help businesses get access to capital. Plus, there are many opportunities to network with other businesses to do business together, as well as learn from each other. "I have worked with Dr. Nodoro at the Rutgers Newark SBDC, and she is an amazing resource, incredibly knowledgeable and helpful. Truly a champion for the small businesses she works with. I cannot recommend the NJ SBDC and Dr. Nodoro enough."



Find your local SBDC Center by visiting WWW.NJSBDC.COM



EGGLRock Nutrition, LLC
2015 Success Award Winner
Laura L. Rokosz, PhD,
Union, NJ 07083
www.egglock.com
NJSBDC at Kean University

"I am eternally grateful to David Margulies of the SBDC at Kean University for the guidance he provided to help launch my healthcare practice. David was a real task master and made sure that I attended every meeting, and that I kept track of my goals and objectives. His business acumen ensured that I used resources wisely which is why my business is fiscally sound. Although I am no longer considered 'fledgling,' I continue to rely on the SBDC to help grow my business into the next decade."



Find your local SBDC Center by visiting WWW.NJSBDC.COM



SWEET HARMONY
2019 SUCCESS AWARD WINNER
Tara Buzash, Owner
Plainfield, NJ

"Sweet Harmony wouldn't have achieved its recent growth without the guidance and support of my advisor at Kean University. I went to see Dave (Margulies) when I needed help with creating a budget and deciding where to spend advertising dollars, and he helped me make smart business decisions in general. I think the NJSBDC is an invaluable resource to New Jersey's small business owners. We need the wisdom and guidance of high-end business professionals and educators to help us make our passions practical."



Find your local SBDC Center by visiting WWW.NJSBDC.COM



Lobster Life Systems Inc.
2015 Success Award Winner
Thomas Olsen, President
Lodi, NJ



"The SBDC is an unsung hero to small business and our growth can be attributed in part to their help. The services available are invaluable and I find myself utilizing the NJSBDC resources more frequently. I owe a debt of gratitude to Vince Vicari and the NJSBDC Bergen Chapter for not only the expert business advice, but for playing a key role in my own growth and development as an entrepreneur."

Find your local SBDC Center by visiting WWW.NJSBDC.COM

NJEDA Announces Business Financing Programs in Response to COVID-19 Crisis

The New Jersey Economic Development Authority (NJEDA) announced its \$40 million in initiatives to be leveraged with millions of dollars of additional external funding for small business assistance as a result of the coronavirus effects.

The package of financing programs includes a grant program, and other financing products to assist small businesses during these economically challenging times. The NJEDA monies come from the agency's balance sheet and not taxpayer dollars as the NJEDA does

not receive state budget funding.

Highlights of the NJEDA initiatives include:

- A \$5 million grant program with up to \$5,000 for businesses of less than 10 employees.
- A loan program to lend up to \$100,000 with 0% interest for the first five years. It resets for years 6 to 10 at a low interest-rate.
- EDA direct collaboration with banks and the Community Development Financial Institutions Fund (CDFI) to make loans easier for small business applicants.
- An entrepreneur-oriented emergency financing program.

agency financing program.


More information about the latter programs can be found at <https://cv.business.nj.gov>.

The NJSBDC network, a long-time partner of the NJEDA, is also communicating these opportunities and EDA initiatives to its small business clients across the state as well as new businesses inquiring at regional SBDCs. NJSBDC is also providing assistance with regard to the U.S. Small Business Administration's economic injury disaster assistance financing and the Paycheck Protection Program (PPP), etc.

The NJSBDC network has been inundated with a high volume of calls and emails over the past few weeks while carrying out its mission and services remotely. Municipal and county governments across the state are making referrals to various regional SBDCs in their geographical regions and diverse business membership and economic development entities are also making business referrals to NJSBDC along with the NJ Business Action Center (BAC) Call Center.

The NJSBDC program, part of a national network of SBDCs, has served small business in all 21 counties for 42 years. This business creation and jobs producing program has the widest infrastructure and support system of small business assistance providers as the 12 centers are based at higher education institutions, assisting thousands of small businesses and entrepreneurs annually.


Past Small Business Growth Award Winners Cheer NJSBDC Help



Healthy Balance
2014 NJSBDC Success Award Winner
Jane Bowers, Owner Operator
Lebanon, NJ,
NJSBDC at Raritan Valley Community College

Thanks again for honoring Healthy Balance with the 2014 NJSBDC Success Award. Our growth continues to reflect the expert guidance the NJSBDC provides. For example, the classes I've taken at NJSBDC helped me understand the complex world of social media and how to keep attracting new customers to Healthy Balance through our website and email blasts. And, whenever I run into a 'what the heck?' in my bookkeeping and projections, I call Bill Harnden. He responds immediately with advice that is always spot-on. The NJSBDC understands the needs and concerns of small retail businesses. It's comforting to know such valuable help is just a phone call away.

Find your local SBDC Center by visiting WWW.NJSBDC.COM





Zunzun House, Inc.
2017 Success Award Winner
Dulce Ramos, M.S., President
Hoboken, NJ
NJSBDC at Kean University

"I am grateful to David Margulies and his team at the SBDC Kean University for their significant support. I recommend their services without hesitation, as I know they provide good business advice in a friendly environment."

Find your local SBDC Center by visiting WWW.NJSBDC.COM



NJSBDC Adjusts Services Due to COVID-19 Concerns

In light of current coronavirus concerns, the NJSBDC is sharing important information about how the coronavirus could impact business staffs and bottom-lines as well as help you prepare. We are also revising our training and event schedules to protect the health of our clients, attendees, consultants, partners, NJSBDC team members and communities.

Our 12 centers are located at nine higher education Host institutions including Rutgers University (Newark Center, New Brunswick Center, Camden Center, and Northwest Jersey Center). Our regional SBDCs and Headquarters Office at Rutgers Business School are following our network's Host colleges/universities policies during this time.

Please contact your regional NJSBDC or visit <http://www.njsbdc.com/> to review any updates about regional training session/event schedules, program changes or cancellations. In-person training will convert to webinars or they may be rescheduled or cancelled based on the public safety situation. The network is adapting to the overall situation as conditions emerge. One-on-one counseling sessions will occur via Skype, online emails, and phone calls until the situation improves.

Regional SBDCs are assisting small businesses with SBA disaster loan applications as well as guiding owners on proper operational strategies to withstand the coronavirus crisis, including how to rebound. SBDCs in service regions are sponsoring webinars concerning the latter issues and other business operational matters during a crisis.

On March 21, Gov. Phil Murphy issued a stay-at-home executive order further directing the closure of non-essential retail businesses to the public, with

certain exceptions that include: grocery stores, farmer's markets, and other food stores that sell directly to the public; pharmacies/medical marijuana dispensaries; medical supply stores; gas stations; convenience stores; banking and financial institutions; printing and office supply shops; pet stores; car dealerships focused on mechanics, maintenance/repair; mail and delivery stores.

SBA Offers Disaster Help in Response to Coronavirus

According to a March 13 Small Business Administration communication, the SBA will offer designated states and territories low-interest loans for working capital to small businesses suffering substantial economic injury resulting from the Coronavirus (COVID-19). These actions are expected to "help alleviate economic injury" in response to the emergent public and health safety challenges. As a major resource provider of SBA, the SBDCs nationally will be there to assist small business owners.

SBA's Economic Injury Disaster Loans offer up to \$2 million in financing per small business to help them overcome the temporary loss of revenue they may be experiencing. The loans can be utilized for fixed debts, payroll, accounts payable and other bills that cannot be paid due to the disaster's impact. The interest rate for small businesses (which have no credit available elsewhere) is 3.75 percent. The loans can be paid back on a long-term basis (up to a maximum of 30 years) determined on a case-by-case basis. For more disaster assistance information or to download applications at <https://disasterloan.sba.gov/ela>. Or call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more on SBA disaster assistance.

Rutgers Assistant Professor Joins NJSBDC Senior Leadership

Brenda Hopper, NJSBDC CEO and state director, has retired after 29 years of service to the program. **Leon Fraser**, assistant professor of professional practice at Rutgers Business School's Management and Global Business Department, has been appointed Interim CEO and State Director of the NJSBDC network until a national search is completed.

Fraser joined the Rutgers faculty after extensive experience in industry, including serving as director of corporate strategy for Verizon, the global telecommunications company. In the past 17 years or so, he has been a management consultant to large and small businesses. He holds a BA degree from Harvard University, and an MBA from the Wharton Business School.



LEON FRASER

The NJSBDC network Senior Leadership Team consists of the state director/chief executive officer and associate state director/chief operating officer. "We welcome Leon to our SBDC network," said **Deborah Smarth**, NJSBDC chief operating officer and associate state director. "We're all looking forward to Professor Fraser's leadership, expertise and business knowledge in charting new paths for our program. I am hopeful that together we can make great strides as an executive team."

TheBottomLine

America's SBDC: Creating New Businesses, Generating Jobs, Returning Revenues To Federal / State Government & Providing Economic Injury Disaster Assistance Now

By Deborah K. Smarth

The NJSBDC network helps its clients create and save thousands of jobs each year. While in Washington, D.C. for meetings with members of our state congressional delegation during the week of February 10th, one thing was clear. The New Jersey congressional delegation members understand the impact our 12-center state network has on the regional and state economy. They also understand the impact of our national network of SBDCs, America's SBDC. That is why they fight hard to ensure that the national program receives stable or increased federal funding every federal fiscal year, so that New Jersey's small businesses and entrepreneurs receive comprehensive assistance from the NJSBDC statewide program serving business owners in all 21 counties. The enacted stimulus package enhances support for the small business sector now.

America's SBDC is the nation's largest, proven, cost-effective small business assistance network in the United States and its territories, serving businesses for 40 years. New Jersey's SBDC was one of the first pilot projects in the nation, headquartered at Rutgers Business School, serving the small business sector for 42 years. The Legislature has provided solid support for this program, historically. Now, in this era, our SBDC network experts are there to assist business owners during this time of crisis. The latest available national ROI report (Fiscal Year 2018) of America's SBDC reveals tremendous impact. The following report data for SBDC long-term clients nationally (receiving five or more hours of counseling) indicates:

- **\$5.6 billion** in financing was facilitated;
- For every federal dollar, **\$2.16** was returned in federal revenue; **\$2.81** returned in state revenue; and **\$45.47** returned in new capital;
- **\$267 million** in federal revenues was generated while **\$346 million** was generated in state revenues;
- **99,194 jobs** were created and job growth for the average SBDC long-term client stood at **17.7%** as compared to **1.5%** for the national average;
- **66.7%** of pre-venture SBDC in-depth clients start new businesses; between 2017 and 2018, **16,499** new businesses were started by long-term clients.
- **\$7 billion** in new sales were generated; annual sales growth for the average SBDC client stood at **18%** compared to **5.6%** for the national average.

According to MIS data, for State Fiscal Year 2018-2019 (*July 1, 2018- June 30, 2019*), New Jersey's SBDC:

- Provided customized one-on-one counseling for **4,727 clients**, delivering **23,635 total counseling hours**; **966** clients started a new business; **60%** of all clients were established businesses; sponsored **491 training sessions** statewide with **7,098** attendees;
- Facilitated **\$98 million** in total financing for clients; helped clients create and save more than **15,000** jobs.

Due to strong infrastructure, higher education institution partnerships, and diverse business experts in the nation, the SBDC helps small businesses think BIG! And, we return "BIG IMPACT!" We are now on the ground assisting small businesses during these challenging times.



Deb Smarth

Deborah K. Smarth is Chief Operating Officer and Associate State Director of the New Jersey Small Business Development Centers Network

RBAC

REGIONAL BUSINESS ASSISTANCE CORPORATION

Funding ^{at the}
Speed of Business



We're #1
in Customer
Support!

For *Fast* and Efficient Service Come to
RBAC - the Best Capital Source for Your Business

SBA 504 LOAN PROGRAM

For smarter Commercial Financing of:

- Real Estate
- Buildings
- Mix use properties
- Machinery
- Equipment

- Down payment as low as 10%
- Refinancing of existing property
- Below market fixed rates
- Long term financing 10,20,25 years



SBA COMMUNITY ADVANTAGE PROGRAM

- Up to \$250,000
- To be used for inventory, equipment, working capital, business acquisition, etc.
- Existing as well as start up businesses
- Rates start at prime plus 3%
- Terms of up to 25 years

SBA MICRO LOAN PROGRAM

We will help you through the application process to start or grow your small business providing financing for:

- Inventory
- Equipment
- Marketing
- Working capital

- Up to \$50,000
- Fixed rate starting at 6%
- 6 year terms
- One on one business mentoring through the life of the loan

Visit our web site at
www.rbacloan.com

RBAC
REGIONAL BUSINESS ASSISTANCE CORPORATION

Call to speak with a loan officer
609-587-1133

NJCBA Hosts America's SBDC Presentation At St. Peter's University in Jersey City

NJSBDC network Chief Operating Officer and Associate State Director Deborah Smarth made a presentation on February 21 to the New Jersey Collegiate Business Administration Association (NJCBA) about entrepreneurship, student engagement in building community and being a change agent in society.

Mary Kate Naatus, KMPG Dean of the School of Business at St. Peter's University, and Karen Beerbower, assistant professor of accounting and business law, collaborated with Smarth ahead of the event, identifying some of the key subjects they were interested in having covered at the meeting.

Smarth highlighted the key aspects of entrepreneurship, provided an overview of the New Jersey Small Business Development Centers program including reference to student interns' work in the program at regional centers and at Rutgers Business School SBDC Headquarters as well as faculty/student experiential learning projects focused on NJSBDC clients. She also provided insights and perspectives concerning the promotion of careers in small business firms and entrepreneurship as a potential career path for students to consider as well as non-governmental agencies (NGOs) and non-profit entities focused on solving societal problems in the sphere of state, national, and global affairs. She emphasized that young people have to develop a sense of mission and purpose in their own lives connected to

"humanity."

"As a member of the St. Peter's University alumni community before my academic studies at Columbia University, this presentation had special meaning," Smarth stated. Smarth talked about an array of issues including promoting entrepreneurship for students, engaging them in the SBDC program, and promoting change in the broader community for societal benefits, considering the tremendous challenges confronting our culture and institutions.

Smarth noted that building community and being a change agent at all levels – even beyond entrepreneurial and small business development – requires that all individuals understand their special purpose and mission in life to care and have empathy for others, emphasizing the "humanity" component of living and striving to enhance society. Smarth also referenced Pope Francis' intention of sponsoring "*Re-animate the Economy*" March 26-28 gathering in Assisi, Italy. The Pope invited young economists and entrepreneurs to collaborate on finding "a new economic model, the fruit of a culture of communion based on fraternity and equality."

On March 2 it was announced that due to the outbreak of coronavirus in Italy, this major conference on the world economy with Pope Francis' participation has been postponed until November. The event was set to gather 2,000 young people from 115 countries. The gathering has been postponed

until November 19-21.

Many members in the NJCBA audience conversed with Smarth following the presentation and general meeting to acknowledge that the message of the presentation was inspiring. "I was glad that I could provide insights from my own personal and career experiences, including the NJSBDC network," said Smarth. "I hope that some of the ideas and perspectives can be pursued at our colleges and universities."

St. Peter's Dean Naatus communicated about Smarth's presentation, saying, "Thanks for being an inspiration at our event and for doing great and impactful work!" In a message from Dean Ed Petkus of Ramapo College of New Jersey, "Thanks again for your inspiring words."

America's SBDC ...

(Continued from page 13)

vide them with our statewide and national impact metrics on jobs, financing value for our clients, start-ups, and general return on investment," said Deborah Smarth, chief operating officer and associate state director of the NJSBDC network, headquartered at Rutgers Business School.

Vincent Vicari, regional director of NJSBDC at Ramapo College of New Jersey, joined the Senior Leadership Team of NJSBDC Headquarters to provide the regional center vantage point on clients assisted and their success stories.

We're more than your energy company. *We're your business partner.*



It's important to have a partner you can rely on every day to help keep your business running smoothly. PSE&G continues to invest in major upgrades to our gas and electric systems so you get safe, 24/7 energy now and in the future.

Plus, we're there for you with our customer service line devoted to just business customers, an online Outage Center, as well as text and email alerts to keep you informed and connected with updates if you do lose power.

And that's good for business, partner.



PSE&G

We make things work for you.



Business Solutions Center:
1-855-BIZ-PSEG 1-855-(249-7734)



Register for *MyAlerts*:
pseg.com/myalerts

Brenda's Letter



Dear New Jersey Small Business Owners

It's official! I have made a decision to consciously uncouple from the NJSBDC. Please accept this letter as an official notification of my impending retirement from Rutgers Business School, Rutgers University, as CEO and State Director of America's SBDC – New Jersey (NJSBDC) effective April 1, 2020.



It has been an amazing 29-plus-year journey. My time as State Director has been professionally and personally rewarding. If my assistance, in any way, helped to fulfill an entrepreneur's dream of small business ownership or growth; then it was well worth the ride. I want to thank you the small business community for your tenacity and dedication to providing needed goods and services to the New Jersey community and becoming successful small business owners. Through hard work and commitment to our mission, the NJSBDC provided me the opportunity to grow and expand the network from six (6) regional centers to twelve (12) centers and more than twenty (20) affiliate offices. Through the years, I've met thousands of small business owners and success award winners, public and private stakeholders; statewide and in Washington and I thank you for the opportunity to serve.

Special thanks to Deb Smarth, COO/associate state director and the **entire** NJSBDC network staff and some of the old timers that started the journey with me. I would also like to introduce the new Interim State Director, Leon Fraser, Assistant Professor, Rutgers Business School. I ask that you continue to provide your support so that we may secure the organization's sustainability for another 29-plus-years.

I have fond memories of so many small business owners, success award winners, and individuals I met along the way. The NJSBDC network has always been an organization that focused on you the small business owner first; This will continue! It's been quite a ride for me at the Rutgers Business School and NJSBDC; first as a student, then alumna, then staff member and now as a retiree and entrepreneur. Better yet, now I will be a NJSBDC client too!

As one of the eight pilot programs that started the SBDC national program over 40 years ago, I wish the NJSBDC and you continued success and great accomplishments. Again, thanks for the ride and your support; it was quite enjoyable!

Brenda B. Hopper is former Chief Executive Officer and State Director of America's Small Business Development Centers — New Jersey Network

Tribute to Dolores Stammer – Former Regional Director at NJSBDC of Northwest Jersey

By Deborah K. Smarth

Dolores Stammer, regional center director of NJSBDC of Northwest Jersey, retired in April 2019. Unfortunately, Dolores fell seriously ill and she passed away on Friday, February 28, 2020.

Being part of the NJSBDC program for more than 10 years, first, as a Regional Center assistant director, then as director, Dolores produced and contributed great outcomes and results, not only for her Center, but, for the NJSBDC network program.

She was looking forward to starting her own business and began setting up a home-based office, looking for new customers. She was passionate about the business of providing comprehensive management consulting and business advisory services for entrepreneurs and small business owners that walked through the doors of the Center she operated. Testimonials from small business clients who worked with her on their plans of operation, niches for new products/services, or turnaround strategies would come to headquarters regularly.

She held a Master's degree from Columbia University in Business Marketing, but her specialization in diverse areas of business development and growth spanned numerous business subjects and topics. As someone who was a past small business owner herself, and an executive in the private sector, Dolores could always be counted on to provide her expert opinion



on just about any business matter and life issues in general. And, she would help her fellow colleagues when called upon to do so.

Dolores' "Zen" consisted of passionate caring of her clients, on-call for them all the time. And, she persisted in developing new initiatives that not only added to the value of services offered to clients of her Center, delivering services to small businesses in Morris, Sussex and Warren counties, but also adding value to those tools for the NJSBDC network.

She was known to share her opinions, which were always very strategic. She cared for everyone in her own way, always for the "common good." She forged ahead with out-of-the-box ideas and tools that resulted in enhanced technology efficiencies at her own office and offered to share these with all 11 regional centers so they could experience and put to use some of the best practices she developed and designed, if they so elected to do so.

One of the initiatives, about which she was most proud and passionate, was the Business

Growth Accelerator Program (*B-GAP*). The program focused on high-growth clients with \$1 million or more in sales revenues and/or 10 or more employees. The initiative was piloted at the Center she directed and some centers in the network also made referrals of clients that seemed to be perfect for the services of *B-GAP*. Dolores presented at the national association – America's SBDC – annual September 2018 Conference at which more than 1,000 experts and stakeholders from around the country attend each year. She also presented at another session highlighting out-of-the-box, innovative tools in creating greater efficiencies, productivity in setting up client appointments, delivering client assessments, and one-on-one management consulting for small businesses needing Center services. The national association which surveys the trainees at these special workshop sessions during the national conference indicated that both of these presentations by Dolores Stammer were highly ranked as excellent and very helpful. In 2017, at the annual December Small Business Growth Awards Luncheon, Dolores received a commendation, recognizing her contributions to the state NJSBDC network and her pioneering in innovative approaches and initiatives.

The NJSBDC network is sad to lose someone as "vibrant" as Dolores and who certainly was knowledgeable about so many business issues. Stakeholders and

(Continued on page 23)

IN MEMORIAM – Igor Arnold, Former MIS Manager

By Deborah K. Smarth

The New Jersey Small Business Development Centers (NJSBDC) network lost a good friend and colleague on January 11, 2020. **Igor Arnold**, MIS Manager of the program for more than 20 years, excelled at data crunching, data maintenance and analysis for the various reports and materials needed to track program performance and impact at both the regional and statewide organizational level.

He was there all the time to educate network staff at regional centers and at Headquarters on the vast rules and regulations of the program when it came to program data, maintenance, attribution, export of data, surveys, etc. He was there always to file reports and fulfill requests from partners, funders, regional SBDCs, and the

Senior Leadership Team at NJSBDC Headquarters (based at Rutgers Business School).

When our “Team” was given this very, very sad news, we were in shock! We know that his professional talents and contributions would be sorely missed. We all wish it could have turned out differently. He was not old and had years ahead of him to enjoy his country home in upstate New York. But, for whatever reason, he was called back sooner. And so, there is very deep meaning in a quote that says, “Enjoy the little things in life, for someday you will realize they were the big things.”

He was forever conscientious about his job responsibilities and would always have salient answers on all sorts of statistical questions and inquiries. He guided us all the time and worked so hard on all the



IGOR ARNOLD

projects that came his way to contribute to NJSBDC’s success. His father was a famous mathematician in Russia, and it appears the intellectual brilliance of Igor – concerning this whole sphere of specialization – shone brightly on all of us, assisting us with a better understanding of data collection and applications that made a difference in undertaking network-wide strategies and actions.

As we mourn his death, and miss his presence at our HQ, statewide staff meetings, and at other professional gatherings, we extend our condolences to his wife, Julia Arnold, and his entire family, including his dog, “Yasha,” about whom he also fondly shared stories. He also liked to share news items on politics in Jersey City, the state’s business tax incentive grants, and other macro/micro economic issues in New Jersey and beyond. He was one of a kind and we all appreciated his diligence and hard work on behalf of our Team. Most importantly, he was a kind and caring person.

This is our “Tribute” to Igor Arnold.

(Continued from page 22)

business partners in the Northwest service region as well as small business owners who tapped the services of the Northwest SBDC have lost a great advocate and teacher for small business advancement. On behalf of the entire network, the NJSBDC sends its sincerest condolences to Dolores’ family and her life-long friend “Dottie.”

We will surely miss her tremendous efforts and dedication to caring for others so they could succeed at their dreams, but, also her human caring of others in the community in which she lived and worked. She was truly concerned about others and how she could make their lives better. In her own way, she was a “humanitarian.”

Client Testimonial Recognizing Dolores’ Assistance

Since 2010, **Joan Westpy** worked closely with **Dolores Stammer**, former center director of the **Northwest NJSBDC**. In 2018, **Westpy Marketing Services** of Hackettstown, NJ reported that it had recorded sales growth of 40% annually, and implemented strategies to expand sales to existing customers and provide order fulfillment and customized packaging and assembly services for clients’ events. According to Joan, the Northwest SBDC through **Dolores** had been involved in virtually every aspect of **Westpy Marketing Services** and has been an important contributor to its growth and success.

**Every day, you
bring us one
step closer to
where we want
to be.**



We're proud to support New Jersey Small Business Development Center for the work you do every day to make our community a better place.

Contact John Zarrillo

Business Banking Sales Manager

732-572-4916

john.zarrillo@pnc.com

pnc.com





AMERICA'S SMALL BUSINESS DEVELOPMENT CENTERS NEW JERSEY



BIG IMPACT

(973) 353-1927

www.njsbdc.com

Nationally Accredited Network

- One-on-One Management Consulting Services
- Specialized In-Person Training and Webinars
- Business Continuity & Resilience
- Commercial & Government Procurement
- Technology Commercialization
- International Trade/ Exports
- E-Commerce
- Sustainability Green Practices



IN THE NEWS



• **America's SBDC New Jersey** joined with the other 49 states' SBDCs across the nation to celebrate *SBDC Day* on Wednesday, March 18. Due to the situation with the coronavirus (COVID-19), the 12-center SBDC network – consistent with other SBDCs across the nation – utilized social media platforms, virtual training sessions, podcasts and videos on March 18 **#SBDCDay**. Celebrating client success stories and promoting SBDC comprehensive assistance are important components for the national proclaimed SBDC Day. Nearly 1,000 offices nationally collaborated to promote the core mission and highlight successful outcomes of the national America's SBDC program via social media and other virtual business events. The national program assists up to 1 million entrepreneurs and small businesses each year.

Gov. Phil Murphy signed a Proclamation acknowledging **#SBDCDay** on March 18 and the economic impact of the SBDC program, joining other states' governors nationally. NJSBDC clients shared their stories on how they were assisted to increase sales revenues, start new businesses, obtain procurement contracts and capital financing, enhance their business operations to the next level as well as create and save jobs.

• The **NJSBDC at William Paterson University** will offer small business assistance services at a new, full-service community center which opened in Paterson last October. This new satellite SBDC office is in addition its walk-in office across from City Hall at 131 Ellison St., Paterson, and its facility at the main College Campus at 1600 Valley Road in Wayne, NJ.

At the new office located in the community center (formerly the Madison Avenue K building at the Market-Madison intersection), the SBDC will provide marketing, accounting, business registration, QuickBooks, and other business training to parents and local businesses. The satellite office will further foster economic development in the local area and will offer

monthly business classes as well as one on one business counseling.

"There are small businesses surrounding the Center, and the purpose of this community center is to bring the community together, so this is a natural fit," said Kate Muldoon, regional director of the University's Small Business Development Center. "By offering workshops in that location, we will be fostering economic development in the area and helping the businesses to grow."

This year, the SBDC will be offering monthly business classes as well as individual business counseling at this site.

• The **NJSBDC at William Paterson University** held an interesting workshop for entrepreneurs that presented ideas on how to successfully launch a business. The event was held at the university on January 28 and March 9. Future sessions are scheduled. A Spanish-language session titled *Programas de Certificación y Categorías Socio-Económicas* was held March 12 at the university.

• The **NJSBDC at New Jersey City University** serving Hudson County held a valuable session of 9 Business Tax Deductions that would save small businesses thousands of dollars on February 19. Meryl Greenwald, CPA, explained everything from how to lower your tax liabilities, new tax codes, what you can/can't write off, and more. This comes after another useful program on bookkeeping and accounting that was held at the Hoboken Business Center on January 29.

• A useful session for small business newcomers was held by the **NJSBDC at Rutgers-Camden** on February 26. The program covered the A-Z topics of starting a business. It was held at Rowan College in Burlington County.

• The **NJSBDC at Kean University** is holding ongoing free cybersecurity courses. The organizers point out that every day the media reports new cybersecurity attacks on large, well-known companies. What is not reported are the growing number of targeted small businesses. To

participate, visit <https://www.sbdckean.com/training/cybersecurity-readiness/>.

• Changing of the Guard Networking Event at **The College of New Jersey** was held on January 30 at the TCNJ Brower Student Center. Regional Director Lorraine Allen retired after nearly 30 years with the SBDC; and Lilian Mauro, who served as assistant director, is now Regional Director of the SBDC at TCNJ. The event was well attended by partners, local businesses and SBDC clients. Special thanks to Investors Bank for its support in making the evening possible. Thanks also to K's Event Decorations, Mrs. G's, and Lucky 17 Photography for providing event support.

• A series of workshops for business owners are planned by the **NJSBDC at Raritan Valley Community College**. Among the topics are Building Blocks to Starting a Business, How to Start a Small Business while Working Fulltime, Networking, the Mental Side of Building a Business, and others. To reserve a seat, call (908) 526-1200, ext. 8516.

• The **NJSBDC of Northwest Jersey** held an informative program on using marketing lists to target the best customers and grow your sales on February 26. An eager group of entrepreneurs attended the session at the Hackettstown Business Improvement District.

• The **Rutgers-Newark SBDC** developed a Small Business Cyber Security Program to provide managements of established small businesses with cybersecurity awareness. The goal of the program is for participants to understand the importance of implementing a consistent, and continuously improving Cyber Security posture for their organization. This program was presented by **Michelle Schaap**, who practices cybersecurity and corporate law. Within corporate law, she primarily practices in construction, franchising and renewable energy – representing a varied client base that ranges from Fortune 500 companies to closely-held businesses.



Contact the NJSBDC

Headquarters Operations Administrative Offices		Specialty Programs	
NJSBDC Rutgers Business School 1 Washington Park, 8 th Floor Newark, NJ 07102-1913 973-353-1927 www.njsbdc.com sbdcinfo@njsbdc.com		Procurement Services: Andy Bennett International Trade: Roger Cohen Technology Commercialization: Randy Harmon Contact 973-353-1927	
Regional		Centers	
NJSBDC at Brookdale Community College (Monmouth and Ocean Counties) 765 Newman Springs Rd., ATEC Building, Rm 111 Lincroft, NJ 07738 Regional Director: Jackeline Fuertes Assistant Director: Maggie Osmulski 732-842-8685		NJSBDC at Rutgers Camden (Burlington, Camden, Gloucester & Salem Counties) 419 Cooper Street Camden, NJ 08102 Regional Director: Bob Palumbo 856-225-6221	
NJSBDC at Kean University (Union County) 1000 Morris Avenue, Hutchinson J-202e Union, NJ 07083 Regional Director: David Margulies 908-737-4070		NJSBDC at Rutgers New Brunswick (Middlesex County) Janice H. Levin Bldg., 94 Rockefeller Road, 2 nd Floor Piscataway, NJ 08854 Regional Director: Elayne McClaine 848-445-8790	
NJSBDC at New Jersey City University (Hudson County) 285 Westside Ave., Suite 199 Jersey City, NJ 07305 Co-Regional Director: Michael Edmonson Co-Regional Director: Videsh Bahadur 201-200-2156		NJSBDC at Rutgers Newark (Essex County) 25 James Street Newark, NJ 07102 Regional Director: Tendai Ndoro 973-353-5950	
NJSBDC of Northwest New Jersey (Sussex, Morris and Warren Counties) 150 Mountain Avenue Hackettstown, NJ 07840 Acting Regional Director: Mary Adelman 908-269-8475		NJSBDC at Stockton University (Atlantic, Cape May and Cumberland Counties) Rothenberg Building 3430 Atlantic Avenue Atlantic City, NJ 08401 Regional Director: Carol Waties 609-626-3889	
NJSBDC at Ramapo College (Bergen County) Anisfield School of Business 505 Ramapo Valley Road Mahwah, NJ 07430 Regional Director: Vincent J. Vicari 201-684-7135		NJSBDC at The College of New Jersey (Mercer County) 2000 Pennington Avenue, Forcina Hall 253 Ewing, NJ 08628 Regional Director: Lorraine Allen Assistant Director: Lilian Mauro 609-771-2947	
NJSBDC at Raritan Valley Community College (Hunterdon and Somerset Counties) Workforce Training Center, 118 Lamington Rd. Branchburg, NJ 08876 Regional Director: Bill Harnden 908-526-1200 ext. 8516		NJSBDC at William Paterson University NJSBDC (Passaic County) 131 Ellison Street Paterson, NJ 07505 Regional Director: Kate Muldoon 973-321-1378	



1 Washington Park
Newark, NJ 07102
Tel: 800-432-1565
www.NJSBDC.com