

**State Restores
Funding for NJSBDC**

***America's SBDC Holds
1st Virtual Conference***

**Annual Awards
Luncheon Cancelled;
Recognition of Success
Clients Via Other
Platforms**

***Success Stories
Go Virtual***

**The Road to Reopening
SAFELY!**





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
Trust Merrill Lynch



Kelly Brozyna

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.

© 2020 by the New Jersey Small Business Development Centers.

INDEX OF SPONSORS

Bank of America	2
PSE&G	6
PNC Bank	16
Health Benefits Navigator	19

The Small Business Voice

VOLUME 20

FALL 2020

Table of Contents

State Funding Allocation for NJSBDC Restored	4
National Small Business Week Held September 20-28	5
America's SBDC National Network Schedules	
Annual Conference Virtually Due to Pandemic	7
Annual Small Business Growth Success Awards	
Luncheon Cancelled this year due to Pandemic	8
NJSBDC-SBA Cares Act Coronavirus Webinar	8
New Leadership Appointment at NJSBDC HQ	9
NJSBDC Launches #NJThrives to Aid Biz in Pandemic	9
NJSBDC at Stockton Helps Startup Survive Pandemic	9
NJSBDC at Rutgers-Newark Helps Day Care to Reopen	10
LBU Inc., Client of NJSBDC at WPU, Aids COVID-19 Effort	10
Vet Business Owner Recognized	10
NJSBDC at TCNJ Helps Owner Open Two Locations	11
NJSBDC at Ramapo Holds Webinar for Business Owners	11
Ramapo College President Cites	
Regional NJSBDC Initiative in COVID-19 Recovery	12
Kids Day Care Reopens with NJSBDC Rutgers-Camden Assistance	12
NJSBDC Sees the Humanity of Small Businesses Throughout	
COVID-19 Pandemic (NJ Business Magazine Reprint July 2020)	13
6 'Cs' For Small Business Owners Moving from Pandemic to Resiliency	14
Mama's BBQ Restaurant Owner Named	
NJ 2020 Small Business Person of the Year	15
The Bottom Line	17
From the Desk of Kelly Brozyna	18
NJSBDC: On the Front Lines of Pandemic Support	20
NJSBDC New Brunswick's Physical Features Salon Decades Ahead of Its Time	21
NJSBDC Brookdale Client Griffys Organic Grows with Nutritional Elixirs	21
Regional NJSBDCs in the News	22
Northwest NJSBDC's Client DeBoer's Auto Grows Due to Strategic Changes in Business	23

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.

State Funding Allocation

The State Legislature took the lead in restoring funding for America's SBDC New Jersey.

Introduced budget legislation (Senate Bill 2021, sponsored by **Senator Paul Sarlo** and **Senator Sandra Cunningham**, and Assembly Bill 4720, sponsored by **Assemblywoman Eliana Pintor-Marin** and **Assemblyman John Burzichelli**, included budget language providing the same funding level for the NJSBDC program that had been enacted in the FY 2018-2019 Appropriations Act.

The September 21 introduced budget legislation was released subsequently by the Assembly and Senate Budget Committees. The Legislature passed the budget measure on September 24. On September 29, **Governor Phil Murphy** approved the FY 2020-21 Appropriations Act.

The Appropriations Act as signed by **Governor Murphy** approved a \$700,000 allocation for the NJSBDC program as the Legislature had included that funding level, a restored increase. The Christie Administration, in its last proposed budget, provided for restored funding from \$250,000 to \$500,000, which was sustained during the initial budget cycle of the Murphy administration.

"We are glad to see enhancements to State government's investment in the New Jersey Small Business Development Centers program during this 2020-2021 budget cycle," said **Kelly Brozyna**, newly appointed *NJSBDC network chief executive officer and state director*. "During these times, needed re-

sources and comprehensive assistance for small business owners can help make the business recovery and resiliency stages more fruitful as we face the challenges of this pandemic."

"With additional small business resources, we look forward to working with the New Jersey Business Action Center (NJBAC) to further support business recovery initiatives during the re-opening of the economy," added Brozyna. "The NJSBDC program is collaborating with its primary state partner (NJBAC) to find new ways at maximizing small business development, maintenance,

Governor Murphy approves a \$700,000 allocation for the NJSBDC program.

and potential growth opportunities during these challenging times."

"I'm heartened to know that in a year when the State House was essentially closed to the public and typical advocacy efforts could not be conducted in-person in the hallways of the State House, other virtual and electronic communications and efforts resulted in very positive outcomes," added **Deborah Smarth**, *NJSBDC chief operating officer and associate state director*. Smarth is the chief advocate for the NJSBDC network on state legislative matters.

"In a most challenging fiscal year during a pandemic, when state government revenues are down, and

the administration had to borrow to prevent further cuts in essential services, the NJSBDC is grateful for the restored state funding level for small business assistance resources," Smarth stated. "We hope that eventually, the investment can reach where it once was more than a decade ago. Our network is ready to forge ahead, assisting small business clients with recovery and resiliency plans."

During this abbreviated budget cycle, Budget Committee members and legislative leadership received NJSBDC's accountability report and deliverable outcomes, including data concerning the increased demands of small businesses since the inception of COVID-19. Fearful small business clients and additional small businesses - seeking NJSBDC's assistance from business advisors and experts in 21 counties - were crying out for help; and through NJSBDC's efforts, more than \$100 million of capital financing, disaster assistance, PPP, and grants was facilitated this past state fiscal year (2019-20).

The NJSBDC is working on special initiatives under SBA's CARES proposal aimed specifically at assisting small businesses to rebound and re-tool from the direct and indirect effects of COVID-19. The network is now launching its specialized training webinars aimed at health and safety guidelines for safe re-opening; operating business with reduced-travel; business operations and supply chain principles; e-commerce strategies

n For NJSBDC Restored

and platforms; business operations continuity; customer service focus; and intellectual property and cybersecurity issues.

More than 5,800 small business owners were assisted by NJSBDC through various methods including counseling, answers to business support questions, loan applications (PPP, EIDL, NJEDA grants/financing and other disaster assistance as well as other COVID-related issues) from March 1 through May 5 of this year.

Of the thousands calling upon SBDC during this brief period, about 50 percent received one-on-one counseling.

During the state fiscal year period of July 1, 2019 through June 30, 2020, NJSBDC's impact included: 6,105 total counseled clients (*one-on-one*); 17,587 total counseling hours; more than 30,000 jobs supported in terms of the total number of employees of SBDC clients; \$135 million facilitated in capital infusion

for small business clients; 526 training events/webinars at which 10,375 small business trainees attended; and assisting clients to save and create jobs.

New Jersey's economy was severely impacted by the COVID-19 pandemic. The NJSBDC network is committed to empowering small businesses to regain their positions, helping them make recovery and resiliency a new business model op-

(Continued on page 11.)

National Small Business Week Held September 20-28

WASHINGTON — Jovita Carranza, administrator of the U.S. Small Business Administration, announced the kick-off for National Small Business Week. The virtual event, rescheduled from May due to the coronavirus pandemic, was held September 20-28.

National Small Business Week honors the nation's small businesses, many of which are veteran, women and minority-owned, for their achievements and dedication to their communities. This year's National Small Business Week activities included numerous educational panels providing retooling and innovative practices for entrepreneurs as our nation's small businesses look to pivot and recover toward a stronger economy. The event recognized the national award winners, including the naming of this year's National Small Business Person of the Year.

"I am thrilled to host SBA's vir-

tual National Small Business Week ceremony and provide this opportunity to recognize inspiring entrepreneurs from across the country for their innovation, and in many cases this year, resilience," said

The event highlighted America's outstanding small businesses and their stories of perseverance and their ability to pivot and overcome adversity.

Carranza. "This year, we will spotlight America's outstanding small businesses and their stories of perseverance and their ability to pivot and overcome adversity. This event also featured many educational forums that inspired entrepreneurs around the country as they recover and sustain their op-

erations."

National Small Business Week also recognized small business advocates for their involvement in disaster recovery, government contracting, and their support for small businesses and entrepreneurship. Awards were presented to SBA partners in financial and entrepreneurial development, including top SCORE Chapter, Small Business Development Center, Women's Business Center, and Veterans Business Outreach Center.

For additional information on National Small Business Week, please visit sba.gov/NSBW.

National Small Business Week began Sunday, September 20, and lasted to September 28. The SBA allowed its valued resource partners to utilize its Social Media Guide and some graphics for the SBDC to promote National Small Business Week events or just get the word out.

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

America's SBDC National Network Schedules Annual Conference Virtually Due to Pandemic

Who could have predicted last year when plans were made to meet in Atlanta for the annual national conference of America's SBDC 50-state network and the American Territories that the physical gathering would need to be cancelled this year? With the health and public safety constraints and concerns due to the COVID-19 pandemic, the national association changed its plans to modify this event to virtual sessions.

America's SBDC conference offered 100-plus on-demand, high-quality professional development workshops, accessible online for six months for its national executives and business advisors across the country. Some highlights of sponsors include Intuit, Google, Amazon, and Visa. More than 4,000 individuals participated in the virtual conference training and seminars.

State SBDCs across the country and the American Territories came together virtually to reconnect and celebrate the amazing work they have accomplished, assisting small businesses and entrepreneurs that requested their help since the beginning of the pandemic in saving their businesses; applying for disaster assistance funding, the Paycheck Protection Program (PPP), economic injury disaster loans (EIDL), and accessing additional potential grants at the federal/state level.

In response to the effects of the COVID pandemic, America's SBDC collaborated with official presenters



TEE ROWE,
President & CEO, America's SBDC

to ensure that course offerings and seminars are geared towards providing training focused on the new realities and uncertainties that SBDC advisors and their clients face each day. Every training workshop has been adapted - to the greatest extent possible - to address these significant issues and the new business model for recovery and future resiliency.

The live portions of the conference commenced at 1 p.m. (Eastern Standard Time) and ran until 4 p.m. on Tuesday and Wednesday, September 29-30. In addition, the annual conference meeting of State Directors (CEOs) and Associate State Directors (COOs) also took place on October 1, 2020 at which time discussions and presentations ensued on strategic planning, financials, SBA leadership engagement, ASBDC committees in the areas of accredita-

tion, future conferences, legislative and marketing initiatives, operations, research and data. The significant impact of the national America's SBDC program was also highlighted. America's SBDC New Jersey executives Kelly Brozyna, recently appointed NJSBDC network chief executive officer and state director, and Deborah Smarth, chief operating officer and associate state director attended.

U.S. Small Business Administration (SBA) Administrator, Jovita Carranza, addressed participants by video. Congressional members also provided recorded videos of their remarks to ASBDC's virtual conference participants from around the country; they included Congresswoman Nydia Velazquez (NY), Congressman Steve Chabot (OH), Senator Ben Cardin (MD), and Senator Marco Rubio (FL).

Compelling speakers addressed the national virtual conference participants as well as special guests from industry. On September 29, Daymond John, entrepreneur and Shark Tank judge, was Keynote Speaker; Cassie Divine, senior vice president of Intuit QuickBooks online platform, also presented. Ramon Ray, entrepreneur, author and speaker was the Conference Emcee. On September 30, Justine Benisch, partner marketing manager at Google and Michael Brown, principal U.S. economist of Visa Inc. presented as well as Sara Wardell-Smith, chief of Visa Business Solutions, Visa North America.

Annual Small Business Growth Success Awards Luncheon Cancelled this Year due to Pandemic

Inspirational SBDC Client Stories & Small Business Owners will still be Announced & Recognized



The popular annual NJSBDC Small Business Growth Awards Luncheon will be cancelled this year due to COVID-19.

Photo above is of last year's event at the Forsgate Country Club.

Due to the pandemic and the health and safety concerns with social distancing guidelines, the annual NJSBDC Small Business Growth Awards Luncheon will not take place this December at the Forsgate Country Club. Over the years, this social gathering has become institutionalized as a great venue and platform to recognize the success stories, perseverance, and growth of NJSBDC network's small business clients across the state. Typical corporate sponsors like PNC Bank and PSEG as well as New Jersey Business magazine (as a media sponsor) support this event for many years.

Despite the cancellation, the NJSBDC will be announcing sometime in November/December its 2020 client inspirational stories as these businesses rose to the challenge of staying afloat during the initial phases of the pandemic's

worst hit and are moving toward recovery and resiliency as time passes with the comprehensive assistance of NJSBDC's expert business advisors.

"Due to the value of the NJSBDC Small Business Growth Awards Luncheon for our state-wide clients and the importance of recognizing their achievements, we decided to maintain this significant small business recognition in this manner," observed Kelly Brozyna, newly appointed CEO and state director.

"While we will miss all of our partners, collaborators, sponsors, and small business clients at this special annual affair, we will continue our communications and engagement through newsletter/magazine issues and other electronic and social media platforms," said Deborah Smarth, chief operating officer and associate state di-

rector. "We look forward to planning next year's event, which traditionally attracts more than 275 attendees. Hopefully in 2021, society will begin to revert back to normalcy and we can enjoy the social networking at our gathering."

NJSBDC-SBA CARES Act Coronavirus Webinar

As part of its SBA CARES Act Webinars coordinated by the Lead Center, the NJSBDC organized last month a session on "Preventing the COVID-19 Virus in Your Business."

The webinar was led by Dr. Michael Rosen of the Rutgers School of Public Health and the Center for Public Health Workforce Development.

The session discussed how small businesses can protect their workplaces, employees and customers against potential health and safety threats, including the prevention of the transmission of COVID-19 and other communicable diseases.

New Leadership Appointment at NJSBDC HQ

Former State Director of Colorado SBDC Named CEO/State Director of NJSBDC

Rutgers Business School recently appointed **Kelly Brozyna**, who formerly served as the Colorado SBDC's State Director for many years, as NJSBDC CEO and state director.



Brozyna also founded the Colorado Business Development Foundation, a 501 C3 non-profit, and served as its President from 2015-2020.

In 2016, Brozyna took a leadership role in the Colorado Governor's Office of Economic Development's small business division, assisting in implementing Colorado's blueprint for strategic initiatives

and services.

She holds a Bachelor's degree in Business Administration and a Master's degree in communication with a Major in Dispute Resolution from the University of Denver.

"I am so excited about joining New Jersey's SBDC," said Brozyna, chief executive officer and state director. "Re-tooling and setting a new blueprint is a top priority."

The NJSBDC network "Senior Leadership Team" consists of the chief executive officer/state director and chief operating officer/associate state director.

"We welcome Kelly to our NJSBDC network," said Deborah Smarth, NJSBDC chief operating officer and associate state director. "I am hopeful that together we can make great strides as an executive team."

NJSBDC Launches #NJThrives To Aid Business in Pandemic

America's SBDC New Jersey (NJSBDC) kicked off #NJThrives and a series of comprehensive programs and services to help New Jersey businesses impacted by COVID-19.

Kelly Brozyna, the NJSBDC's new CEO and State Director, said, "The #NJThrives initiative is designed to help NJ businesses pivot, survive, and thrive despite the effects of COVID-19."

Using the hashtag #NJThrives, small and mid-sized businesses are encouraged to record a video of themselves, their teams and their businesses and share how they are successfully operating during the COVID-19 pandemic. The videos will be shared on the NJSBDC's YouTube channel and on other social media platforms. #NJThrives videos are being compiled.

"We're trying to understand how the pandemic has affected our business community. There are definitely challenges but we also know that there are businesses out there that have been able to pivot, sustain and thrive in today's climate," said Brozyna. "We want to share those businesses and their stories with everyone to motivate and inspire us all."

To participate in the #NJThrives initiative, business owners will need to complete a short online form giving the NJSBDC permission to share the video on their behalf and then upload their finished production to their own YouTube channels using the hashtag #NJThrives.

NJSBDC Stockton Helps Startup Survive Pandemic

NJSBDC's client, **Horizon Engineering Consulting LLC**, a startup consultancy formed last year, specializes in airport and highway design and analysis, forensic evaluation and structural health monitoring.

Carol Waties, regional director of **NJSBDC at Stockton**, assisted the firm with preparing a business plan. NJSBDC's Procurement Specialty Program Consultant Andy Bennett helped with procurement opportunities and certifications. The owner received guidance about certifications, application process, and benefits of obtaining certifications. As a result, the client register with federal and state government agencies as well as private entities.

The client received a commercial loan and Paycheck Protection Program funds plus procurement contracts of over \$1.2 million. Thus the firm hired full-time and part-time employees and then six more full-time employees. By December 2020 it expects to have 15 workers.

NJSBDC at Rutgers-Newark Helps Day Care to Reopen

Dana Kearney is the CEO/Founder of **Village Babies Development Center, LLC** (“VBDC”) of South Orange, NJ, and has been a client of the NJSBDC at Rutgers-Newark since July 2013.

VBDC opened in March 2005, after her son, Jaelen, was born. She was unable to find an early childhood center that met her and her husband’s expectations. As a registered nurse, Kearney decided to work weekends and care for and educate Jaelen at home. Two of her neighbors with the same challenges asked her to watch their children when they learned of her plans for Jaelen.

From that moment VBDC began evolving. Within four years, she expanded from a registered in-home daycare with five children to a free-standing early childhood development center that provides up to 165 children with a hierarchy of person-

al needs, social/emotional skills and an education that is individualized.

After meeting Dr. Tendai Ngoro at an Introduction to Business Workshop at the Newark Rutgers Business School, Kearney was able to put what she referred to as her “scattered goals and visions” into perspective over time. She said, “I am sincerely humbled and grateful for the guidance by Dr. Ngoro and the many other NJSBDC consultants that have provided me with

necessary tools to support my endeavors over the past seven years.”

The Newark SBDC introduced VBDC to the RBS/SBDC Student Experiential learning program to assist with digital marketing e-commerce feasibility for launching the Distance Learning Kits product online. VBDC will be participating in the RBS Student Consulting Supply Chain program to explore mass production options of the Distance Learning Kits.

LBU Inc. Taps NJSBDC At WPU for COVID-19 Aid

NJSBDC’s client, **LBU Inc.**, a manufacturing company which produces tote bags with corporate logos, has been assisted by the WPU SBDC on a variety of business operational matters. Most recently, the company heeded the calls of federal and state officials during the initial outbreak of COVID-19 in

March 2020.

The company swiftly retrofitted its factory and began producing cloth face masks and gowns, which were in short supply for healthcare workers fighting the pandemic. As a client of the **Center at William Paterson University (WPU)**, NJSBDC couldn’t be any prouder that in a time of need and crisis when one of our network’s clients was able to deliver personal protective equipment in New Jersey.

As cited in a news article, LBU’s Jeffrey Mayer underscored the firm was able to repurpose and it did not have to lay-off employees, and the protective gear assisted hospitals, nursing homes and other medical workers in need. While the woven masks won’t replace the high demand N95 masks, the product is “still useful for local nursing homes, doctor’s offices and support staff in hospitals...”

The company is located in Paterson, NJ, which has a nickname of “Silk City” due to its past tradition of textile mills and dye houses which are almost all gone. But, this firm has made its mark on history.



The American Legion Department of New Jersey’s Employment, Homeless & Education Committee, presented its Employer of the Year award on September 19 to Backward Flag Brewery in Forked River, N.J., founded by Army Veteran Torie Fisher. Among other recipients was Shyeka Hopkins, NJSBDC, Rutgers Business School. A U.S. Air Force veteran, she received recognition as this year’s Veteran Business Mentor. Shown above holding the certificate is Mike Steadman, owner of Ironbound Boxing, Newark, NJ. A graduate of the U.S. Naval Academy, Steadman is a three-time national collegiate boxing champion.

State Funding Allocation Restored ...

(Continued from page 5.)

portunity.

Conservatively, clients have on average, annually, generated more than \$1 billion in sales revenues, generating millions of dollars in business tax revenues to the State Treasury and more than some \$60 million in state sales tax revenues.

In a letter to NJSBDC in December 2019, **Lt. Gov. Sheila Oliver** acknowledged the network's great contribution to the state's small business community, saying 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 ... we realize that you are helping to drive this econo-

my forward by helping our small business community grow." Ms. Oliver sent her congratulations to last year's business awardees. She also stated that, "I remember well 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."

NJSBDC at TCNJ Helps Owner Open Two Locations

NJSBDC Women CEO mentoring forums offered hands-on guidance to a woman restaurateur with opening two locations during the COVID-19 crisis.

With help from **NJSBDC at The College of New Jersey**, Pallavi Bandi, owner of **Amaravati Indian Cuisine** in Hamilton, NJ, and **Indigrill** in Ewing, NJ, was able to take over, remodel, rebrand and launch these foodservice concepts.

"We were able to open Amaravati Indian Cuisine with the help of my dad and this is where we



showcase our traditional flavors. While pursuing Amaravati, we felt there needs to be a place where traditional flavors meet the modern day. That is how we came up with Indigrill," Bandi said. "We would like to start off by thanking SBDC and Shakira Brown for always being there. The Women CEO mentoring forums helped me immensely as I was new to the world of business and I got to learn so much from all the amazing and successful women around me. We will be ever grateful for the guidance they provided during COVID-19."

Bandi observed that Indigrill is where tradition meets modern day cuisine. It is a perfect blend of traditional recipes served in a new way. It took us months to come up with the recipes. Each sauce has its own character and personality and it feels amazing to see people enjoying them.



The NJSBDC at Ramapo College in Mahwah, NJ, held a simultaneous in-person and Zoom seminar on how small businesses can apply for the Rent Relief Grant. Vincent Vicari, regional director, moderated the session that was held on Monday, August 3, at the Habana Room in Hackensack. Photo above shows Vicari leading the discussion with the help of online video technology.

Ramapo College President Cites Regional NJSBDC Initiative in COVID-19 Recovery

MAHWAH, NJ — Dr. Peter P. Mercer, the president of **Ramapo College of New Jersey**, singled out the work of the college-based regional NJSBDC in helping small businesses recover from covid-19 lockdown.



DR. PETER P. MERCER

In his statement, Mercer said: “During the height of the COVID-19 crisis in Bergen County, the Small Business Development Center at our College leveraged its position to initiate the Bergen County NJSBDC Economic Recovery Task Force Initiative. Vince Vicari and his staff, including alumnus Ryan Greff, worked to create and coordinate eight Economic Recovery Task Forces to provide the small business community with help in navigating through the economic downturn brought on by the pandemic. Twenty-two (22) Ramapo students served on these task forces and were, there-

by, able to participate in summer internships. With over 40,000 small businesses in Bergen County, the eight task forces provided much needed support during the period of great crisis. To date, the task forces have devoted over 2,400 hours of service in support of the small business community with each student contributing 110 hours. A tip of my hat to Vince, Ryan, and all of the students involved in this most impactful initiative.”

Earlier in the summer, Regional Center Director Vincent Vicari, was selected to receive the prestigious ICON award by NJBIZ. Ed Petkus, dean of Ramapo College’s Anisfield School of Business, said, “This recognition is extremely well-deserved. Vince has been working tirelessly during the pandemic, assisting small businesses in their efforts to weather the crisis.”

The NJBIZ ICON Awards recognize New Jersey business leaders over the age of 60 for their notable success and demonstration of strong leadership both within and outside of their chosen field. Honorees were recognized during an official virtual presentation on Tuesday, August 18.

Kids Day Care Reopens with NJSBDC Assistance

New Jersey SBDC’s client, a children’s day care business, reopened at the end of June 2020 due to the assistance provided by **NJSBDC at Rutgers-Camden Center**.

Carousel of Learning, Inc., owned and operated by **Debbie Bejsiuk**, is located in Berlin, NJ. With the assistance of Center Director **Robert Palumbo**, the business received an SBA loan to help the business with operational revenues. While the business is in the early stage of re-opening, the patron level is lower than normal times due to parents’ health and safety concerns for their children.

However, the business is working with the Center to advance as

time goes on as most of the children have parents who are essential workers. Due to the influx of financial assistance, the owner was able to pay rent and insurance.

Since the receipt of initial SBA funds, the business has received additional financing through the Paycheck Protection Program (PPP). Those funds are being applied to payroll and rent costs.

Bejsiuk acknowledges that it was difficult having employees who were receiving unemployment benefits to return to work, especially as a result of the \$600 per week bonus. Despite that scenario, the employees did return to work.

While the business expected

lower patron level during the summer months, the business owner has received calls for future bookings. The PPP funds will cover most of the business’ payroll and bills. With this foundation, the client is working closely with the Center for further guidance, assistance and support in weathering the pandemic and its fallout effects on the economy and consumer behavior. The Center is also currently helping her understand the repayment options on loans received

Bejsiuk said she likes to keep Palumbo and the NJSBDC in her circle of resources due to its assistance. She will be seeking further assistance as her re-opening rolls out.

BEFORE YOU GO

NJSBDC Sees the Humanity of Small Businesses Throughout COVID-19 Pandemic

By Jim Pytell, Assistant Editor

It is no secret that the COVID-19 pandemic has wreaked havoc on small- and medium-sized businesses across New Jersey over the past several months, but as these businesses attempt to recover and transition into a new normal, the work for many is just getting started.

Deborah K. Smarth, chief operating officer and associate state director of America's Small Business Development Centers, New Jersey (NJSBDC), an organization that is part of a national network which provides comprehensive assistance to small- and medium-sized businesses, recalls what she describes as an onslaught of people coming to the organization in desperate need.

"I heard the stories of human toll," Smarth says. "People talking about their businesses that they started from scratch years ago, and the toll and the desperation in their voices: 'Please help us, please help me,' we heard it all."

The sheer number of small businesses that were seeking any sort of assistance and guidance shortly after the onset of the pandemic and the subsequent restrictions to help stem its spread, was staggering.

Smarth says that during a typical federal fiscal year, in this case from October 1, 2018 to September 30, 2019, NJSBDC provided 5,083 business clients with one-on-one counselling.

"From March 1, 2020 to May 5, 2020 alone, we had approximately 2,830 clients coming to us for one-on-one counselling, which is about 27% more clients than in the same time period last year," she says.

Additionally, from March 1 to May 5 of this year, NJSBDC completed approximately 4,570 counselling



hours, or 31% more than the average year.

"It was such an overwhelming tremendous impact on our network which is already very lean," Smarth says.

"The NJSBDC is a place that aligns with the human touch of business," says Vincent Vicari, regional director, NJSBDC at Ramapo College of New Jersey. "The phone calls we received were the hands of the entrepreneur reaching up and saying, 'Pull me out of this. What is out there that I can stand on?'"

"[In order to reopen, these businesses must] have a succinct strategy with plans that work for them," Vicari says, adding that the NJSBDC is a resource to help companies transform their business plans to be successful on the road to reopening, and as they eventually enter into a stage of resiliency.

Smarth explains that while no one has total control over the economic outcome that will unfold in the future, NJSBDC can help mitigate the risk for business operations through customized one-on-one counselling for each individual business, and helping businesses navigate various loan applications, such as the Economic Injury Disaster Assistance Loan or the Paycheck Protection Program, for example.

"We can give businesses all the guidance in the world, but ultimately the consumers drive the economy. Therefore the economic security of individuals is very important in driving this recovery," Smarth adds. **NJB**

Vincent Vicari, Ramapo College of New Jersey:

|| The NJSBDC is a place that aligns with the human touch of business. The phone calls we received were the hands of the entrepreneur reaching up and saying, 'Pull me out of this. What is out there that I can stand on?'

6 'Cs' For Small Business Owners Moving from Pandemic to Resiliency

By Carol Waties

“The history of recessions in the United States shows that they are a natural, though painful, part of the business cycle.” (<https://www.the-balance.com/the-history-of-recessions-in-the-united-states-3306011>). While this is of no comfort to small business owners, especially during the current pandemic, there are strategies small business owners can utilize to determine the next stage of their company and venture as they move towards resiliency.

As you plan, reflect on these six considerations to approach recovery, restoration and resiliency:

First: Acknowledge the **Challenge** facing you, your business, your family, the economy and this country. While there have been 47 recessions since 1785 – and 12 since the Second World War – the current pandemic and its resulting economic crisis and woes have been unprecedented in many of our lives/lifetimes. Analyze your current customer base. Do new or potential customers exist? Or should you focus on one niche and segment of customers that have potential for profitability? Create realistic and written goals that you analyze weekly for accomplishment and revision if necessary.

Second: Have **Courage**. Remember the United States has a recession every 9-12 years. Do everything, use every tool and resource (including the NJSBDC, our services and programs) to aid your busi-



ness' survival. Write or revise your business, marketing, strategic, continuity and financial plans to position your business to thrive and for resiliency. Consider writing an exit plan and working backwards from the result you want.

Third: Change. Life evolves and change is constantly stalking us. Admit it, recognize it, embrace it. Commit to learning and growth. Update your skills or become proficient in new areas. Attend continuing education or professional development classes and programs. Obtain certifications or certificates that are relevant for your industry and post them on your marketing materials.

Fourth: Connect with customers and learn more about their needs and wants as well as which is more important to them. Create your marketing plan and marketing calendar. Increase marketing efforts to provide brand awareness, to inform about your current product

and service. Engage with them to learn their questions or problems and present your unique solutions to their dilemma. Distribute information and resources on channels and media your customers are on and utilize.

Fifth: Become **Creative** with options, alternatives and potential solutions your business can offer and provide. Pivot if applicable, necessary, and/or you can envision an innovative method to organize or improve your business, determine a new product or service that can be offered, recognize a new customer base or segment, or identify a new/potential revenue source. Consider opportunities for collaboration, alliances, and networking and connect as appropriate. Develop your elevator pitch to use at networking events and other opportunities.

Sixth: Call to Action. Request current and potential customers to contact you, visit your website, purchase your product or service, provide a review on social media, take a quiz or poll, support you, or refer others to you.

Planning for your business, any business, is a continual process. A deliberate, sustained, proactive approach benefits you and your venture. As you embrace change and challenge, becoming resilient to recover, restore and grow the business you want and deserve contact the NJSBDC for assistance.

Carol Waties is regional director of NJSBDC at Stockton University.

Mama's BBQ Restaurant Owner Named NJ 2020 Small Business Person of the Year

The owner of **Mama's Southern Style BBQ 2**, a client of NJSBDC at **Kean University**, in Union, N.J., was named the New Jersey 2020 Small Business Person of the Year. Chris Finnicks, proprietor, in 2018 had also received an NJSBDC Small Business Growth Success Award.

Fourteen years ago, Chris Finnicks jumped from behind the wheel of driving a delivery truck for Sta-

ples to get behind the grill of his uncle's southern style barbeque takeout restaurant. Today, the CEO and owner of Mama's Southern Style BBQ 2 was named the U.S. Small Business Administration New Jersey 2020 Small Business Person of the Year. The award is part of this year's celebration of National Small Business Week (Sept. 20 - 28), where the SBA honors and recognizes the achievements of small business owners across the country.

According to SBA New Jersey District Director Al Titone, Finnicks was nominated for the award by David Margulies, regional director of the Kean University New Jersey Small Business Development Center and was selected for the award based on criteria that include: Staying Power (a substantial history of an established business); growth in number of employees; increase in sales; financial strength of the company; innovativeness of product or service offered; contributions to aid community oriented projects; and being aided by the programs and services of the SBA.

At the time of the Success Award presentation, Finnicks observed: "I thank my Almighty God first. Also, thank you, David Margu-



Chris Finnicks of Mama's, left, with David Margulies of NJSBDC at Kean University.

lies, Clem and NJSBDC-Kean University staff. I am grateful to you all for believing in me and helping me achieve my dream. You gave me the opportunity to apply and get approved for my small business loan. This loan allowed me to grow my restaurant by relocating and expanding to a larger facility with a state-of-the-art kitchen. The benefits of this program, for a small business owner, allows me to provide jobs in our community, grow the economy and most importantly allows me to meet the demands of my customers. I have never met one person who came to Mama's BBQ 2 once. They come once and they're hooked!"

NJSBDC Tech Commercialization Advisor Helps Princeton Unit

Technology Commercialization Consultant **Randy Harmon** assisted **Sonica Imaging** of Princeton University to apply for and win a \$200,000 NSF Partnerships for Innovation (PFI) grant. The grant will support the demonstration and prototyping of a new ultrasound based MRI-quality medical imaging device. Potential benefits include higher accuracy cancer screening; improved patient experiences and outcomes, by reducing unnecessary follow-up procedures and misdiagnosis; and the provision of safer, non-ionizing, sedative free imaging. Harmon met the team at a seminar that he was invited to give at the university by the Princeton Entrepreneurship Council in June 2019. They had previously completed the full NSF I-Corps entrepreneur boot camp program. He reviewed, critiqued and made suggestions for strengthening their draft proposal.

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



TheBottomLine

A 'Gift' for Small Businesses and the NJSBDC Program

By Deborah K. Smarth

Thanks to the Legislature and Murphy administration, NJSBDC's state funding investment is back to where it was in FY 2018-2019. The FY 2020-2021 Appropriations Act, introduced and passed by the Legislature during the week of September 21, was approved by the Governor on September 29.

Long-time legislative advocates of the New Jersey Small Business Development Centers program, the chairs and vice-chairs of the Assembly and Senate Budget Committees, with additional members' support, provided restored state funding for the NJSBDC network and the thousands of small business owners who receive personalized one-on-one counseling, training, and other forms of technical assistance from NJSBDC's expert business advisors. The members of the budget committees sent a solid and resounding message in support of the NJSBDC program, recognizing its impact on small business recovery, health, stability and resiliency.

The state investment is a key component towards SBDC's dollar-for-dollar federal match requirement. The national network, America's SBDC, receives resounding support each year through congressional appropriations for this jobs-producing, business-creating program. Congressional members fight hard each year to ensure that the national program receives stable or increased federal funding through the Small Business Administration (SBA).

The Legislature took the lead again this year in supporting restored state funding for NJSBDC. At a time when small business owners are grasping for air, needing more guidance and assistance than ever before due to the pandemic, it just makes sense to invest in America's number one resource provider in small business assistance services.

During the many phone conversations and additional communications with various state legislators including key leadership and staff members, the "gift" that fell back to the NJSBDC network is more than appreciated. Our accountability report on state fiscal year deliverables impact showed positive return on last year's \$250,000 allocation. During very long days working remotely since the inception of this pandemic, our network's experts did everything they could to assist small business owners in 21 counties, ensuring that their dreams and hopes didn't die. Network business advisors continue to assist small business clients now in recovery stages.

As the challenges of this pandemic took its toll, the sea of humanity took hold. We felt small business owners' and entrepreneurs' pain and our experts worked with them arduously to ensure maintenance and survival. Now, we're looking to build small business recovery and resiliency.

Thanks to all of you for your ENCOURAGING SUPPORT at a time when it was needed most.



Deb Smarth

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

*From the Desk of Kelly Brozyna,
State Director and Chief Executive Officer of America's SBDC New Jersey*

From Challenges to Recovery to Resiliency

I'm glad to join the NJSBDC network Senior Leadership Team as State Director and Chief Executive Officer, and relocate from Colorado, where I directed the Colorado Small Business Development Centers for many years. I'm looking forward to engaging with NJSBDC's regional centers and directors, partners, collaborators, host institutions, and of course the NJSBDC staff members who make the engine go every day throughout the year.



So many small businesses and entrepreneurs suffered major setbacks due to the onslaught of the pandemic (COVID-19) over the past several months. Our offices were flooded with inquiries, questions, and urgent pleas for assistance and our regional offices, business advisors across the state have been working around the clock to facilitate and respond to the high volume of "HELP" calls. These small business owners included returning SBDC clients and new businesses never seen before. We helped them all to receive answers, apply for disaster assistance loans including PPP as well as grants and other financing at the state level. They received financing and funding as a result of our efforts and have been able to retain employees and navigate through these rough waters.

As we move ahead in these challenging times into small business recovery and future resiliency, the **New Jersey Small Business Development Centers** – also known as **America's SBDC New Jersey** – will play a critical role in guiding and providing comprehensive assistance for small businesses in all 21 counties. That assistance will not only focus on the typical operational aspects, but, also all the key strategies and tools to cope with the challenges of the pandemic, including health and safety guidelines for business re-opening, re-tooling business operations, and ensuring that the companies are going in the right direction with re-invention and solid decisions based on cash flow and other factors.

The NJSBDC Team cares and we're here to assist the thousands of small businesses and entrepreneurs who need our help.



Health Benefits Navigator LLC

Low Cost Insurance Plans to Suit Your Needs!

**Using traditional and non-traditional products
Health Benefits Navigator, LLC designs healthcare
solutions to meet any situation.**

Multiple Healthcare Coverage options available

**Traditional Healthcare insurance carriers
Association and Union plans
Indemnity and supplemental plans
Medicare planning tools
ACA Health Exchange**

Working in participation with America's SBDC New Jersey, the Health Benefits Navigator, LLC mission is to help small business owners and entrepreneurs lower or stabilize their overhead by introducing them to the most appropriate and cost effective health benefit packages.

**Benefits Advisor
Soledad Deferrari
908-216-0338**

sole@benefitnavigator.com

**Benefits Advisor
Jack Conca
973-797-0991**

jconca@healthbenefitsnavigatorllc.com

**Health Benefits Navigator, LLC
195 Fairfield Ave., 3C West Caldwell, NJ 07006
www.healthbenefitsnavigatorllc.com**

973-228-4899

NJSBDC: On the Front Lines of Pandemic Support

By Bob Palumbo

The New Jersey Small Business Development Centers (NJSBDC) network has been fortunate to play such a strong role during the pandemic shutdown by providing services to our small businesses that help them survive and maintain operations. Technology has allowed us to work with our clients virtually without compromising quality. It has been heartbreaking, encouraging, and inspirational as we work with small businesses facing unprecedented challenges. This has also been uncharted territory for us as business advisors and management consultants. I have personally assisted clients develop business plans for the past 18 years. We would discuss scenarios that may affect business continuity but nothing approaching the scope that coronavirus has had on the economy. Unless it is a seasonal occurrence, shutting down a business for five or six months is not included in the standard financial model.

We, as management consultants, have heard heartbreaking stories, received desperate calls for help from our clients and we have responded by providing counseling, access to our partners including the Small Business Administration, NJ Economic Development Authority, NJ Business Action Center and local economic support. We have also heard from clients who were eligible and prepared to apply for loans and when given permission from the state to reopen were able to quickly comply with state safety requirements and resume business operations.



We may not know the full extent of the effects that this shutdown will have on the small business community for another two or three years, but we must continue to move forward to provide comprehensive services to stabilize small business health. The NJSBDC has a responsibility to help small businesses revamp/retool operations to prosper. We also have a responsibility to prepare nascent entrepreneurs for such disruptions and disasters through counseling and training. The question “How would you handle a six-month shutdown?” could become a standard consultation question. Someone preparing to open a restaurant may consider enough space for outdoor dining and a plan for take-out. Those restaurants that already had these facilities in place have fared better than those without this option.

Essential businesses and workers have continued to operate during the pandemic. They have put themselves in “harm’s way” to provide healthcare services, food, law

enforcement and protection and our SBDC Team applauds them. Businesses that have been able to comply with social distancing and safety have been able to reopen. We, as consumers, have had to make some small lifestyle sacrifices. Personally, I am a “gym rat” and anxious to get back to my local gym. However, I understand there is a severe health risk.

To be clear, every small business is essential to its owner’s and employees’ livelihoods, but has hurdles concerning safety for the public. The Small Business Administration (SBA) through federal disaster funding has done a commendable job, providing loans to eligible small businesses as well as continuing to support the NJSBDC and its 12 regional centers as well as the national network of SBDCs on the front lines. Unfortunately, those businesses already struggling prior to the pandemic may not have been eligible to receive funding and may never again reopen.

The NJSBDC experts from our regional centers and specialty programs will to do everything they can to help our entrepreneurs recover and continue to pursue their dreams; regardless of their business condition during and after the shutdown, they will continue to be passionate entrepreneurs and small business owners. And, the NJSBDC network’s experts, along with our resource partners, will continue to be passionate advisors and supporters of the small business community.

Bob Palumbo is regional director of NJSBDC at Rutgers-Camden.

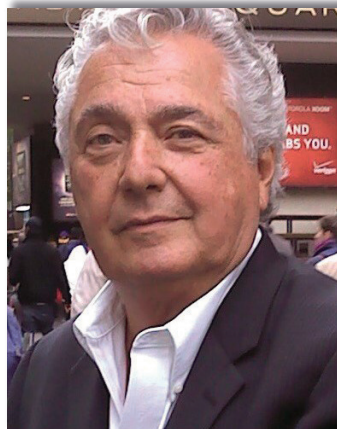
Physical Features Salon, Client of Rutgers-New Brunswick, Decades Ahead of Its Time

Physical Features Salon & Spa has been in business in Woodbridge, NJ, since 1971. In the past 49 years, **Richard Anzivino**, owner and founder, has remained dedicated to his profession and to three major building blocks:

- **Motivating** a dedicated staff;
- expanding** on-trend salon services;
- and **creating** a casual and friendly environment for clients & staff.

Anzivino began hairdressing in 1948 in his mother's basement beauty salon in Woodbridge. He started it with two employees. It has become one of the most progressive salons in New Jersey with 20 stylists and other beauty professionals.

Anzivino diligently prepared



himself to take part in the CARES Act programs available. He worked many hours with the NJSBDC to access all the programs relevant to survival and revival of his salon. This allowed him to keep his devoted staff in



Richard Anzivino, top left, and his redesigned salon.

place. He then invested in developing systems and equipment in the salon. His focus was to protect his returning clients by creating a safe environment.

The New Jersey Small Business Development Center at **Rutgers-New Brunswick** was contacted by Phil Bujalski, chief REHS/deputy health director of the Woodbridge Health Department. They were advised that they recently conducted COVID-19/Executive Order reopening compliance inspections for hair salons, barbers and nail salons. Their physical features went above and beyond by installing HVAC systems with an air purification/disinfection system par excellence. The system is an award winning purifier designed so that every cubic inch of air is purified—killing 99% of viruses, bacteria and mold. It sweeps through the salon areas purifying the air and surfaces.

NJSBDC commends Richard Anzivino and his team for utilizing the services and programs available to him to survive and excel in this period of crisis and business disruption.

NJSBDC Brookdale Client Griffys Organic Grows with Nutritional Elixirs

Griffys Organic, owned by cousins Christopher and Avry Griffin, is part of the Long Branch Innovative Accelerator pilot program.

The owners participated in the **NJSBDC at Brookdale Community College's Entrepreneurship Certificate Program (ECP)**, which focuses on all key aspects of owning and running a business. As participants in the SBDC program and the Innovative Accelerator pilot program, they received extensive business development education, services, and resources that have helped them improve their opportunities for business planning, commercialization and exposure to venture capital. The company's sales revenues (per their "pitch presentation") indicated that their business sales revenues increased tremendously from the end of 2019 through July 2020.

Their elixirs establish a bond where science meets nutrition. The company mission focuses on sharing knowledge about premium-grade functional nutrition for families and communities. Their elixirs are made in small batches from farm-fresh fruits, veggies, herbs, and all-natural extracts.

The client spent more than a year perfecting the ultimate functional beverages. Unlike typical juice brands, this business' products incorporate exotic ingredients that work in synergy to provide customers with the freshest, best tasting, and very nutritional dense beverages on the market.



IN THE NEWS



- The **NJSBDC at Rutgers-Camden** hosted a virtual seminar that offered step-by-step information for starting a business in 2020, according to Robert Palumbo, regional director. The free event was held on September 14. Palumbo invited interested entrepreneurs and small business owners to contact him directly with questions at b.palumbo@camden.rutgers.edu.

- The **NJSBDC at Ramapo College** received a desperate call from an accountant referring his small construction company patron to the SBDC for assistance. The construction business grinded to a halt and with no incoming revenue it was difficult to meet payroll or support equipment expense obligations that continued despite the stay-at-home order for non-essential businesses. The Regional Director of the Ramapo Center, **Vincent Vicari**, facilitated a collaborative service arrangement that the Ramapo SBDC created with Corporate Turnaround (a past NJSBDC client) to develop and design proper financial restructuring. The Center assisted the client, **One Call Contracting**, with funding opportunities. **Ken Rekuc**, the owner of the firm, was glad to receive an economic injury disaster loan (EIDL) as well as funds from the Paycheck Protection Program (PPP) that saved his business. One Call Contracting is back in business, doing well and having survived the storm of COVID-19 effects. Additionally, the construction business client continues to rely upon the NJSBDC at Ramapo for further business guidance.

- The **NJSBDC at Rutgers-Newark** held an on-line Zoom webinar on the First Steps to Entrepreneurship on September 12. The interactive Q & A session offered information on starting a small

business in New Jersey. This 2-hour seminar covered what an entrepreneur needs to know about starting and operating a business in New Jersey. It provided an opportunity for attendees to ask questions of the SBDC instructor and make connections with other aspiring entrepreneurs.

- Franchising was the topic of a 2-hour free live webinar sponsored by the **NJSBDC at NJCU** on September 16. The Center partners with FRANNET in showing entrepreneurs how to go into business ownership through franchising.

- Mastering the Mental Side of Business was the theme of an online webinar organized by the **NJSBDC at Brookdale Community College** on September 24. Karen Auld, certified success coach, led the program in which participants learned how to set goals and create achievable plans and how to handle inevitable challenges and setbacks.

- The **NJSBDC of Northwest Jersey** sponsored an online session on COVID-19 Recovery Virtual Table Top Exercise on September 28. This virtual tabletop exercise provided emergency managers from private sector, critical infrastructure, and other organizations with the opportunity to share lessons learned and exchange ideas from their respective responses to COVID-19. The exercise demonstrated for attendees the "tabletop in a box" material developed by the DHS Cybersecurity & Infrastructure Security Agency (CISA) to enable attendees to deliver this exercise for their organization.

- **NJSBDC at William Paterson University** presented an online webinar on how to become an entrepreneur on September 28. Led by Robert Cooney, the session helped attendees to know how to discover your personal strengths and weaknesses and to un-

derstand your business needs. This seminar provided the entrepreneur with tools, reference materials, and additional sources for information on starting a business.

- Entrepreneur Assessment Webinar was the name of a session on September 28 by the **NJSBDC at Raritan Valley Community College**. Instructed by Karen Katcher, the program discussed if entrepreneurship is right for the attendees. During the session, they completed a self-assessment questionnaire to determine if they have the skills to own a business.

- **NJSBDC at Rutgers-New Brunswick** held an online session on introduction to entrepreneurship on September 30. Elayne P. McClaine led a discussion about online business registration, legal structuring of the business, getting a federal ID, registering for taxes with the NJ Department of Revenue, financial sources and resources, preparing for certifications and licensing, and other specific topics related to the participants' start-up questions and needs.

- **NJSBDC at The College of New Jersey** on September 15 continued its Microsoft Excel webinars with a session on Learning the Fundamentals: Sorting, Outlining and Subtotaling. Participants discovered how to sort, outline and subtotal. It was for beginners but also a great refresher for Excel dabblers. The instructor was Kevin Frankenfield, who consults as a corporate trainer for Microsoft Office and other graphic programs for numerous computer training companies in the N.J. Tri-State area via instructor-led in-person and virtual training. The Mercer County Office of Economic Development and the U.S. SBA also presented.

Northwest NJSBDC's Client DeBoer's Auto Grows Due to Strategic Changes in Business

DeBoer's Auto, located in Hamburg, NJ, has been a client of **Northwest NJSBDC** since 2018. Since then, the business has maintained steady sales volumes and revenues while making very substantial strategic changes in its business operations.

DeBoer's Auto currently employs a staff of six and three of these team members are women. With the assistance of SBDC, the business has decreased debt and has enhanced inbound marketing concerning its services. Recently, DeBoer's Auto implemented an apprenticeship program, responding to the increased shortage of automotive technicians. During COVID-19 challenges, the business owner continues to service the community with innovative programs while ensuring customer and staff safety. Due to the resourceful and invaluable support of NJSBDC of Northwest Jersey, the business has made strategic pivots in its operations, particularly from a financial

management perspective. During this pandemic, Bill DeBoer notes that he has relied on SBDC's assistance to navigate through these extremely challenging times. Bill even directs many of his fellow small business owners to the NJSBDC for guidance and support.

DeBoer's Auto's presence is very well known in the northern Sussex County area. The DeBoer family's love of cars pre-dates the DeBoer's Auto that proudly serves the Sussex County community today. The business was founded by Bill's father, Bill Sr. who always had a fascination with cars. After being located in Newton, NJ when it first started, the business moved to Hamburg, NJ, in 1985. Bill joined his father in the business in 1997, after his life-long passion for computers and technology evolved into an interest in automotive technology while he was at college. With a Certificate in Automotive Technology and a B.S. in

Management, Bill was able to specialize in automotive technology, which has differentiated this business over the years. And, the business owner ensures that the knowledge of staff keeps pace with technological changes in the industry.

DeBoer's Auto emphasizes exceptional customer service including on-line booking, off-hour vehicle drop-offs, loaner cars and valet pick-ups/drop-offs. All these features live up to its mantra: "We help people live life uninterrupted." Bill's natural inclination for technology has also enabled him to successfully leverage social media platforms in positive ways for his clientele.

As a champion for expanded knowledge and continual learning, Bill also participates in various programs as an alumnus of Penn State University, including the mentoring and internship programs offered through the university's business school.

AMERICA'S SBDC NEW JERSEY

Headquarters Operations Administrative Offices

NJSBDC
Rutgers Business School
1 Washington Park, 8th Floor
Newark, NJ 07102-1913
973-353-1927
www.njsbdc.com
sbdcinfo@njsbdc.com

Specialty Programs

Procurement Services: Andrew Bennett
International Trade: Roger Cohen
Technology Commercialization: Randy Harmon

Contact main 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 Fuentes
Assistant Director: Maggie Osmulski
732-842-8685

NJSBDC at Rutgers - New Brunswick
(Middlesex County)
Janice H. Levin Bldg., 94 Rockefeller Road, 2nd Floor
Piscataway, NJ 08854
Regional Director: Elayne McClaine
848-445-8790

NJSBDC of Northwest Jersey
(Sussex, Morris and Warren Counties)
150 Mountain Avenue
Hackettstown, NJ 07840
Acting Regional Director: Mary Adelman
908-269-8475

NJSBDC at The College of New Jersey
(Mercer County)
2000 Pennington Avenue, Forcina Hall 253
Ewing, NJ 08628
Regional Director: Lilian Mauro
609-771-2947

NJSBDC at Rutgers - Camden
(Burlington, Camden, Gloucester & Salem Counties)
419 Cooper Street
Camden, NJ 08102
Regional Director: Bob Palumbo
856-225-6221

NJSBDC at New Jersey City University
(Hudson County)
285 Westside Ave., Suite 199
Jersey City, NJ 07305
Co-Regional Director: Michael Edmondson, Ph.D.
Co-Regional Director: Videsh Bahadur; 201-200-2156

NJSBDC at Stockton University
(Atlantic, Cape May and Cumberland Counties)
Rothenberg Building
3430 Atlantic Avenue
Atlantic City, NJ 08401
Regional Director: Carol Waties, Esq.; 609-626-3889

NJSBDC at Raritan Valley Community College
(Hunternon and Somerset Counties)
Workforce Training Center, 118 Lamington Rd.
Branchburg, NJ 08876
Regional Director: Bill Harnden
908-526-1200 ext. 8516

NJSBDC at Kean University
(Union County)
1000 Morris Avenue, Hynes Hall 303 J-Y
Union, NJ 07083
Regional Director: David Margulies
908-737-4190

NJSBDC at Rutgers - Newark
(Essex County)
25 James Street
Newark, NJ 07102
Regional Director: Tendai Ngoro, Ph.D.
973-353-5950

NJSBDC at Ramapo College of New Jersey
(Bergen County)
Anisfield School of Business
505 Ramapo Valley Road
Mahwah, NJ 07430
Regional Director: Vincent J. Vicari; 201-684-7135

NJSBDC at William Paterson University
(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