

NEW JERSEY

SBA

U.S. SMALL BUSINESS ADMINISTRATION

SMALL

BUSINESS

RESOURCE



**Helping
Small Business
Start, Grow
and Succeed**

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PAGE 40 **Ideas For Growing Companies**



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From the Administrator



Steven C. Preston
SBA Administrator

Several American business icons—Apple Computer, Ben & Jerry's, Staples, Intel, Nike and Federal Express to name a few—got their start with assistance from the U.S. Small Business Administration. These companies took advantage of SBA's many resources—business counseling, loan guaranties, information about federal procurement opportunities—and took their great ideas into the marketplace. The rest is history.

The SBA's *Small Business Resource Guide* is another great tool for those working to create a successful company. In its pages you'll find detailed information on SBA's varied assistance programs for small businesses.

Last year the agency made tremendous progress in helping business owners. More than 1.5 million entrepreneurs received business counseling and technical assistance from the SBA, and the agency Web site received 26 million hits. The agency currently guarantees more than \$78 billion in loans and investments. In 2005 the SBA helped small businesses secure almost \$80 billion in prime contracts from government agencies. Meanwhile, we have more than 14,000 counselors from our Small Business Development Centers, Women's Business Centers and SCORE available to small business owners or those trying to start a business.

Such resources are invaluable to small business and are often the gateway to other SBA offerings. This *Resource Guide* serves as a link to the SBA's expanding support network, providing important information about starting and growing a successful business.

President Bush recently said that when people "across the world look at America's economy what they see is low inflation, low unemployment and the fastest growth of any major industrialized nation. The entrepreneurial spirit is alive and well in the United States."

America's economy will continue to depend on the ingenuity and energy of its small business owners. There will be many partners in support of this effort, and SBA is ready to do its part.

The SBA team has worked hard to ensure the information presented in this *Resource Guide* is useful in the starting and growing of your small business. We hope you will seek assistance and advice at one of our many offices nationwide, via the Internet at www.sba.gov or through our extensive network of resource partners.

Steve Preston was unanimously confirmed by the U.S. Senate June 29, 2006, as the 22nd Administrator of the U.S. Small Business Administration. With almost 25 years of experience in financial and operational leadership positions, Preston is committed to serving the small business community.

In his business experience as an executive and as an investment banker, Preston has been deeply involved in small businesses and recognizes the vital role they play in society. Preston most recently served as Executive Vice President of The ServiceMaster Company, where he also served as chief financial officer during a period of expansion, restructuring and significant change in the regulatory environment. He worked extensively on initiatives to improve the customer experience and employee effectiveness through the use of process reengineering and technology.

Preston graduated with Highest Distinction from Northwestern University with a political science degree, and received an MBA from the University of Chicago Graduate School of Business.



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Message From The Regional Administrator

Turn Your Small Business Dream Into A Reality

I would like to welcome you to this Resource Guide and hope that you find this guide to be an effective learning tool in helping you start or expand your small business. This guide provides you with useful tips on how to write a business plan, how to market your small business, how to receive a government contract and more importantly, how you can receive financing for your small business.

Since beginning my SBA career in 2001, I have served as both the SBA's Associate Administrator for Field Operations in Washington, DC and currently as the Region II Administrator. I have observed how the SBA has helped numerous people in a variety of small businesses not only in Region II, but across the country. I have met individuals who have come to the SBA with just an idea, and with our aide and the help of our resource partners: SCORE - Counselors to America's Small Business; the Small Business Development Centers, (SBDCs); and the Women's Business Centers, (WBCs), these individuals were able to turn their idea into a small business. SCORE, the SBDCs and the WBCs provide exceptional business counseling and training services in just about any small business field. We understand that either starting or expanding a small business can be an exciting time, but we also understand that it can be simultaneously stressful. The SBA wants to ensure that the process is simple and comfortable for our customers. In fact, customer service is one of our top priorities at the SBA.

Today's SBA is very user friendly. While in Washington, I helped work to ensure that the

SBA is an agency that makes the process of starting or expanding a small business easier for entrepreneurs. For example, we have centralized our loan process so that our SBA employees in our district offices have more time to better assist the needs of our customers. We have also reconstructed our website to make it easier to navigate. And in June 2007, the SBA introduced the Patriot Express Pilot Loan Initiative for veterans and members of the military community wanting to establish or expand a small business.

With improvements like these, Region II has been able to better assist small business owners. For example, in FY2007, Region II guaranteed over 12,000 7(a) and 504 loans to small business owners in New York State, New Jersey, Puerto Rico and the US Virgin Islands. We hope to assist more individuals in FY2008 as there is nothing small about small business. Seven out of every ten jobs are created by small businesses.

Please contact your local SBA district office for more information on how we can assist you and please visit our website at www.sba.gov for more SBA information.

I wish you the best of luck in your small business endeavors and I hope we can help you achieve your small business goals.

Sincerely,

Michael Pappas
Region II Administrator

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Message From The District Director

Rules For Success

Like today's small businesses, large corporate success stories started with only an entrepreneur and a dream.

On behalf of the U.S. Small Business Administration, New Jersey District Office, I would like to welcome you to the 11th Annual New Jersey Small Business Resource Guide, a collaborative effort between the SBA and Reni Publishing.

The U.S. Small Business Administration provides many programs and services to help entrepreneurs start and grow their businesses. In fact, fostering economic development, job creation and individual opportunity is the SBA's mission. The SBA provides access to credit and venture capital, technical assistance, counseling and federal contracting opportunities to small businesses. The truth is, the SBA has played a major role in the early success of many large corporations including Intel, Apple, Nike, Ben & Jerry's, Federal Express and Staples, to name just a few. Like today's small businesses, these corporate success stories started with only an entrepreneur and a dream.

In fiscal year 2007, small businesses in New Jersey received 3,557 SBA loans for \$585.5 million. For the first time ever, minority-owned businesses received the majority of the loans approved in New Jersey – 1,856 loans valued at \$254 million. Our office also registered a 20 percent increase in the number of loans to veterans, approving 166 loans for \$24.4 million.

In addition to its lending activities, the SBA New Jersey District Office provided entrepreneurial development assistance to

nearly 40,000 businesses and start-up companies through its statewide network of resource partners last year, which includes nine chapters of SCORE – Counselors to America's Small Business, 11 New Jersey Small Business Development Centers and two Women's Business Centers.

The SBA New Jersey District Office also provided New Jersey small disadvantaged companies with 371 federal government contracts valued at \$137 million under the agency's 8(a) Business Development Program.

As you can see, the SBA has made a profound impact on many small businesses in New Jersey. I assure each of you that the SBA New Jersey District Office remains committed to providing excellent customer service and assistance to help each of you launch and grow successful small businesses. The New Jersey Small Business Resource Guide will provide you with the necessary information to help get you on your way.

I would like to extend my gratitude to all the advertisers who helped make the 2008 edition of the New Jersey Small Business Resource Guide possible and for their ongoing support of the SBA and small businesses.

Sincerely,

James A. Kocsi

*District Director of
SBA's New Jersey District Office*



■ The SBA helps business owners grow and expand their businesses every day.



SUCCESS STORY

William Everly, CEO
Everly Originals, LLC
243 Newton-Sparta Rd.
Newton, NJ 07860
(973) 383-3859
(973) 383-5104 F
www.EverlyOriginals.com

The Art of Success---Kathy Berni and William Everly secured a \$1.7 million SBA-backed loan to purchase and renovate the company's new headquarters in Newton, New Jersey. Everly Originals takes original photos and converts them into hand painted oil portraits.

The art of success comes natural to William Everly and his partner Kathy Berni. Two years ago, they launched Everly Originals, LLC, a Newton-based business that offers its clients the opportunity to take their favorite photo and have it transformed into a hand painted oil portrait.

William Everly is classically trained in oil painting. He came up with the novel concept for the business when he noticed a prepaid phone card at the counter of a pet store. He thought to himself, why not a prepaid artist service? So two years ago, he and Berni launched the business in hopes of bringing quality artwork to a mass market.

But before they launched the business, they utilized their backgrounds in advertising and marketing by spending two years gathering extensive research. They conducted focus groups to see how people would react to the product and how much they were willing to spend. "We found that people liked the idea of taking a photo and having it converted into an oil painting," said Everly. "We also found that people were willing to spend anywhere from \$99 to \$200 on a

continued on page 32

Doing Business in New Jersey

THE NEW JERSEY DISTRICT OFFICE

The New Jersey District Office is responsible for the delivery of SBA's many programs and services. The District Director is James A. Kocsi. The District Office is located at Two Gateway Center, Newark, NJ. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

CONTACTING THE NEW JERSEY DISTRICT OFFICE

For program and service information, please contact the Marketing Division at (973) 645-6049. For information on financing, please contact William Boone at (973) 645-2179 or e-mail: william.boone@sba.gov.

SERVICES AVAILABLE

Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders.

Free counseling, advice and information on starting, better operating or expanding a

small business through SCORE - Counselors to America's Small Business, Small Business Development Centers (SBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district - some require a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the (8a) Business Development Program.

A Women's Business Ownership Representative is available to assist women business owners. Please contact Karen D'Antico at (973) 645-3683 or e-mail: karen.d'antico@sba.gov.

Special loan programs are available for businesses involved in international trade.

A Veterans Affairs Officer is available to assist veterans. Please contact Frank Burke at (973) 645-6049 or e-mail: frank.burke@sba.gov.

We Welcome Your Questions

For extra copies of this publication or questions please contact:

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TDD: (973) 645-4653

Website: www.sba.gov/nj

INTRODUCTION

Getting Started

How The SBA Can Help You Start And Expand Your Own Business

Every day the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and current small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the U.S. Small Business Administration and its partners can help at every stage of turning your entrepreneurial dream into a thriving new business.

If you're just starting, the SBA and its resources can help you with loans and business management skills. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, and have your voice heard in the federal government.

You can access SBA help online 24 hours a day at www.sba.gov or visit one of our local offices for assistance. SBA resources can help organize your thoughts on what type of business you want to open.

How to Use the Resources

Our resources include the SBA's district offices serving every state and territory, nearly 400 offices of SCORE – Counselors to America's Small Businesses, more than 1,000 Small Business Development Centers primarily located on college campuses, and approximately 100 Women's Business Centers located across the country. More information about SCORE, SBDCs and the WBCs is detailed later in this publication, or you can click on www.score.org, www.sba.gov/sbdc for SBDCs or www.sba.gov/services/ and choose "Women's Business Centers from the "Counseling & Assistance" heading at the bottom.



These professionals can also help you with writing a formal business plan, filling out loan applications to finance your business, managing and expanding your business, finding opportunities to sell your goods or services to the government, recovering from disaster or acting as advocates for small businesses with Congress and regulatory agencies.

The SBA even has programs for helping special audiences, such as women and veterans, become small business owners.

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, "Genius is 1 percent inspiration and 99 percent perspiration." That same philosophy also applies to starting a business.

First you'll need to generate a little bit of perspiration deciding whether you're the right type of person to start your own business.

ON THE UPSIDE

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- A new venture is exciting.
- Earnings and growth potential are far less limited.
- Running a business will provide endless variety, challenge and opportunities to learn.

1. Are you a self-starter?

It will be up to you – not someone else telling you – to develop projects, organize your time and follow through on details.

2. How well do you get along with different personalities?

Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, lawyers, accountants and consultants. Can you deal with a demanding client, an unreliable vendor or a cranky staff person?

3. How good are you at making decisions?

Small business owners are required to make decisions constantly, often quickly, under pressure.

4. Do you have the physical and emotional stamina to run a business?

Business ownership can be challenging, fun and exciting. But it's also a lot of hard work. Can you face 12-hour workdays six or seven days a week?

5. How well do you plan and organize?

Research indicates many business failures could have been avoided through better planning. Good organization – of financials, inventory, schedules, production – can help avoid pitfalls.

IS ENTREPRENEURSHIP FOR YOU?

In business, there are no guarantees. There is simply no way to eliminate all the risks associated with starting a small business - but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

Are you a self-starter? It will be entirely up to you to develop projects, organize your time, and follow through on details.

How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?

How good are you at making decisions? Small business owners are required to make decisions constantly - often quickly, independently, and under pressure.

Do you have the physical and emotional stamina to run a business? Business

ownership can be exciting, but it's also a lot of work. Can you face six or seven 12-hour workdays every week?

How well do you plan and organize? Research indicates that poor planning is responsible for most business failures. Good organization of financials, inventory, schedules and production can help you avoid many pitfalls.

Is your drive strong enough? Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.

How will the business affect your family? The first few years of business start-up can be hard on family life. It's important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk in the short-term.

Once you've answered those questions, you should consider what type of business you want to start.

FRANCHISING

Franchisees have been active participants in the SBA's small business loan program for many years.

There are primarily two forms of franchising:

- 1) product/trade name franchising and
- 2) business format franchising.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

There are more than 3,000 franchised businesses. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you.

Some of the things you should look at when evaluating a franchise: profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

If you are concerned about the risk involved in a new, independent business venture, then franchising may be the best business option for you. Remember that hard work, dedication and sacrifice are key elements for success.

For more information visit the SBA Web site at:

www.sba.gov/smallbusinessplanner/start/ and click on "Buy a Franchise" from the menu on the right side; or visit the Franchise Registry at www.franchiseregistry.com/ or call your local SBA office.

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HOME-BASED BUSINESS CONSIDERATIONS

Going to work used to mean traveling from home to a plant, store or office. Today many people do some or all their work at home.

Garages, basements and attics are being transformed into the corporate headquarters of the newest entrepreneurs – the home-based business person.

Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Ask yourself these questions – and remember, there are no best or right reasons for starting a home-based business. But it is important to understand what the venture involves.

Working under the same roof where your family lives may not prove to be as easy as it seems. It's important to work in a professional environment. One suggestion is to set up a separate office in your home to create this professional environment.

Ask yourself:

- Can I switch from home responsibilities to business work?
- Do I have the self-discipline to maintain schedules?
- Can I deal with the isolation of working from home?
- Am I a self-starter?

Finding Your Niche

Choosing a home business must be approached carefully.

Ask yourself:

- Does my home have the space for a business?
- Can I identify and describe the business I want to establish?
- Can I identify my business product or service?
- Is there a demand for that product or service?
- Can I successfully run the business from home?

Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

Some general areas include:

- Zoning regulations. If your business operates in violation of them, you could be fined or shut down.
- Product restrictions. Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your state's department of labor to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. For home-based businesses, a separate business telephone and bank account are normally required.

Also remember, if you have employees you are responsible for withholding income and social-security taxes, and for complying with minimum wage and employee health and safety laws.

If you're convinced that working from home is for you, it's time to create your business plan. The SBA and its resource partners, such as SCORE, SBDCs and WBCs can help make the process easier.

WOMEN BUSINESS OWNERS

Women entrepreneurs are changing the face of America's economy. The SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women. There are women's business ownership representatives in every SBA district office to help women access all of SBA's programs and services, including loan guaranties, federal contracting opportunities, training, counseling and more. These local representatives can also provide information about other local resources available for women entrepreneurs.

Another valuable tool available for women business owners and entrepreneurs is the Women's Business Center Program, funded in part through a cooperative agreement with the SBA. Located across the country, approximately 100 WBCs provide training, technical assistance, counseling and mentoring specifically to women, especially those who are socially and economically disadvantaged. Mindful of the special needs of women entrepreneurs, the centers try to offer their services at the times and in the places most convenient to economically challenged women. In addition, some centers provide child care, and many provide their materials in Spanish and other languages,

depending on the unique needs of the communities in which they are located. Many classes offered by the centers are either free or offered for a small fee. And often there are scholarships to help those who need them.

If you can't get to a Women's Business Center, the full range of services is available through the SBA's Web site for women entrepreneurs, which provides access to all of the SBA's online services, including its extensive library of information, training courses and electronic tools designed to help small businesses. This site also contains information about the services available in local communities. To find it, click on: <http://www.sba.gov/services/> and choose "Women's Business Centers" from the "Counseling & Assistance" heading at the bottom.

There are two SBA-sponsored Women's Business Centers in New Jersey. For additional information, please contact:

NJAWBO's Women's Business Center

At Peapack Gladstone Bank
311 Main Street
Chatham, NJ 07928
(973) 507-9700
wbcnj@njawbo.org
www.njawbo.org

Women's Venture Fund

76 Clinton Avenue
Newark, NJ 07114
(877) 444-0934
info@wvf-ny.org
www.womensventurefund.org

VETERANS BUSINESS DEVELOPMENT

The SBA offers a variety of services to American veterans who have made or are seeking to make the transition from soldier to small business owner. Each of SBA's 69 district offices throughout the country has designated a Veterans Business Development Officer to help veterans prepare and plan for entrepreneurship. The Veterans Business Outreach Program provides entrepreneurial development services such as business training, counseling and mentoring to eligible veterans owning or considering starting a small business. SBDCs and SCORE also provide management assistance to veterans who are current and prospective small business owners. SCORE also provides resources and counseling services online at: www.score.org

The SBA offers special assistance for activated Reserve and National Guard members and the small businesses they work in or own. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders.

The SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program provides loans to eligible small businesses to cover operating costs that cannot be met due to the loss of a key employee called to active duty in the reserves or National Guard. Small businesses may apply for MREIDLs of up to \$1.5 million if they have been financially impacted by the loss of an essential employee. The SBA has created a special Web page specifically for Reserve and Guard members at: www.sba.gov/reservists

The SBA has launched a new initiative called Patriot Express, which is designed to increase opportunities for members of the military community to start or expand small businesses. Patriot Express is much more than just a loan guaranty. SBA, through its resource partners, will assist Patriot Express applicants with no-cost business management counseling in areas such as writing a business plan, preparing a loan proposal, managing a business, expanding a business, etc. For more information about the Patriot Express Initiative, go to www.sba.gov/patriotexpress.

In addition, a number of lenders have joined ranks with the SBA New Jersey District Office to provide veterans with preferential pricing terms on SBA Guaranteed loans. For a list of the participating lenders, their contact information and their incentives, go to www.sba.gov/nj.

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all its entrepreneurial programs and resources, the SBA has established a fully staffed Office of Veterans Business Development. OVBD develops and distributes various informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, Getting Veterans Back to Work, and various other materials. Veterans may access these resources and other assistance from OVBD by visiting the Web site at: www.sba.gov/VETS/

For more information on special government contracting programs for veterans and service-disabled veterans, please check the Contracting Opportunities section of this publication.

For additional information contact Frank Burke, SBA New Jersey District Office VBDO at (973) 645-6049.

NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA also features programs for American Indians, Native Alaskans and Native Hawaiians seeking to create, develop and expand small businesses. These groups have

full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending and procurement programs. More information is at:

www.sba.gov/aboutsba/sbaprograms/naa/index.html

CHOOSING YOUR BUSINESS STRUCTURE

You may operate your business under one of many organizational structures generally chosen for liability and tax reasons. The most common organizational structures are sole proprietorships, general and limited partnerships, "C" and "S" corporations and limited liability companies.

Each structure offers unique tax and liability benefits appropriate for different personnel situations. If you're uncertain where to start, contact your local SBA office, SBDC, SCORE or WBC for assistance.

Sole Proprietorship

One person operating a business as an individual is a sole proprietorship. It's the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rates. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting.

General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly easy to establish. A formal partnership is recommended to address potential conflicts such as, who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, what happens when a partner dies, and so on. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

Limited Partnership

Like a general partnership, this is established by an agreement between two or more individuals. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share of profits based on the proportional amount on their investment, and the liability is similarly limited in proportion to their investment.

#1 SBA MICROLOAN INTERMEDIARY

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Mercerville NJ
609-587-1133**

TOLL FREE 877 587 1133

**Serving All Counties
in New Jersey**

WWW.RBACLOAN.COM

"C" Corporation

A "C" corporation is a legal entity made up of persons who have a charter legally recognizing the corporation as a separate entity having its own rights, privileges and liabilities, apart from those of the individuals forming the corporation. It's the most complex form of business organization and is comprised of shareholders, directors and officers. The corporation can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and have the advantage of limited liability, but not total protection from lawsuits.

Subchapter "S" Corporation

This is a special section of the Internal Revenue Code and permits a corporation to be taxed as a partnership or sole proprietorship, with profits taxed at the individual, rather than the corporate rate. A business must meet certain requirements for Subchapter "S" status. Contact the IRS for information.

LLCs and LLPs

The limited liability company is a popular business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. LLC owners risk only their investment, not personal assets. The limited liability partnership is similar to the LLC, but it is aimed at professional organizations.

WRITING A BUSINESS PLAN

After you've thought about your business, the next step is to develop a business plan. The business plan is a formal document explaining in some detail your plans to develop a financially successful business. It's vitally important for two reasons:

- Preparing a business plan forces you to think through every aspect of your business. If you need outside money, your business plan will be one of the first things the lender or investor wants to see.
- A business plan serves as an assessment tool for you.

A comprehensive business plan is not done on the spur of the moment. It can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers located on many college campuses, Veterans Business Outreach Centers, SCORE, Counselors to America's Small Business, and Women's Business Centers, have the expertise to help you craft a winning business plan.

You can find the nearest SBDC at:

www.sba.gov/sbdc/

The nearest SCORE chapter can be located at: www.score.org

To find WBCs, click on:

<http://www.sba.gov/services/> and choose "Women's Business Centers" from the "Counseling & Assistance" heading at the bottom.

You can also find business-plan help on the SBA's Web site at:

<http://www.sba.gov/smallbusinessplanner/> then choose "Writing a Business Plan" from the "Plan Your Business" menu along the bottom.

IN GENERAL, HERE'S WHAT A GOOD BUSINESS PLAN CONTAINS:

Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.

Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

Financial Management

- Explain your source and the amount of initial equity capital.
- Develop a monthly operating budget for the first year.
- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements, and balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements addressing alternative approaches to problems that may develop.

Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring, personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate or SCORE counselor or Small Business Development Center representative.

When you feel comfortable with the content and structure, review and discuss it with your lender. Remember, the business plan is a flexible document that should change as your business grows.

BUSINESS.GOV

Business.gov, the official business link to the U.S. government, is managed by the SBA in partnership with federal agencies providing business-oriented programs and services.

Business.gov helps businesses save time and money spent on regulatory compliance by providing quick and easy access to business laws, government regulations, forms and agency contacts. The Web site also offers compliance guides and a compliance search mechanism.

The compliance guides provide easy access to resources and programs that help businesses understand their regulatory requirements and improve their operations. Organized by Business Area and Industries, these guides provide a one-stop shop for regulatory assistance and include links to clearly written fact sheets, guidelines, answers to frequently asked questions, interactive tools, training resources and contacts at federal regulatory agencies. Business.gov also features a unique search engine which intelligently locates, organizes and retrieves compliance assistance information published by federal regulatory agencies searchable by business topics or industry.

You're just a computer click away from help 24-hours a day at: www.business.gov

SCORE

SCORE is a 10,500-member volunteer association which operates under a cooperative agreement with the U.S. Small Business Administration. SCORE matches volunteer business-management counselors with clients in need of expert advice. SCORE has experts in virtually every area of business management and maintains a national skills roster to help identify the best counselor for a particular client. Volunteer counselors, whose collective experience spans the full range of American enterprise, share their management and technical expertise with both present and prospective small business owners.

A nonprofit association, SCORE has dedicated more than 40 years to helping small businesses succeed.

Most SCORE volunteers are retired business owners or managers, though some members are still actively employed. Volunteers work in or near their home communities to provide management counseling and training to first-time entrepreneurs and current small business owners. They meet with clients at a SCORE chapter office, an SBA office or at the client's place of business.

Every effort is made to match a client's needs with a counselor who is experienced in a comparable line of business. All individual and team counseling is free; there may be a nominal fee for workshops and seminars.

Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners and managers identify problems, determine the causes and find solutions.

Any small business can obtain help from SCORE. Whether you are considering starting your own business, have a business that is experiencing problems, are ready to expand, or need some other type of advice, SCORE can help. The approach is confidential and personal. You don't need to be applying for or have an SBA loan to participate in the program. In fact, an idea is all that is necessary; consultation and counseling before

a business start-up is an important part of SCORE's service.

NOTE: Counseling at all locations except Two Gateway Center, Newark is by appointment only.

ATLANTIC COUNTY

1501 S. New Road
Pleasantville, NJ 08232
(609) 484-9503
Mon.-Thurs. 9:00am-3:00pm
Evenings by appointment
www.tri-countyscore.org

BERGEN COUNTY

Community Services Building
of Bergen County
327 E. Ridgewood Avenue
Paramus, NJ 07652
(201) 599-6090
Friday 9:00am-Noon
www.scorebergen.org

Women's Center

108 W. Palisade Avenue
Englewood, NJ 07631
(201) 568-1166
By appointment only

Greater Hackensack Chamber of Commerce

5 University Plaza Drive
Hackensack, NJ 07601
(201) 489-3700
By appointment only

Air Services Development Office

Teterboro Airport
90 Moonachie Avenue
Teterboro, NJ 07608
(973) 961-4278
By appointment only

Paramus Chamber of Commerce

58 E. Midland Avenue
Paramus, NJ 07652
(201) 261-3344
By appointment only

BURLINGTON COUNTY Small Business Incubator

100 Technology Way
Mt. Laurel, NJ 08054
(856) 406-1532
Monday, Wednesday & Thursday
7:15pm-9:30pm

CAMDEN COUNTY Bank of America

4900 Route 70
Pennsauken, NJ 08109
(856) 406-1532
Monday-Thursday 9:30am-Noon
www.score254.org



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Introduction

Camden County Store

Echelon Mall, 2nd Fl.
Somerdale & Burnt Mills Road
Voorhees, NJ 08043
(856) 406-1532
By appointment only

CAPE MAY COUNTY

Main Street Development

3306 Pacific Avenue/P.O. Box 1781
Wildwood, NJ 08260
(609) 484-9503
By appointment only

Cape May County Chamber of Commerce

Crest Haven & Garden State Parkway
Cape May Courthouse, NJ 08210
(609) 484-9503
By appointment only

CUMBERLAND COUNTY

Newfield National Bank

6 N. 6th Street, Suite 1
Vineland, NJ 08360
(609) 484-9503
By appointment only

ESSEX COUNTY

Small Business Administration

2 Gateway Center, 15th Floor
Newark, NJ 07102
(973) 645-3982
Monday-Friday, 9:00am-1:00pm
www.scoremetronj.org

Air Services Development Office

Building 80, 2nd Floor
Newark Liberty International Airport
Newark, NJ 07102
(973) 961-4278
Thursday, 9:00am-Noon

Montclair Economic Development Corporation

50 Church Street
Montclair, NJ 07042
(973) 783-8003
Friday by appointment only

North Essex Chamber of Commerce

3 Fairfield Avenue
West Caldwell, NJ
(973) 226-5500
By appointment only

GLOUCESTER COUNTY

See Camden County

HUDSON COUNTY

Jersey City Economic Development Corporation

30 Montgomery Street
Jersey City, NJ 07302
(201) 333-7797 ext. 12
By appointment only

Secaucus Free Public Library and Business Resource Center

1379 Paterson Plank Road
Secaucus, NJ 07094
(201) 330-2083
By appointment only

Union City Public Library

324 43rd Street
Union City, NJ 07087
(201) 866-7500
By appointment only

West New York Public Library

425 60th Street
West New York, NJ 07093
(201) 295-5135
By appointment only

North Bergen Free Public Library

8411 Bergenline Avenue
North Bergen, NJ 07047
(201) 869-4715
By appointment only

Jersey City Public Library

Five Corners Branch
678 Newark Avenue
Jersey City, NJ 07306
(201) 547-4543
By appointment only

Save Latin America

3510 Bergeline Avenue
Union City, NJ 07087
(201) 223-5102
By appointment only

Bayonne Public Library

697 Avenue C (Corner of 31st Street)
Bayonne, NJ 07002
(201) 858-6970
By appointment only

Hoboken Public Library

500 Park Avenue
Hoboken, NJ 07030
(201) 420-2347
By appointment only

Kearny Public Library

318 Kearny Avenue
Kearny, NJ 07032
(201) 998-2666
By appointment only

HUNTERDON COUNTY

Peapack - Gladstone Bank

189 Center Street
Clinton, NJ 08809
(908) 526-1200 ext. 8235
1st & 3rd Thurs. 7:00pm-9:00pm

MERCER COUNTY

Princeton Library

65 Witherspoon Street
Princeton, NJ 08542
(609) 393-0505
Tues. and Thurs. 6:00pm-9:00pm
Wed. and Friday 10:00am-1:00pm

Hamilton Township Library

1 Municipal Drive
Hamilton, NJ 08618
(609) 393-0505
2nd & 4th Monday 5:00pm-8:00pm

Mercer County Connection

957 Route 33
Hamilton Square, NJ 08690
(609) 393-0505
1st & 3rd Wednesday 3:00pm - 6:00pm

MIDDLESEX COUNTY

Middlesex County Regional Chamber of Commerce

1 Distribution Way
Monmouth Junction, NJ 08852
(609) 393-0505
2nd & 4th Wednesday 10:00am-1:00pm

Columbia Bank

389 Route 18 S.
East Brunswick, NJ 08816
(732) 745-5050
2nd Wednesday 10:00am-Noon

Columbia Bank at Raritan Center

60 Raritan Center Parkway
Edison, NJ 08837
(732) 346-1090
3rd Thursday each month 1:00pm-3:00pm

MONMOUTH COUNTY

Brookdale Community College

765 Newman Springs Road
Lincroft, NJ 07738
(732) 219-9119
By appointment only
www.score36.org

Monmouth County Library - Headquarters

125 Symmes Drive
Manalapan, NJ 07726
(732) 431-7242
Tuesday 2-4:00pm; Thursday 7:00pm-9:00pm

Monmouth County Library

Eastern Branch - Highway 35
Shrewsbury, NJ 07701
(732) 842-5995
Tues. 7:00-9:00pm; Thurs. 7:00-9:00pm
Saturday 10:00am-Noon

Southern Monmouth

Chamber of Commerce

Colfax Plaza
2510 Belmar Boulevard, Suite I-20
Wall, NJ 07719
(732) 280-8800
Alternate Tuesdays 2:00pm-4:00pm

Monmouth County Library-Wall

2700 Allaire Road
Wall, NJ 07719
(732) 449-8877
1st and 4th Monday 7:00pm-9:00pm

Western Monmouth

Chamber of Commerce

17 Broad Street
Freehold, NJ 07728
(732) 462-3030
Thursday 2:00pm-4:00pm

Northern Monmouth Chamber of Commerce

500 State Highway 36, Suite 204-205
Navesink, NJ 07752
(732) 291-7870
By appointment only

Brookdale Learning Center

213 Broadway
Long Branch, NJ 07740
(732) 229-8440 ext. 3000
By appointment only

Middletown Township Public Library

55 New Monmouth Road
Middletown, NJ 07748
(732) 671-3700 ext. 320 or 321
Wednesday 7:00pm-9:00pm

Eastern Monmouth Chamber of Commerce

47 Reckless Place, Suite 1
Red Bank, NJ 07701
(732) 741-0055
Alternate Thursdays 2:00pm - 4:00pm

MORRIS COUNTY

Morris County Chamber of Commerce

25 Lindsley Drive, Suite 105
Morristown, NJ 07960
(973) 539-3882
Monday 9:00am-Noon

County College of Morris

214 Center Grove Road
Student Center
Randolph, NJ 07869
(973) 328-5187
Thursday 9:00am-Noon

Fairleigh Dickinson University

285 Madison Avenue
Madison, NJ 07940
(973) 443-8801
Wednesday 9:00am-Noon
www.njscore24.org

OCEAN COUNTY

Toms River Municipal Building

33 Washington Street
Toms River, NJ 08753
(732) 505-6033
Tues.-Thurs. 10:00am-1:00pm
Tues. & Thurs. 6:30pm-8:30pm
www.oceancountyscore.org

Southern Ocean County Chamber of Commerce

265 W. Ninth Street
Ship Bottom, NJ 08008
(609) 494-7211
Thursday 10:00am-3:00pm

Brick Chamber of Commerce

Civic Plaza, Chambersbridge Road
Brick, NJ 08723
(732) 505-6033
1st and 3rd Friday 10am-1pm

Ocean County Library

2 Jackson Drive
Jackson, NJ 08527
(732) 505-6033
2nd and 4th Friday 10:00am-1:00pm

Ocean County Library

Manahawkin Branch
120 N. Main Street
Manahawkin, NJ 08050
(732) 505-6033
Tuesday 10:00am-1:00pm

Lakewood Library

301 Lexington Avenue
Lakewood, NJ 08701
(732) 505-6033
2nd & 4th Wed. 6:30pm-8:30pm

Ocean County Library

101 Washington Street
Toms River, NJ 08753
(732) 505-6033
1st and 3rd Saturday 10:00am-1:00pm

PASSAIC COUNTY

Tri-County Chamber of Commerce

2055 Hamburg Turnpike
Wayne, NJ 07470
(973) 831-7788
Monday 9:30am-12:30pm

SALEM COUNTY

See Camden County

SOMERSET COUNTY

Raritan Valley Community College

Route 28 & Lamington Road
North Branch, NJ 08876
Tuesday 7:00pm-9:00pm
(908) 526-1200 ext 8235
www.scorechapter14.org

PNC Bank

675 Franklin Boulevard
Somerset, NJ 08875
(732) 745-5050
1st & 3rd Wednesday 1:00pm-3:00pm
2nd & 4th Thursday 10:00am-Noon

Peapack - Gladstone Bank

468 Route 202/206 North
Bedminster, NJ 07921
(908) 526-1200 ext. 8235
Wednesday 1:00pm-3:00pm

Peapack - Gladstone Bank

190 Main Street
Gladstone, NJ 07934
(908) 526-1200 ext. 8235
Thursday 10:00am-Noon

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Newark, NJ 07102

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Web: www.gnbdc.org

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PNC Foundation
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North Fork Bank
US Small Business Administration
HP Foundation

Association for Enterprise Opportunity
HSBC
Wachovia Foundation

SUSSEX COUNTY

Sussex County Community College

Building E – Room 307
Newton, NJ 07860
(973) 300-2140
1st & 3rd Monday 9:15am-12:15pm
2nd & 4th Tuesday 6:30pm-8:30pm

UNION COUNTY

Union Township Chamber of Commerce

355 Chestnut Street
Union, NJ 07083
(908) 688-2777
Tuesday 9:00am-Noon

Greater Elizabeth Chamber of Commerce

Independence Community Bank
456 N. Broad Street
Elizabeth, NJ 07208
(908) 355-7600
Tuesday by appointment

Plainfield Public Library

8th Street at Park Avenue
Plainfield, NJ 07060
(908) 757-1111 ext. 144
Wednesday 11:00am-1:00pm

Westfield Area Chamber of Commerce

105 Elm Street
Westfield, NJ 07091
(908) 233-3021
Tuesday 9:30am-Noon

PNC Bank

82 Floral Avenue
New Providence, NJ 07974
(908) 508-2558
Tuesday 9:00am-Noon
By appointment only

Rahway Public Library

2 City Hall Plaza
Rahway, NJ 07065
(732) 340-1551
By appointment only

WARREN COUNTY

See Somerset County

SCORE's Presence on the Internet

SCORE can also be found on the Internet at www.score.org. SCORE's presence on the Internet makes it possible to reach more small business clients than ever with mentoring and counseling services.

Business owners are now turning to the technology of the Web to fulfill their needs for information and advice. SCORE is primed to meet their requests for help by offering e-mail counseling, maps to local SCORE chapters, hotlinks to other business resources on the Internet and more at the click of a mouse. E-mail counseling is provided by the Cyber-chapter, which now includes more than 1,200 online members. You can choose from almost 800 unique skills to find the cybercounselor who best suits your individual needs,

including special counseling for veterans, service-disabled veterans and Reserve component members. Log on to SCORE's Internet site to take advantage of the many services SCORE has to offer your business.

SMALL BUSINESS DEVELOPMENT CENTERS

Small Business Development Centers, in coordination with federal, state, local and private-sector resources, including funding through a cooperative agreement with the SBA, meet the needs of small businesses and promote economic development in local communities by helping create and retain jobs.

As the SBA's largest non-finance program, SBDCs meet the counseling and training needs of more than 650,000 start-ups or existing business clients annually.

SBDCs provide services such as development of business plans, manufacturing assistance, financial packaging assistance, contracting assistance and international trade assistance. Special emphasis areas include e-commerce, technology transfer, IRS, EPA and OSHA regulatory compliance, research and development, Defense Economic Transition Assistance, disaster recovery assistance and market research. Based on client needs, SBDCs tailor their services to meet the evolving needs of the local small business community.

SBDCs deliver management and technical assistance to small businesses using an effective business education network of 63 lead centers and more than 1,000 service-center locations contracted to manage a broad-based SBDC program. SBDCs are located throughout the U.S., District of Columbia, Guam, Puerto Rico, American Samoa and the U.S. Virgin Islands.

Their services are available to all small businesses or prospective small businesses.

There are specialized programs for minorities, women, veterans, Reservists, people with disabilities, 8(a) businesses in all stages and persons in low- and moderate-income urban and rural areas.

As the SBA's largest non-finance program, SBDCs meet the counseling and training needs of nearly 1 million start-ups or existing business clients annually.

For more information, visit the Web site at: www.sba.gov/aboutsba/sbaprograms/sbdc/index.html

ATLANTIC COUNTY

The NJ Small Business Development Center at the Richard Stockton College of New Jersey

Carnegie Library Center
35 S. Dr. Martin Luther King Boulevard
Atlantic City, NJ 08401
(609) 347-2174

Affiliate Office Conectiv

5100 Harding Highway
Mays Landing, NJ 08330
(609) 347-2174

BERGEN COUNTY

Bergen Small Business Development Center Ciarco Learning Center

355 Main Street, Room 121
Hackensack, NJ 07601
(201) 489-8670
www.bergen.edu/sbdc

Affiliate Office

Bergen Community College

400 Paramus Road, Room C-325
Paramus, NJ 07652
(201) 489-8670

BURLINGTON COUNTY

Affiliate Office Burlington County College Business & Career Dev. Center

1 High Street
Mt. Holly, NJ 08060
(856) 225-6221

Affiliate Office

Burlington County Library

5 Pioneer Boulevard
Westampton, NJ 08060
(856) 225-6221

Affiliate Office

Burlington County Library

Evesham Branch
984 Tuckerton Road
Marlton, NJ 08053
(856) 225-6221

Affiliate Office

County Corner Store

Moorestown Mall, 400 Route 38
Moorestown, NJ 08057
(856) 225-6221

CAMDEN COUNTY

Rutgers, The State Univ. of NJ Campus at Camden Small Business Development Center

Waterfront Technology Center
200 Federal Street, Suite 435
Camden, NJ 08103
(856) 225-6221
www.rsdbc.org

Affiliate Office

Camden County Store

2206 Echelon Mall
Voorhees, NJ 08043
(856) 225-6221

Affiliate Office

Camden County Store

Cherry Hill Mall
2000 Route 38, Suite 1025
Cherry Hill, NJ 08002
(856) 225-6221

CAPE MAY COUNTY

Affiliate Office
Cape May County Office of Economic
Resources and Capital Planning
4 Moore Road
Cape May Court House, NJ 08210
(609) 347-2174

CUMBERLAND COUNTY

Affiliate Office
Greater Vineland Chamber of Commerce
2115 S. Delsea Drive
Vineland, NJ 08360
(609) 347-2174

ESSEX COUNTY

HEADQUARTERS OPERATIONS

Rutgers Business School:
Graduate Programs –
Newark & New Brunswick
49 Bleeker Street
Newark, NJ 07102-1993
(973) 353-1927
www.njsbdc.com

Rutgers, the State University of New Jersey
Campus at Newark

Small Business Development Center

43 Bleeker Street
Newark, NJ 07102-1897
(973) 353-5950
www.rnsbdc.newark.rutgers.edu

Affiliate Office Gibbs College

630 W. Mt. Pleasant Avenue (Route 10)
Education Department, Room 1067
Livingston, NJ 07039
(973) 369-1383

GLOUCESTER COUNTY

Affiliate Office
Gloucester County Library
389 Wolfert Station Road
Mullica Hill, NJ 08062
(856) 225-6221

Affiliate Office Gloucester County Department of Economic Development

115 Budd Boulevard
Woodbury, NJ 08096
(856) 225-6221

HUDSON COUNTY

New Jersey City University
Small Business Development Center
20 College Street
Jersey City, NJ 07301
(201) 200-2156

Affiliate Office Community Renaissance Center

348 Martin Luther King Drive
Jersey City, NJ 07305
(201) 200-2156

HUNTERDON COUNTY

Affiliate Office
Yardville National Bank
90 Main Street
Flemington, NJ 08822
(908) 526-1200 ext. 8516

MERCER COUNTY

The College of New Jersey
Small Business Development Center
Forcina 447
2000 Pennington Road, Route 31
Ewing, NJ 08628
(609) 771-2947
www.tcnj.edu/sbdc

Affiliate Office Mercer Regional Chamber of Commerce

1A Quakerbridge Plaza Drive
Mercerville, NJ 08619
(609) 771-2947

MIDDLESEX COUNTY

Affiliate Office
Middlesex County Regional
Chamber of Commerce

1 Distribution Way
Monmouth Junction, NJ 08852
(732) 821-1700

MONMOUTH COUNTY

Brookdale Community College
Small Business Dev. Center
Library 246
765 Newman Springs Road
Lincroft, NJ 07738
(732) 842-8685
www.mosbdc.com

MORRIS COUNTY

Affiliate Office
Centenary College Learning Center
300 Littleton Road
Third Floor, Classroom 1
Parsippany, NJ 07054
(908) 852-1400 ext. 2136

Affiliate Office County College of Morris

Headquarters Plaza
143 Speedwell Avenue
Morristown, NJ 07960
(908) 852-1400 ext. 2136

OCEAN COUNTY

Affiliate Office
Ocean County College
Center for Lifelong Learning
College Drive
Toms River, NJ 08754
(732) 255-0468

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PASSAIC COUNTY

William Paterson
Small Business Development Center

131 Ellison Street
Paterson, NJ 07505
(973) 754-8695
www.wpunj.edu/cob/COB_new/sbdc/sbdc.htm

Affiliate Office
William Paterson University

1600 Valley Road
Wayne, NJ 07470
(973) 754-8695

Affiliate Office
Passaic County Community College
Wanaque Academic Center

500 Union Avenue
Wanaque, NJ 07465
(973) 754-8695

SALEM COUNTY

Affiliate Office
Salem County Department
of Economic Development

98 Market Street
Salem, NJ 08079
(856) 225-6221

Affiliate Office
Salem Community College

460 Hollywood Avenue
Carney's Point, NJ 08069
(856) 225-6221

SOMERSET COUNTY

Raritan Valley Community College
Small Business Development Center
College Center

Route 28 & Lamington Road
North Branch, NJ 08876
(908) 526-1200 ext. 8516
www.sbdervcc.com

Affiliate Office
Franklin Township

Municipal Building
475 DeMott Lane
Somerset, NJ 08873
(908) 526-1200 ext. 8516

SUSSEX COUNTY

Affiliate Office
Sussex County Community College

Building E
One College Hill Road
Newton, NJ 07860
(908) 852-1400 ext. 2136

UNION COUNTY

Kean University
Small Business Development Center

Willis Hall
301 Morris Avenue
Union, NJ 07083
(908) 737-4220

Affiliate Office
The Incubator

320 Park Avenue
Plainfield, NJ 07060
(908) 737-4220

Affiliate Office
Gateway Regional Chamber of Commerce

135 Jefferson Avenue
Elizabeth, NJ 07207
(908) 737-4220

Affiliate Office
Union Township Chamber of Commerce

355 Chestnut Street
Union, NJ 07083
(908) 737-4220

WARREN COUNTY

Centenary College
Small Business Development Center

400 Jefferson Street
Brotherton Hall, Room 25
Hackettstown, NJ 07840
(908) 852-1400 ext. 2136

SBA In South Jersey

SBA has established a presence in Gloucester County to better serve the small business community in southern New Jersey. For information on SBA programs and services please contact:

U.S. Small Business Administration

c/o Gloucester County College
1400 Tanyard Road, Room 101
Sewell, NJ 08080
(856) 415-2283
donald.swartz@sba.gov

Strategic Alliances

Through strategic alliances, the Small Business Administration and its partners provide quality information, training, outreach and support to promote the interests and needs of American small businesses. Alliances can bring opportunities to network with others who share your commitment to the small business community, and help you gain recognition as a proactive leader in promoting small business success.

The SBA and its alliance partners work together to define, implement and meet short-term and long-term goals in the areas of training and education, outreach and communication and promoting small business success.

The SBA forms alliances with a variety of entities including nonprofit organizations, trade and professional associations, academic institutions and public-sector agencies.

The New Jersey District Office has signed SAMs (Strategic Alliance Memorandum) with a number of organizations throughout the state, designed to provide the full array of SBA programs and services to the small business community. Those organizations are:

Hispanic American Chamber of Commerce
of Essex County

305 3rd Avenue W.
Newark, NJ 07105
(973) 481-0202

Statewide Hispanic
Chamber of Commerce of New Jersey

150 Warren Street, Suite 110
Jersey City, NJ 07302
(201) 451-9512
www.shccnj.org

Latin American Economic
Development Association

129 N. Broadway, Suite 300
Camden, NJ 08102
(856) 338-1177
www.laeda.com

Morris County Hispanic-American
Chamber of Commerce

P.O. Box 834M
Morristown, NJ 07960
(973) 644-3093
www.mchacc.org

Metropolitan Trenton African
American Chamber of Commerce

200 E. State Street
Trenton, NJ 08608
(609) 393-5933
www.mtaacc.org

Asian Indian Chamber of Commerce

ITM Corporate Center
6 Kilmer Road, Suite J
Edison, NJ 08817
(732) 777-4666
www.aicc.net

Ecuadorian-American
Foundation of NJ, Inc.

61 Hudson Street
Hackensack, NJ 07601
(201) 488-6944
www.ecuadorianamericanfoundation.org

Save Latin America, Inc.

3510 Bergenline Avenue
Union City, NJ 07087
(201) 223-5102
www.especial.com

South Jersey African American
Chamber of Commerce

927 N. Main Street, Suite A6
Pleasantville, NJ 08232
(609) 646-7054

Portuguese American
Chamber of Commerce of NJ

51-55 Prospect Street
Newark, NJ 07105
(973) 491-5200
www.paccnj.com

Knowing the Rules

Paying Attention To Detail Can Save Time and Money



It may be inconceivable to you that your home-based consulting service or hand-knit sweater business would have to comply with any of the numerous local, state, and federal regulations, but in all likelihood it will. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Below is a checklist of the most common requirements that affect small businesses, but it is by no means exhaustive. Bear in mind that regulations vary by industry. If you're in the food service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully

investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

BUSINESS ORGANIZATION

There are many forms of legal structure you may choose for your business. The most common structures are Sole Proprietorships, General and Limited Partnerships, C and S Corporations and Limited Liability Companies. Each legal structure offers organizational options which are appropriate for different personal situations and which affect tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

BUSINESS REGISTRATION

Anyone establishing a business in the State of New Jersey must register their business with the NJ Division of Revenue. Registration is required to be filed at least 15 business days prior to the day the business opens. Individuals registering a business should obtain a New Jersey Business Registration Package from the New Jersey Department of the Treasury, Division of Revenue. The package contains information and forms that you will need to register your business with the State of New Jersey, Division of Revenue. By completing and filing a NJ-REG with the Division of Revenue, a business will be registered for applicable taxes and related liabilities that are administered by the Department of Labor, Division of Taxation and formerly those of the Secretary of State. For additional information and to obtain forms, you may visit the New Jersey Business Gateway Registry Services' website at: www.state.nj.us/njbgs. For information on new business entity filing or formation, contact:

NJ Department of the Treasury
Division of Revenue
Business Support Services
225 W. State Street/P.O. Box 308
Trenton, NJ 08625-0308
(609) 292-9292

For information on registering a new business, contact:

NJ Department of the Treasury
Division of Revenue
Client Registration Bureau
847 Roebing Avenue/P.O. Box 252
Trenton, NJ 08646
(609) 292-1730

BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Regardless of the legal structure of your business, you should contact the Clerks of both the municipality and the county in which the business is located to determine if there are any permits required for your business and to determine if there are any local regulations that apply to your business.

Occupations and business activities often require some form of registration, license or certification by the State of New Jersey. The New Jersey License and Certification Guide, prepared by the Department of Business Advocate & Information in the New Jersey Commerce, Economic Growth and Tourism Commission, contains a listing of these requirements with the appropriate agency contact. A copy of the guide can be found online at: <http://www.state.nj.us/njbusiness/licenses>

For additional information, call the New Jersey Commerce, Economic Growth and Tourism Commission, Licensing and Certification Hotline: (609) 777-2642 or toll free (800) 533-0186.

NJ Commerce Call Center

If you are a new or existing business owner and need assistance with the regulatory and permitting process, or need additional information or assistance with licensing, registration, certification requirements or compliance issues, you should contact the NJ Commerce Call Center at 1-86NJFIRST9. (1-866-534-7789) connects businesses to professional call center agents who will quickly direct callers to the appropriate Commerce office or other state agency. Call center agents provide businesses with information concerning any business or tourism related issue.

Building Codes, Permits and Zoning

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town in which the business is located.

FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might be using the same name.

If you intend to do business under your own name, you are not required to register a trade name, however registration is advisable. If trading under any name other than your own, registration is required by law. If you intend to start a Sole Proprietorship or General Partnership, then you must contact the County Clerk's Office of the county in which the business will be located for registering a business name. If you intend to start a Corporation, Limited Liability Company, Limited Partnership, you are required to register your business's name with the State of New Jersey. Registering your business name, after doing a search to determine if the name is already in use, protects you from others who might be using the same name. There is a fee for the name search. To check on the availability of a business entity name and/or to reserve or register an available name for use in the State of New Jersey, contact:

Division of Revenue Business Services Office

NJ Department of the Treasury
Division of Revenue
225 W. State Street/P.O. Box 308
Trenton, NY 08625-0308
(609) 292-9292
<http://www.state.nj.us/treasury/revenue/checkbusiness.htm>

BUSINESS INSURANCE

Like home insurance, business insurance protects the contents of your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, other simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

Liability Insurance -- Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

Property -- There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.

Business Interruption -- While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or "business income") insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

"Key Man" -- If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider "key man" insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity in operations during a period of ownership transition caused by the death or incapacitation of an owner or other "key" employee.

Automobile -- It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called "non-owned automobile coverage") if you use your personal vehicle on company business. This policy covers the business' liability for any damage which may result for such usage.

Officer and Director -- Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

Home Office -- If you are establishing an office in your home, it is a good idea to contact your homeowners' insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner's policy.

EMPLOYER IDENTIFICATION NUMBER

An Employer Identification Number (EIN), also known as a Federal Tax Identification Number, is a nine-digit number that the IRS assigns to business entities. You must have a taxpayer identification number to operate

your business. This is generally your social security number, or an individual taxpayer number. However if you have employees, and in some other circumstances, you will need an Employer Identification Number. The IRS uses this number to identify taxpayers that are required to file various business tax returns. EINs are used by employers, sole proprietors, corporations, partnerships, non-profit organizations, trusts and estates, government agencies, certain individuals and other business entities. You can apply for an EIN by telephone, fax, mail or Internet-EIN depending on how soon you need to use the EIN. Under the EIN Toll-Free Program, you can receive your EIN by telephone and use it immediately. When applying by EIN Toll-Free Telephone line, the IRS suggests you complete Form SS-4 before the call so that you will have all relevant information available. Then call the toll-free IRS Business & Specialty Tax Line toll-free at 1-800-829-4933. The hours are 7:00 am – 10:00 pm, Monday through Friday. The person making the call must be authorized to receive the EIN and answer questions concerning the Form SS-4. Under the Fax Program, you can receive your EIN by fax within four (4) business days. Fax your completed Form SS-4 to (631) 447-8960. The fax number is available 24 hours a day, 7 days a week. Be sure to provide your fax number so that IRS representative can fax the EIN back to you. Form SS-4 Internet EIN (I-EIN) allows customers to apply for and obtain an EIN via the IRS web site:

www.irs.gov/businesses. An EIN will be issued after the successful submission of the completed Form SS-4 online. A completed Form SS-4 can also be mailed to:

IRS Center

EIN Operations
Holtsville, NY 11742

A third party designee may call for an EIN, however a faxed Form SS-4 is still required. IRS assistants will take the information over the phone from the third party designee and ask the third party designee to fax the completed Form SS-4 to them at an administrative fax number. After receiving the faxed Form SS-4, the EIN will be assigned and faxed back to the third party designee, or given over the phone. A third party designee must fill out the SEC.6103(c) disclosure information at the bottom of the Form SS-4. The Form SS-4 must also be signed by the taxpayer for the third party designee authorization to be valid. The Form SS-4 must be mailed or faxed to the appropriate service center. The 3rd Party designee's authority terminates at the time the EIN is assigned and released to the designee.

Business Tax Information

Complying with local, state and federal tax regulations is one of the most critical aspects of financial management for the small business owner. Failure to comply with these regulations may result in substantial penalties or even the closure of your business. Since taxes can be confusing, you may want to consult an accountant or other tax expert to help you determine the obligations for your particular business. This list is meant to serve only as a guideline.

FEDERAL TAXES

All businesses are required to pay taxes to the federal government. The fact that a business does not show a profit does not release it from its obligations to file the proper income tax forms. The legal structure, whether there are employees, and the type of business determine which taxes apply and when they must be paid. Most businesses are required to make regular payments of estimated tax throughout the year. Each of the various types of legal structures has

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Development Manager

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different requirements regarding filing dates, forms required and tax calculations:

Sole Proprietorship: You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms pertaining to your gains or losses in your business activity.

Partnership: You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of P&L. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

Corporation: You must file a Federal Corporation Income Tax (Form 1120) Return. You will also be required to file an individual return on your earnings from the corporation based on the W-2 received from your employer.

If you have employees, you are responsible for several federal, state, and local taxes. As an employer, you must withhold certain taxes from your employees' pay checks. Employment taxes include the following:

- Federal income tax withholding
- Social Security and Medicare taxes
- Federal unemployment tax act (FUTA).

More detailed information can be found in IRS Publication 583, *Starting a Business and Keeping Records*. For more information on federal tax liabilities and payments, contact the IRS at (800) 829-4933. To request forms only, call (800) 829-3676. If your issue is complex, or you're more comfortable talking with someone in person, you can visit your local IRS Taxpayer Assistance Center. A list of centers can be found at:

www.irs.gov/localcontacts.

FEDERAL SELF-EMPLOYMENT TAX

Everyone must pay Social Security and Medicare coverage. If you are self-employed, your contributions are made through the Self-Employment Tax, which is a Social Security and Medicare tax primarily for individuals who work for themselves. It is similar to the Social Security and Medicare taxes withheld from the pay of most wage earners.

Social Security benefits are available to self-employed persons just as they are to wage earners. Your payments of SE tax contribute to your coverage under the Social Security system. Social Security coverage provides you with retirement benefits, disability benefits, survivor benefits, and hospital insurance (Medicare) benefits. By not reporting all your self-employment income, you could cause your Social Security benefits to be lower when

you retire. The IRS may seem like a complicated maze, but there are publications, counselors and workshops available to help you sort it out. For more information contact the IRS at (800) 829-4933.

FEDERAL UNEMPLOYMENT TAXES

The federal unemployment tax is part of the federal and state program under the Federal Unemployment Tax Act (FUTA) that pays unemployment compensation to workers who lose their jobs. You report and pay FUTA tax separately from Social Security and Medicare taxes and withheld income tax. You pay FUTA tax only from your own funds. Employees do not pay this tax or have it withheld from their pay. You report FUTA taxes on Form 940, Employer's Annual Federal Unemployment (FUTA) Tax Return or if you qualify, you can use the simpler Form 940-EZ instead. This tax is collected by the U.S. Department of the Treasury, Internal Revenue Service. For more information, call the IRS at (800) 829-4933

ELECTRONIC FEDERAL TAX PAYMENT SYSTEM

EFTPS (Electronic Federal Tax Payment System) is a free electronic tax payment system offered by the U.S. Treasury that gives businesses the convenience of making ALL your federal tax payments, including income, employment, estimated, and excise taxes online or by phone 24 hours a day, seven days a week.

EFTPS offers you the convenience and flexibility of making your tax payments through the Internet, or by phone. By 8:00 P.M.(ET) at least one calendar day in advance of due date, you access EFTPS directly to report your tax information. You will instruct EFTPS to move the funds from your account to the Treasury's account for payment of your federal taxes. Funds will not move from your account until the date you indicate. You receive an immediate acknowledgement of your payment instructions, and your bank statement will confirm the payment was made. To use EFTPS you must first enroll. To enroll or for more information online visit the EFTPS website at www.eftps.gov. Enrollment Forms can also be obtained by calling EFTPS Customer Service at (800) 555-4477.

STATE TAXES

If you are doing business in New Jersey, you must register for tax purposes by completing Form NJ-REG, which is contained in the

Business Registration Packet. Once you have registered, your business will receive forms, returns, instructions, certificates and other information required for on-going compliance with New Jersey State taxes. Many of the filings for the business will be able to be completed online.

The identification number used for the business is usually the federal identification number (FEIN). All corporations and businesses with employees must have a Federal Employer Identification number. A sole proprietorship or partnership can use the social security number of the owner if there are no employees.

You can register online at:

<http://www.state.nj.us/treasury/revenue/taxreg.htm>, or submit the registration form to:

State of New Jersey

Division of Revenue

P.O. Box 252

Trenton, NJ 08646

For questions regarding registering or updating your registration information, contact the Client Registration activity for assistance at (609) 292-1730.

PAYROLL TAXES

Any business with employees of any type must comply with federal and state payroll requirements. This is true even if you are the sole employee of a corporation which you own. It is critical that you understand the various deadlines and requirements, or that you use the services of someone who does. If you start a business and employ one or more individuals and pay wages of \$1,000 or more in a calendar year, you may be subject to the law. You should notify the Division of Revenue so that a determination can be made as to whether or not you are subject to the law. For additional information, contact the New Jersey Division of Taxation at (609)292-6400.

SALES TAX

The New Jersey Sales and Use Tax Act imposes a tax of 7 percent upon the receipts from every retail sale of tangible personal property and the sales of certain services, except as otherwise provided in the act. In addition, most services performed upon tangible personal property are taxable unless they are specifically exempted by law. It is the responsibility of the business to collect this tax, keep accurate records and remit the funds according to established guidelines. As a vendor of taxable goods and services, you are required to be registered with the State of

New Jersey and to display your Certificate of Authority for Sales Tax, Form CA-1 at your business location. Failure to comply with the sales tax requirements can result in serious financial consequences for the business. For information on Sales Tax issues, contact the NJ Division of Taxation Customer Service Center at (609) 292-6400. For a copy of the New Jersey Sales Tax Guide visit the NJ Division of Taxation website at: <http://www.state.nj.us/treasury/taxation/pdf/pubs/sales/su4.pdf>

SALES TAX EXEMPTION CERTIFICATE

If you plan to sell products, you will need a Sales Tax Exemption Certificate, Form ST-4. Form ST-4 may be downloaded from the NJ Division of Taxation web site: http://www.state.nj.us/treasury/taxation/pdf/other_forms/sales/st4.pdf. Form ST-4 allows you to purchase inventory, or materials which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers which you are responsible for remitting to the state.

You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on Sales Tax issues, contact the NJ Division of Taxation Customer Service Center at (609) 292-6400.

SOCIAL SECURITY CARDS

All employees must have a social security card. It must be signed by its owner, and you should always ask to see and personally record the Social Security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each pay day, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be on the check as a detachable portion or in the form of an envelope with the items printed and the spaces for dollar deductions to be filled in. No deductions may be made by any employer for any reason unless the employee has previously signed a paper

authorizing the deduction. There are no exceptions.

EMPLOYEE CONSIDERATIONS

Employees

The decision of whether or not to hire employees can be a difficult one. There are a number of critical questions you must answer in making this decision, such as:

- Do you have the skills necessary for the operation of your business or do you need to hire someone with those skills?
- If you need to hire someone with necessary skills, should the individual be an employee of your business or should he or she be an outside contractor?
- If you hire employees, do you have the necessary management procedures in place to ensure that hiring and managing your employees conforms to all necessary government regulations?
- Do the expenditures related to hiring employees (salary or wages, benefits, federal taxes and so on) make sense given the projected financial situation of your business?

Examining these questions and others before you hire employees can help you avoid

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SBA PREFERRED LENDER STATUS NATIONWIDE

many potential problems. You also need to understand your legal obligation as an employer.

The U.S. Department of Labor's Wage and Hour Division is responsible for administering and enforcing laws that establish minimally acceptable standards for wages and working conditions in this country, regardless of immigration status. For additional information, visit the USDOL website at <http://www.dol.gov/esa/whd> or call the USDOL Toll Free Information Service at (866) 487-9243, Monday through Friday, 8:00 am – 5:00 pm.

Employee vs. Contract Labor

Individuals may provide services to your business as either employees or as contractors. Which status an individual has affects your taxes, liability, benefit costs and many other areas of your business.

The question of employee vs. contractor is therefore critical, but it is not simple. There are many different tests the IRS may apply to determine whether an individual is an employee or a contractor. Improperly classifying someone whom the IRS considers an employee as a contractor can result in very stiff penalties.

If you wish to consider using contractors instead of employees in your business, it is important that you consult with a competent tax advisor prior to making a decision. Contact the IRS for more information on contract/labor services at (800) 829-4933.

Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance.

Unemployment Insurance

The Federal-State Unemployment Insurance Program protects workers who lose their jobs through no fault of their own. The funds to pay workers who are covered under this type of insurance are accumulated from taxes on the wages of employees during their employment. Eligibility for unemployment insurance, benefit amounts, and the length of time benefits are available are determined by the State law under which unemployment insurance claims are established.

Both state and federal unemployment taxes are paid by employers. No deductions can be made from an employee's wages to cover these taxes. For additional information contact:

NJ Unemployment Insurance Division

Technical Support Unit
P.O. Box 058
Trenton, NJ 08625-0058
(609) 292-7162

Workers Compensation

The NJ Workers' Compensation Law requires that all employers operating in New Jersey provide for the payment of obligations to injured employees or to dependents of deceased employees. Provision for such payment may be made in one of two ways: Workers' Compensation Insurance Policy written by a mutual or stock carrier authorized to write risk in New Jersey; or Self Insurance through application to and approval by the Commissioner of the Department of Banking & Insurance.

Corporations – All corporations operating in NJ must obtain WC insurance or be approved for self-insurance as long as any one or more individuals, including corporate officers, receives compensation for services to the corporation. There is no minimum payroll or single-officer exemption.

Partnerships/LLC's – All partnerships and Limited Liability Companies (LLC's) operating in NJ must obtain WC insurance or be approved for self-insurance as long as any one or more individuals, excluding partners or members of the LLC, receives compensation for service. There are no exclusions for family members or minimum payroll.

Sole Proprietorship – All sole proprietorships operating in NJ must obtain WC insurance or be approved for self-insurance as long as any one or more individuals, excluding the business owner, receives compensation for service. There are no exclusions for family members or minimum payroll. For additional information contact:

NJ Department of Labor and Workforce Development

Division of Workers' Compensation
John Fitch Plaza
P.O. Box 381
Trenton, NJ 08625-0381
(609) 292-2515

SAFETY & HEALTH REGULATIONS

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. Employers are responsible for providing a safe and healthful workplace for their employees. OSHA's role is to ensure the safety and health of America's workers by setting and enforcing standards, providing training and education and encouraging improvements in workplace

safety and health. OSHA's Office of Small Business Assistance was established to help small businesses achieve regulatory compliance. The office publishes a Small Business Handbook, which is available on-line at: www.osha.gov/Publications/smallbusiness/small-business.pdf.

The OSHA Office of Small Business Assistance can be contacted by telephone at (202) 693-2220 or by writing to: Director, Office of Small Business Assistance, 200 Constitution Avenue, N.W., Room N-, 3700, Washington, D.C. 20210. OSHA Area Offices are located in New Jersey at the following locations:

U.S. Department of Labor Occupational Safety and Health Administration

1030 St. Georges Avenue
Plaza 35, Suite 205
Avenel, NJ 07001
(732) 750-3270

500 Route 17 S, 2nd Floor
Hasbrouck Heights, NJ 07604
(201) 288-1700

Marlton Executive Park, Building 2
701 Route 73 S., Suite 120
Marlton, NJ 08053
(856) 396-2594

299 Cherry Hill Road, Suite 103
Parsippany, NJ 07054
(973) 263-1003

NEW JERSEY DIVISION OF PUBLIC SAFETY & OCCUPATIONAL SAFETY & HEALTH

Using a free consultation service largely funded by OSHA, employers can find out about potential hazards at their worksites, improve their occupational safety and health management systems, and even qualify for a one-year exemption from routine OSHA inspections.

The service is delivered on-site by the NJ Department of Labor using well-trained professional staff, though limited services away from the worksite are available. Primarily targeted for smaller businesses, this safety and health consultation program is completely separate from the OSHA inspection effort. In addition, no citations are issued or penalties proposed. For additional information, contact:

New Jersey Department of Labor and Workforce Development

Division of Public Safety & Occupational Safety & Health
1 John Finch Plaza/P.O. Box 953
Trenton, NJ 08625-0953
(609) 984-0785

U.S. CITIZENSHIP AND IMMIGRATION SERVICES (USCIS)

The Federal Immigration Reform and Control Act of 1986 requires all employers to verify the employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Services, Office of Business Liaison, offers a selection of information bulletins and live assistance for this process through the Employer Hotline. In addition, USCIS forms and the Employer Handbook can be obtained by calling the Forms hotline. For forms call (800) 870-3676, for the Employer hotline call (800) 357-2099.

Americans with Disabilities Act (ADA)

The Americans with Disabilities Act (ADA) is a Federal civil rights law that prohibits discrimination against people with disabilities in everyday activities, such as buying an item at the store, going to the movies, enjoying a meal at a local restaurant, exercising at the health club, or having the car serviced at a local garage.

To meet the goals of the ADA, the law established requirements for businesses of all sizes. The law mandates that businesses that serve the public must modify policies and practices that discriminate against people with disabilities; comply with accessible design standards when constructing or altering facilities; remove barriers in existing facilities where readily achievable; and provide auxiliary aids and services when needed to ensure effective communication with people who have hearing, vision, or speech impairments. All businesses, even those that do not serve the public, must comply with accessible design standards when constructing or altering facilities.

To obtain answers to general and technical questions about the ADA, and to order technical assistance materials, such as the ADA Guide for Small Business, call (800) 514-0301 (voice), (800) 514-0383 (TTY) or visit their website at www.ada.gov.

Hazardous Substance Compliance

The use of hazardous substances in businesses is highly regulated and there are heavy fines for non-compliance. The New Jersey Department of Environmental Protection (NJDEP) Small Business Assistance Program (SBAP) provides compliance assistance for businesses regarding air, water, land uses, solid waste and hazardous materials, and helps small businesses deal

with specific technical, administrative and compliance problems. For additional information, visit the NJDEP website at:

www.state.nj.us/dep or contact:
NJ Department of Environmental Protection

Small Business Assistance Program
Environmental Regulation
22 S. Clinton Avenue/P.O. Box 443
Trenton, NJ 08625-0443
(877) 753-1151 or (609) 292-3600

Building Codes, Permits And Zoning

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town in which the business is located.

Product Coding

GS1 US™ (not a government agency) provides a unique company number that is used to create bar codes (including UPCs) for your products. Many stores require bar coding on the packaged products they sell. Many industrial and manufacturing companies also use bar coding to identify items they receive and ship. GS1 US, formerly the Uniform Code Council, Inc.® (UCC®), provides tools and assistance to help you meet these requirements. For information, visit www.gs1us.org/pc. For additional questions, contact:

GS1 US

7887 Washington Village Drive, Suite 300
Dayton, OH 45459-8605
(937) 435-3870

FEDERAL REGISTRATION OF TRADEMARKS AND PATENTS

Trademarks

A trademark includes any word, name, symbol, or device, or any combination, used, or intended to be used, in commerce to identify and distinguish the goods of one manufacturer or seller from goods manufactured or sold by others, and to indicate the source of the goods. In short, a trademark is a brand name. For answers to specific trademark questions, contact the Trademark Assistance Center at (800) 786-9199, or visit their website at www.uspto.gov. State Registration of a Trademark

Trade marks and service marks may be registered in a state for a period of ten years. Caution: Federally registered trademarks may conflict with and supersede state registered business and product names. Businesses are

encouraged to check for conflicts with federal trademarks.

Patents

A patent is a property right granted by the Government of the United States of America to an inventor "to exclude others from making, using, offering for sale, or selling the invention throughout the United States or importing the invention into the United States" for a limited time in exchange for public disclosure of the invention when the patent is granted. For general questions concerning patent policies, procedures, fees, etc, contact the Inventors Assistance Center at (800) 786-9199 or visit their website at: www.uspto.gov. For more information, contact the:

U.S. Patent and Trademark Office

P.O. Box 1450
Alexandria, VA 22313-1450
(800) 786-9199

Copyrights

Copyrights protect the thoughts and ideas of authors, composers and artists. A copyright prevents illegal copying of written matter, works of art or computer programs. In order to ensure copyright protection, the copyright owner should always include notices on all copies of the work. For general information contact:

U.S. Copyright Office

U.S. Library of Congress
James Madison Memorial Building
101 Independence Avenue S.E.
Washington, DC 20559
(202) 707-9100 — Forms Order Line
(202) 707-3000 — Information Line
www.copyright.gov



Getting Approved

Financing Options To Start Or Grow Your Business



Many entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing, and business loans.

The SBA Resource Guide will discuss the primary business loan programs of SBA and the equity financing program. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the MicroLoan Program and the Small Business Investment Program. The distinguishing features for these programs are the total dollar amount that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds, and the terms placed on the borrower.

Note: The SBA does not offer grants to start or grow a business. The only grants

the SBA is authorized to provide to private businesses are for businesses providing management technical assistance to other businesses.

When you seek a business loan familiarize yourself with the SBA's business loan programs to see if they may be a viable option. The three principal players in each of these programs are – the small business, the lender and the SBA. The business should have its business plan prepared before it applies for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including the cost of everything, the applicants' contribution, use of loan proceeds, collateral, and most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria as well as

SBA requirements. SBA will look to the lender to do much of the analysis before it provides its guaranty to the lender's loan or provides the microlenders with funds to re-lend to the business. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans from traditional sources.

Applying for an SBA Loan

The SBA New Jersey District Office conducts monthly on-line conference calls on how to apply for an SBA Loan. These interactive, on-line workshops will guide participants through the elements of a sound loan proposal and help increase the likelihood of a successful outcome. The one hour on-line conference calls are held on the 2nd Tuesday of every month at 12 noon. For the visual presentation, participants should log onto <http://sba.readytalk.com> from their computer and enter access code 3029901. The call-in number is (866) 740-1260. At the prompt, enter the access code 3029901.

7(A) LOAN PROGRAM

The 7(a) Loan Program is the SBA's primary business loan program. It is the agency's most used non-disaster financial assistance programs because of its flexibility in loan structure, variety of loan proceeds uses, and availability. This program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

The business loans that SBA guarantees do not come from the agency, but rather from banks and other lenders, including development companies, intermediaries and venture capital firms that make loans to investment capital. The loans are funded by

these organizations and they make the decisions to approve or not approve the requests.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the lender that percentage of the outstanding balance guaranteed by SBA. This allows the lender to recover a portion of what it lent from SBA if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition the lender must certify that it would not provide this loan under the proposed terms and conditions unless it can obtain an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the loan must be eligible, creditworthy and structured under conditions acceptable to SBA.

PERCENTAGE OF GUARANTIES

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion giving the lender a certain amount of exposure and risk. The percentage of guaranty depends on either the dollar amount or the method by which the lender obtains its guaranty. For 7(a) loans of \$150,000 or less the SBA will guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent. The maximum loan amount is \$2 million and the maximum guaranty amount to any one business is \$1.5 million. The one exception is when a business needs both working capital and fixed assets to promote exporting in which case the SBA can guaranty two loans with a maximum level of participation at \$1.75 million.

Loans made under the SBAExpress program, which is discussed subsequently, have a 50 percent guaranty.

INTEREST RATES AND FEES

Both fixed and variable interest rates are available. Rates are set based on the lowest prime rate* and maturity. For loans with maturities of less than seven years the rate will be fixed or start at prime plus no more than 2.25 percent. For loans with maturities of seven years or more the rate can be as high as prime plus 2.75 percent. For loans under \$50,000 and for loans processed through SBAExpress, rates are permitted to be higher.

The SBA charges the lender a nominal upfront fee to provide its guaranty, and the

lender may pass this charge on to the borrower. The fee is based on the total amount of the loan and whether the loan is short-term (12 months or less) or long term (over 12 months). The fee is computed based on the amount that SBA guarantees.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the guaranty fee is 2 percent of the SBA guaranteed portion on loans up to \$150,000; 3 percent on loans over \$150,000 but not over \$700,000; and 3.5 percent on loans over \$700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over \$1 million.

** All references to the prime rate refer to the lowest prime rate as published in the Wall Street Journal on the day the application is received by the SBA.*

7(A) LOAN MATURITIES

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan maturities are

based on the ability to repay, the purpose of the loan proceeds, and the useful life of the assets financed. However, maximum loan maturities have been established: 25 years for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and generally up to 10 years for working capital. Short-term loans and revolving lines of credit are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs.

STRUCTURE

Most loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same whereas for variable rate loans the lender can re-establish the payment amount when the interest rates change or at other intervals as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when applicable) to allow the business time to generate the

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income to start repaying the loan. There are no balloon payments or call provisions allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

COLLATERAL

The SBA expects every loan to be fully secured, however the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral. What these two policies mean is that every SBA loan is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the extent that they are reasonably available, to adequately secure the loan. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

ELIGIBILITY

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as "small" by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at:

<http://www.sba.gov/services/contracting> then select "Size Standards" from the "Contracting Opportunities" listing along the bottom.

SBA Size Standards:

- Manufacturing from 500 to 1,500 employees
- Wholesaling — 100 employees
- Services from \$4.5 million to \$32.5 million in average annual receipts
- Retailing from \$6.5 million to \$26.5 million
- General construction from \$6.5 million to \$32 million
- Agriculture from \$750,000 to \$16.5 million in average annual receipts

Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as

lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, and businesses involved in gambling or any illegal activity.

The SBA will also not support non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing.

Use of Proceeds

The third eligibility factor is what the loan proceeds can and cannot be used for. 7(a) proceeds can be used to: purchase machinery, equipment, fixtures, supplies, leasehold improvements, as well as land and/or buildings that will be occupied by the business borrower.

Proceeds can also be used to:

- Expand or renovate facilities;
- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

7(a) loan proceeds cannot be used to pay an associate of the business, for floor plan financing, research & development (except for the Energy Loan Program) or to have funds for the purpose of making investments.

Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA credit elsewhere and utilization of personal assets requirements where the applicant business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA's anti-discrimination rules and prohibitions on lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses.

However, some factors here are the SBA's most important eligibility rules, including:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

More can be found out about SBA's eligibility requirements at:

<http://www.sba.gov/services/> then select "Loan Eligibility" from the "Financial Assistance" list along the bottom.

What to Take to the Lender

Documentation requirements may vary; contact your lender for the information you must supply.

Common requirements include the following:

- Purpose of the loan.
- History of the business.
- Financial statements for three years (existing businesses).
- Schedule of term debts (existing businesses).
- Aging of accounts receivable and payable (existing businesses).
- Projected opening-day balance sheet (new businesses).
- Lease details.
- Amount of investment in the business by the owner(s).
- Projections of income, expenses and cash flow as well as the assumptions.
- Personal financial statements on the principal owners.
- Resume(s) of the principal owners and managers.

How the 7(a) Program Works

Applicants submit their loan application to a lender for their initial review. The lender will generally review the credit merits of the request before they decide if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender will also review eligibility, and the applicant should be prepared to complete some additional documents before the lender sends its request for guaranty to the SBA.

In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they would not otherwise obtain.

After SBA approval, the lender is notified that its loan has been guaranteed. The lender then will work with the applicant to make sure the terms and conditions are met before closing the loan, disbursing the funds, and assuming responsibility for collection and general servicing. The borrower makes monthly loan payments directly to the lender. As with any loan, the borrower is responsible for repaying the full amount of the loan in a timely manner.

What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow.
- Owners and operators who are of good character.
- Feasible business plan.
- Management expertise and commitment necessary for success.
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase).
- Adequate equity invested in the business.
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

How Lenders Apply for a Guaranty

Once the lender (bank, credit union, savings & loan, or other private-sector lender) decides to apply for an SBA guaranty it has several options. It can use standard SBA processing procedures and have SBA conduct a full analysis of the application the lender submits. This may be beneficial for lenders with limited experience in making SBA loans. Another

option available to selected lenders with staff dedicated to making SBA-guaranteed loans is the Preferred Lenders Program where SBA delegates the credit decision to the lender, and SBA will not re-analyze the lender's credit decisions. This results in less overall processing time.

SBAExpress

SBAExpress is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes selected experienced lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years. For a list of lenders in your area, contact your local SBA office available at www.sba.gov/localresources/index.html

Patriot Express

The Patriot Express Initiative combines a pilot loan initiative with SBA's traditional small business ownership training for veterans military community members wanting to establish or expand small businesses. Eligible military community members include:

- Veterans
- Service-disabled veterans
- Active-duty service members eligible for the military's Transition Assistance Program
- Reservists and National Guard members
- Current spouses of any of the above
- Widowed spouse of a service member or veteran who died during service or of a service-connected disability

The Patriot Express loan is offered by SBA's widest network of lenders nationwide and features our fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of 85 percent for loans of \$150,000 or less and 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working

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capital, inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a listing of Patriot Express lenders in your area. More information is at:

www.sba.gov/patriotexpress.

CommunityExpress Pilot Loan Program

The CommunityExpress Pilot Loan Program provides streamlined business financing and management and technical assistance to small businesses located in distressed or underserved markets. The CommunityExpress program is offered through hundreds of selected SBA lenders throughout the nation. Under CommunityExpress, approved lenders may use streamlined and expedited loan review and approval procedures to process SBA-guaranteed loans. These lenders may thus use, to the maximum extent possible, their own loan analysis, loan procedures, and loan documentation to process SBA loans to \$250,000. However lenders must provide

technical assistance to the borrowers under this program.

Special Purpose 7(a) Loan Programs

The 7(a) program is the most flexible of SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing need of certain small businesses. These special purpose programs are not necessarily for all businesses but may be very applicable to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc. as the regular 7(a) loan guaranty. Lenders can advise you of any variations.

CAPLines

This specialized umbrella loan program is designed to help small businesses meet their short-term and cyclical working capital needs. The CAPLines can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts; finance the direct cost associated with commercial and residential construction performed on a

speculative basis (without a firm commitment for purchase); finance operating capital by obtaining advances against existing inventory and accounts receivable; and consolidate short-term debt. SBA provides a 85 percent guarantee. There are five distinct programs under the CAPLine umbrella:

- **The Contract Loan Program** Is used to finance material and labor needs for a specific contract or contracts. Proceeds can be disbursed before the work begins. If used for one contract, it is generally not revolving; if used for more than one contract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than five years. Payment from the contract award must be sent directly to the lender.
- **The Seasonal Line of Credit Program** Finances the short-term, seasonal increases of accounts receivable and inventory. The business must have a definite established seasonal pattern and thus must have been in business for a period of 12 months in order to establish that pattern. The loan does not revolve during the season but may be used over again after a "clean-up" period of 30 days. These also may have a maturity of up to five years. The business may not have

SUCCESS STORY

Everly Originals, LLC

continued from page 9

painting." They also discovered that people love their pets. So Everly and Berni decided that they would set their sights on pet owners as one of their target markets.

They then set out to get their pre-paid packages in to retail outlets like Petsmart and A.C. Moore, as well as other independent retail stores. "Our network of dealers is very important to us," said Berni.

Equally important to the company is its relationship with the Home Shopping Network. While working one of the major pet trade shows in 2005, a Home Shopping Network representative showed interest in the Everly Originals concept. Eventually, Home Shopping Network would feature the company with Berni as the pitch woman.

"The people at the Home Shopping Network have been great to us," said Berni. "Every time we are on, we are always the top performer for that segment whether we are sold in a pet hour or a home décor hour. It has been a tremendous success for everyone."

So with the Home Shopping Network deal in place, Everly and Berni knew that they were going to have to hit the ground running. More exposure meant that they needed more space and more people to produce custom portraits for their customers. Realizing they needed capital to take their business to the next level, Everly and Berni turned to the U.S. Small Business Administration for help.

With the help of Patrick Toriello, a vice president for business development at Banco Popular, Everly and Berni were able to secure a \$1.7 million SBA-backed loan to purchase and renovate the company's new headquarters in Newton. The SBA loan enabled the company to purchase equipment and to use a portion of the loan as working capital.

Today, Everly Originals employs 35 people and is expanding rapidly. The company is looking to add additional space to its existing offices. The company employs artists who work from photos sent in by their customers and then paints an oil on canvas portrait. "Our artists are all highly trained," said Everly and the entire creative process is overseen by Master Artist, William Everly. "The quality of the portrait looks like a \$1,000 painting, but with the techniques that we have developed we can provide it to our customers for \$200 or less."

Everly Originals offers its customers portraits that range 18" x 24", 16" x 20", and 14" x 11" in size. The company also has the ability to custom frame the portrait or stretch the portrait. "We have great customer service support," said Everly. "Once we receive an order, a representative from our customer service team is in touch with that customer to make sure they know what options are available to them."

"Everly Originals is a prime example of how an SBA loan can help a small business grow this quickly," said SBA New Jersey District Director James A. Kocsi. "Just

the right amount of capital from Banco Popular and the SBA has enabled this company to create 35 jobs over a two year period. The good news for Everly Originals is that more jobs and expansion are on the horizon."

According to Berni, the company plans on expanding its product lines to include images on hand bags, pillows, boxes, jewelry, blankets and Christmas ornaments. The company is even thinking about doing bronze sculptures from photographs. Expansion of product line would mean expansion of the company's personnel.

To get that brand out there, Everly and Berni are in the process of developing an infomercial that will be aired on stations like the Animal Planet, Lifetime, PAX and HGTV.

"We are building this business as fast as we can," said Everly. "We feel we have something here that is special. Our brand is Your Love on Canvas. It's taking that special memory and putting it on canvas. The end result is a quality oil painting that will last forever."

And for William Everly and Kathy Berni that is just the art of success.

another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.

- **The Builders Line Program** Provides financing for small general contractors involved in residential or commercial construction or building rehabilitation for resale. Loan maturity is generally three years but can be extended up to five years if necessary. Proceeds are used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the proceeds can be used for physical improvements that benefit the property.
- **The Small Asset-Based Line** Can be used for revolving lines up to \$200,000 to purchase inventory, pay direct labor or finance accounts receivable and is advanced against existing inventory and/or accounts receivable. Repayment comes from the collection of accounts receivable or sale of inventory, and this line of credit must revolve. It does require periodic servicing and monitoring of the collateral for which service the lender can charge up to two percent annually to the borrower. These lines are generally used by businesses providing credit to their customers.
- **The Standard Asset-Based Line** Is similar to the Small Asset-Based Line, but for loan amounts over \$200,000. It does require stricter servicing and monitoring, and the lender may pass the costs along to the borrower.

EXPORT TRADE FINANCING

Export Working Capital Program

www.sba.gov/aboutsba/sbaprograms/internationaltrade/index.html

The SBA's Export Working Capital Program assists lenders in responding to the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. The EWCP supports single transactions or revolving lines. The maximum dollar amount of an export line of credit under this program is \$1.5 million with a 90 percent guaranty. Under certain circumstances the maximum amount of an international trade loan can go up to \$1.75 million. The maximum amount of some export loans can be increased to \$2 million through co-guaranty between the SBA and the Export-Import Bank. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through an abbreviated application process. The

guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The Borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time.

Eligibility of Exporter

You must have an operating history of at least one year – not necessarily in exporting.

Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country.

Use of EWCP Proceeds:

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support Standby Letters of Credit related to export transactions.
- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

Ineligible Use of Proceeds

- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To support a sale where the exporter is not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

Collateral Requirements

- Guaranteed loans must be fully collateralized at all times.
- Collateral for the manufacturing sector typically consists of a first lien on all export-related inventory and export related accounts receivable.
- Collateral for the service sector typically consists of assignment of proceeds of export-related contracts or purchase orders and a first lien on export-related accounts receivable.
- Other collateral may be required.

How to Apply – A small business exporter seeking a guaranteed EWCP loan must apply to a lender.

SBA Ex-Im Bank Co-Guarantee

This is designed to provide small business exporters the ability to obtain larger export working capital loans through the Export Working Capital Program than SBA could support alone. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. Under this program, the total export working capital line, with a 90 percent guarantee cannot exceed \$2 million. Loan maturities are generally for

a term of 12 months. At the end of the 12-month maturity a borrower may reapply for a new guarantee. The guarantee fee SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The guarantee fee that Ex-Im Bank charges is .25 percent on the loan amount that is guaranteed by them. The borrower negotiates the interest rate and all other fees with the lender.

Eligibility of Exporter

The same as for the SBA EWCP Program.

Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country in conformity with the Ex-Im Bank's Country Limitation Schedule.

Use of Proceeds

Same as the SBA EWCP.

Ineligible Use of Proceeds

- Goods or services with less than 50 percent US content.
- To support the export of any Defense Articles or Defense Services.
- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

Collateral Requirements

Same as the SBA EWCP.

How to Apply

A small business exporter seeking a co-guaranteed loan must apply to a lender that is a participant in SBA's 7(a) Loan Guaranty Program. PLP and SBAExpress processing are not permitted. The lender must submit a completed Joint Application for Working Capital Guarantee and loan package to SBA. SBA evaluates and processes the application in accordance with SBA rules for its Export Working Capital program.

International Trade Loan Program

The program helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports. This program combines a guarantee for short-term export working capital with a regular term loan. SBA can guarantee up to \$1.75 million, less the amount of SBA's guaranteed portion of other loans outstanding to the borrower under SBA's

other financial assistance programs. Loans for facilities and equipment can have maturities of up to 25 years and the guarantee fee and interest rate is the same as for any standard 7(a) loans. Loans for the export working capital portion of the transaction are generally for a term of 12 months, and the borrower negotiates the interest rate and all other fees with the lender. The guaranty fee that SBA charges is the same as the EWCP for a loan of 12 months.

Eligibility of Exporter

- Applicants must meet the same eligibility requirements for a 7(a) loan.
- Applicant must establish the loan will significantly expand or develop an export market, or the applicant has been adversely affected by import competition, and, in addition the applicant must show that upgrading equipment or facilities will improve its competitive position.
- If eligibility is based on entering or expanding export sales, the applicant must submit a one or two page international business plan, including sufficient information to reasonably support the likelihood of expanded export sales.

Use of Proceeds

- For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services.
- For refinancing of existing debts structured with unreasonable terms. Only debts originally taken out for the purchase of fixed assets may be refinanced.
- Working capital is not an eligible use of proceeds for the International Trade Loan; however, working capital can be included in a companion 7(a) or Export Working Capital Program loan.

Collateral Requirements - Collateral requirements are the same as regular 7(a) loans.

- **How to Apply** - A small business exporter seeking a guaranteed loan must apply to an SBA participating lender. Call your local SBA District Office for a list of participating lenders.

Export Express

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is a subprogram of SBAExpress and is therefore subject to the same loan processing, making, closing, servicing, and liquidation requirements as well

as the same maturity terms, interest rates, and applicable fees as for other SBA loans except as noted below. The total Export Express loan cannot exceed \$250,000. SBA guarantees 85 percent for loans of \$150,000 and under and 75 percent for loans over \$150,000 to \$250,000.

Eligible Buyers - The foreign buyer must be a creditworthy entity located in an acceptable country.

Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds;
- Finance export development activities such as export marketing and promotional activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;
- Provide transaction-specific financing for overseas orders;
- Provide revolving lines of credit for export purposes, the term of which must not exceed seven years. In some instances, as a normal course of business, the borrower may use portions of revolving lines of credit for domestic purposes, but no less than 70 percent of the revolver to be used for export related purposes;
- Provide term loans and other financing to enable small business concerns, including small business export trading companies to develop foreign markets; and
- Acquire, construct, renovate, modernize, improve or expand production facilities or equipment to be used in the U.S. in the production of goods or services to be exported from the U.S.

Ineligible Use of Proceeds

Applicants with operations, facilities, or offices overseas, other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S., are not eligible for Export Express or SBAExpress.

How to Apply

The application process is the same for the SBAExpress, except the applicant must demonstrate that loan proceeds will enable it to enter a new export market or expand an existing export market. The applicant must submit to the lender a plan that includes projected export sales for the upcoming year as well as the dollar volume of export sales for the previous year.

U.S. Export Assistance Center (USEAC)

U.S. Export Assistance Centers, which consist of SBA staff and the U.S. Department of Commerce in a single location, provide trade promotion and export-finance assistance for small businesses. The USEACs also work closely with other federal, state and local international trade organizations. For additional information, visit:

www.sba.gov/oit/export or contact:
Two Regional and two District Export Assistance Centers service the State of New Jersey:

U.S. Export Assistance Center (R)

33 Whitehall Street, 22nd Floor
New York, NY 10004
(212) 809-2642 • (212) 809-2687 Fax
www.buyusa.gov/nyc

U.S. Export Assistance Center (R)

The Curtis Center
601 Walnut Street, Suite 580 W.
Independence Square West
Philadelphia, PA 19106
(215) 597-6101 • (215) 597-6123 Fax
www.buyusa.gov/philadelphia

U.S. Export Assistance Center (D)

744 Broad Street, Suite 1505
Newark, NJ 07102
Appointments strongly suggested
(973) 645-4682 • (973) 645-4783 Fax
www.buyusa.gov/newark

U.S. Export Assistance Center (D)

U.S. Department of Commerce
U.S. Commercial Service
20 W. State Street/P.O. Box 820
Trenton, NJ 08625-0820
(609) 989-2100 • (609) 989-2395 Fax
www.buyusa.gov/trenton

The USDOC Trenton District Office has two additional locations in the state:

U.S. Department of Commerce U.S. Commercial Service

c/o Monmouth University School of Business
Bey Hall, Room 209
West Long Branch, NJ 07764-1898
(732) 571-3641 • (732) 674-7685 Fax
www.buyusa.gov/trenton

U.S. Department of Commerce U.S. Commercial Service

c/o Burlington County College
Small Business Incubator
100 Technology Way, Room 208
Mount Laurel, NJ 08054
(856) 722-0958 • (856) 722-0716 Fax
www.buyusa.gov/trenton

Community Adjustment and Investment Program

The Community Adjustment & Investment Program helps communities that suffered job losses due to changing trade patterns

following the North American Free Trade Agreement. The North American Development Bank has partnered with the SBA and the U.S. Departments of Agriculture and the Treasury to make credit available to businesses in affected communities to help create or retain jobs.

Energy and Pollution Control Loan Programs

Two other adaptations of the 7(a) programs resulted in the Energy Loan Program for businesses that make, install and service energy savings devices and the Pollution Control Loan Program for businesses that want to install or operate a pollution control facility.

See www.sba.gov/services, then select "Special Purpose Loans" from the "Financial Assistance" menu along the bottom.

SBA's non-7(a) Loan Programs

In addition to the 7(a) Loan Program SBA has four other non-disaster assistance programs which can help small businesses gain access to capital and bonding.

CERTIFIED DEVELOPMENT COMPANY LOANS (504 LOAN PROGRAM)

The 504 Loan Program is an economic development program that supports American small business growth and helps communities through business expansion and job creation. This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

The 504 loan is backed by a 100 percent guaranteed debenture sold to investors.

The maximum debenture is:

- \$1.5 million for businesses that create a certain number of jobs or improve the economy of the locality;
 - \$2 million for businesses that meet a specific public policy goal, including veterans; and
 - \$4 million for manufacturers.
- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds.

- Most borrowers are only required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than 2 years old) and a further injection of 5 percent is also required if the primary collateral will be a single purpose building.
- Two-tiered project financing: a lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); SBA provides a 100 percent guaranteed

debenture that finances up to 40 percent of the project costs secured by a subordinate lien on the project assets. The borrower provides the balance of the project costs.

- Fixed interest rate on SBA loan. SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate. A recent history of debenture rates may be found at www.nadco.org
- All project-related costs can be financed, including acquisition (land and building,

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land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.

- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.
- Long-term; real estate loans are up to 20-year term, heavy equipment 10 or 20-year term and are self-amortizing.
- Loans are provided through Certified Development Companies. CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Redevelopment Act credit.

Businesses that receive 504 loans are:

- Small — net worth under \$7.5 million, net profit after taxes under \$2.5 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business — retail, service, wholesale or manufacturing.

The SBA's 504 Certified Development Companies serve their communities by financing business expansion needs. Their professional staff works directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For more information, go to www.sba.gov/services, then choose "SBA Loans" from the links in the right-hand column. From there, click on "CDC/504 Program."

New Jersey Business Finance Corporation

Contact: Ira Lutsky, President
2050 Center Avenue, Suite 375
Fort Lee, NJ 07024
(201) 346-0300 • (201) 346-1336 Fax
Area of Operation: Statewide

Across Nations Pioneers, Inc.

Contact: Hyun Kim, CEO
280 Grand Avenue
Englewood, NJ 07631
(201) 541-4101
Area of operation: Statewide

Greater New York Development Co.

(an outgrowth of Long Island Development Corp.)
Contact: Don DiMartini
2576 Broadway
New York, NY 10025
(516) 433-5000
Area of Operation: Bergen, Essex, Hudson, Hunterdon, Middlesex, Morris, Passaic, Somerset, Sussex and Union counties.

Regional Business Assistance Corporation

Contact: William Pazmino, Executive Director
3111 Quakerbridge Road, 2nd Floor
Mercerville, NJ 08619
(609) 587-1133
Service area: Statewide

Microloan Program

The Microloan Program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. Interest rates are negotiated between the borrower and the intermediary.

For more information, go to www.sba.gov/services, then choose "SBA Loans" from the links in the right-hand column. From there, click on "Micro Loans." **Regional Business Assistance Corporation**

3111 Quakerbridge Road, 2nd Floor
Mercerville, NJ 08619
Contact: William Pazmino
(609) 587-1133
Service area: Statewide

Greater Newark Business Development Consortium

744 Broad Street, 26th Floor
Newark, NJ 07102
Contact: Desiree Sealey
(973) 242-4134
Service area: Statewide

UCEDC

Liberty Hall Corporate Center

1085 Morris Avenue, 5th Floor
Union, NJ 07083
Contact: Ellen McHenry
(908) 527-1166
Service area: Statewide

Cooperative Business Assistance Corporation

328 Market Street
Camden, NJ 08102
Contact: Michael Diemer
(856) 966-8181
Service area: Atlantic, Camden, Cape May, Cumberland, Gloucester and Salem counties.

Small Business Investment Company Program

There are a variety of alternatives to bank financing for small businesses, especially business start-ups. The Small Business Investment Company Program fills the gap between the availability of venture capital and the needs of small businesses that are either starting or growing. Licensed and regulated by the SBA, SBICs are privately owned and managed investment firms that make capital available to small businesses through investments or loans. They use their own funds plus funds obtained at favorable rates with SBA guarantees. SBICs are for-profit firms whose incentive is to share in the success of a small business. In addition to equity capital



and long-term loans, SBICs provide debt-equity investments and management assistance. The SBIC Program provides funding to all types of manufacturing and service industries. Some investment companies specialize in certain fields, while others seek out small businesses with new products or services because of the strong growth potential. Most, however, consider a wide variety of investment opportunities. For more information contact your nearest SBA office or the Web site at www.sba.gov/services, then choose "Financial Assistance" from the menu below. From there, click on "Equity Capital" and choose "SBA's Investment Program."

Alliance Mezzanine Investors, L.P.

Contacts: Robert Eberhardt, Douglas Smith
96 Pompton Avenue
Verona, NJ 07044
(973) 239-8900 • (973) 239-8909 Fax

DFW Capital Partners, L.P.

Contact: Donald F. DeMuth, Manager
Glenpointe Center E., Suite 5
300 Frank W. Burr Boulevard
Teaneck, NJ 07666
(201) 836-2233 • (201) 836-5666 Fax

Edison Fund V, L.P.

Contact: Ross Martinson
1009 Lenox Drive, Suite 200, Building 4
Lawrenceville, NJ 08648
(609) 896-1900 • (609) 896-0066 Fax

Edison Venture Fund IV SBIC, L.P.

Contact: Ross T. Martinson
1009 Lenox Drive, Suite 200, Building 4
Lawrenceville, NJ 08648
(609) 896-1900 • (609) 896-0066 Fax

MidMark Capital II, L.P.

Contact: Matthew W. Finlay
177 Madison Avenue
Morristown, NJ 07960
(973) 971-9960 • (973) 971-9963 Fax

Navigator Equity Partners, L.P.

Contact: Bernard B. Markey
426 Springfield Avenue, 3rd Floor
Summit, NJ 07901
(908) 273-7733 • (908) 273-5566 Fax

NJTC Venture Fund SBIC, L.P.

Contact: Robert Chefitz, Partner
4 Becker Farm Road
Roseland, NJ 07068
(973) 994-0606 • (973) 992-6336 Fax

NJTC Venture Fund SBIC, L.P.

Contact: James T. Gunton
1001 Briggs Road, Suite 280
Mt. Laurel, NJ 08054
(856) 273-6800 • (856) 273-0990 Fax

Sycamore Venture Capital, L.P.

Contact: John Whitman or David Lichtenstein
845 Alexander Road
Princeton, NJ 08543
(609) 759-8888 • (609) 759-8900 Fax

Tappan Zee Capital Corporation

Contact: Jeffrey Birnberg, President
25 Whitney Road
Mahwah, NJ 07430
(201) 560-1158 • (201) 560-1180 Fax

University Ventures, Inc. (SSBIC)

Contact: David M. Scheck, Chairman
c/o New Jersey Community Capital
16-18 West Lafayette Street
Trenton, NJ 08608
(609) 989-7766 • (609) 393-9401 Fax

Ziegler Healthcare Fund I, L.P.

Contact: Eric Smith
1040 Broad Street, Suite 3B
Shrewsbury, NJ 07702
(732) 578-0533 • (732) 578-0501 Fax

Contemporary Healthcare Fund, I, L.P.

Contact: Eric Smith
1040 Broad Street, Suite 3B
Shrewsbury, NJ 07702
(732) 578-0533 • (732) 578-0501 Fax

Zon Capital Partners, L.P.

Contact: William D. Bridgers
5 Vaughn Drive, Suite 302
Princeton, NJ 08540
(609) 452-1653 • (609) 452-1693 Fax

The Surety Bond Guarantee Program

Although it is not a business loan program, the Surety Bond Guarantee Program is a public-private partnership between the federal government and the surety industry providing small businesses with the bonding assistance necessary for them to compete for government and private contracting opportunities. The guarantee provides the necessary incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. They typically lack the combination of working capital and a performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment and performance bonds issued by

surety companies for individual contracts of up to \$2 million on behalf of eligible small construction, service, and supply contractors. The SBA reimburses sureties a predetermined percentage of losses sustained if a contractor breaches the terms of the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan B). In the Prior Approval Program, SBA guarantees 90 percent of a surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonds for socially and economically disadvantaged and HubZone contractors and veterans and service-disabled veterans. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under the PSB Program, SBA guarantees only 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

For more information on the Surety Bond Program, visit SBA's web site at www.sba.gov and choose "Services." From there, select "Financial Assistance" and click on "Surety Bond" or contact:

U.S. Small Business Administration Denver Area Office (covers NJ)

721 19th Street, Suite 426
Denver, CO 80201-0660
(303) 844-2607 ext. 1
(303) 844-5237 Fax

The Surety agencies that are most active with the SBA Surety Bond Guaranty Program in New Jersey are:

The Surety Source, Inc.

232 Strawbridge Drive
Moorestown, NJ 08057
(856) 761-0152
www.thesuretysource.com

Surety Bond Associates, LLC

45 E. City Avenue, Suite 493
Bala Cynwyd, PA 19004
(610) 617-1052
www.suretybondassociates.com

KOG International

701 Route 73 South, Suite C-2
West Berlin, NJ 08091
(856) 753-4477
www.kogbonds.com



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- The personal assistance BNB Bank provides during the application process makes getting an SBA Loan a hassle-free experience.
- As the area's #1 preferred lender, BNB Bank reduces the time it takes to process your completed SBA application from weeks to only days.



Call 888-722-9262 or visit www.bnbbank.com

SBA QUICK REFERENCE TO SBA LOAN GUARANTY PROGRAMS

Program	Maximum Loan Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies
7(a) Loans Regular 7(a) and PLP	\$2 million gross (1.5 million guaranty)	Maximum guaranty of 75% up to \$1.5 million; 85% if gross loan is \$150,000 or less.	Expansion/renovation; new construction; purchase land or buildings; purchase equipment, fixtures, leasehold improvements; working capital; refinance debt for compelling reasons; seasonal line of credit; inventory	Depends on ability to repay. Generally working capital & Machinery & Equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	Loans 7 years or less: max. prime +2.25%; over 7 years: prime +2.75%; under \$50,000, rates can be higher by 2% for loans of \$25,000 or less; and 1% for loans between \$25,000 and \$50,000. Prepayment penalty for loans with maturities of 15 years or more if prepaid during 1st 3 years.	(Fee charged on guaranteed portion of loan only.) Maturity 1 year or less 0.25% guaranty fee; over 1 year: \$150,000 gross amount) or less = 2%; \$150,001 - \$700,000 = 3.0%; over \$700,000 = 3.5%. 3.75% on guar. portion over \$1 million. Ongoing fee of 0.494%.	Must be for profit & meet SBA size standards; show good character, credit, management, and ability to repay. Must be an eligible type of business.
www.sba.gov/financing/sbaloan/7a.html							
SBAExpress Lender minimal paperwork for SBA	\$350,000	50%	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Loans \$50,000 or less prime + 6.5%; \$50,000 + Prime + 4.5%.	See 7(a)	See 7(a)
www.sba.gov/financing/lendinvest/sbaexpress.html							
Community Express. Same as Regular 7(a) but must be located in a low or moderate income urban or rural area, or owned by a minority, woman or a veteran.	\$250,000	85% of loans of \$150,000 or less. Loans over \$150,000 receive a 75% guaranty.	See 7(a)	See 7(a)	Same as 7(a) except that lines of credit may resolve for only 5 years and must be repaid within no more than 7 years.	2% on guaranteed portion of loans up to \$150,000; 3% on the guaranteed portion of loans more than \$150,000. 1/4% for lines of credit up to one year.	No SBA application required. Bank has delegated authority. Program provides Technical Assistance as needed for marketing, financial, management and planning.
www.sba.gov/services/financialassistance/7aLenderprograms/comexpress/index.html							
Patriot Express Lender approves loan. Minimal additional paperwork for SBA.	\$500,000	Maximum guaranty of 75% up to \$375,000; 85% if gross loan is \$150,000 or less.	Same as SBA Express	See 7(a)	Same as Regular 7(a)	See 7(a)	See 7(a). In addition, small business must be owned and controlled by one or more of the following groups: veteran, active-duty military, reservist or National Guard member or a spouse of any of these groups, or a widowed spouse of a service member or veteran who died during service or of a service-connected disability.
www.sba.gov/services/financialassistance/7alenderprograms/pe/index.html							
CAPLines: Short-term/ Revolving Lines of Credit; Seasonal Contract Builders Standard/ Small Asset-Based	\$2 million (small asset based limited to \$200,000)	75% if more than \$150,000 85% if total loan is \$150,000 or less	Finance seasonal working capital needs; cost to perform; construction costs, advances against existing inventory and receivables, consolidation of short-term debts	Up to 5 years	Same as 7(a) except the Standard Asset-Based no fee restriction, but fee disclosure to SBA required.	See 7(a)	See 7(a) Existing business
www.sba.gov/financing/lendinvest/caplines.html							
International Trade	\$2 million (Separate working capital loan plus IT loan together may have \$1.75 million combined guaranty.)	75% if more than \$150,000 85% if total loan is \$150,000 or less	IT loan must be used only for the acquisition of long-term, fixed assets or the refinancing of debt for these purposes. Separate working capital loan may be used for working capital needs associated with international trade.	Up to 25 years.	See 7(a)	See 7(a)	Small businesses (see 7(a) for qualifications) engaged/ preparing to engage in international trade/adversely affected by competition from imports
www.sba.gov/financing/loanprog/tradeloans.html							
Export Working Capital Program 1 page application, fast turnaround, may apply for prequalification letter.	\$2 million (may be combined with International Trade loan)	90% up to \$1.5 million maximum guaranty	Short-term working capital loans for exporters	Matched single transaction cycle or generally 1 year for line of credit.	No cap	See 7(a)	Small businesses 7(a) for other qualifications, those who need short-term working capital.
www.sba.gov/financing/loanprog/ewcp.html							
Non-7(a) Loans Microloans Loans through nonprofit lending organizations; technical assistance also provided	\$35,000 (total loan amount to small business borrower)	Not applicable	Purchase Machinery & Equipment, fixtures, leasehold improvements; finance increased receivables; Working Capital. Cannot be used to repay existing debt.	Shortest term possible, not to exceed 6 years	Negotiable with intermediary	No guaranty fee	Same as 7(a)
www.sba.gov/financing/sbaloan/microloan.html							
504 Loans Provided through Certified Development Companies (CDCs) which are licensed by SBA.	504 loan maximum amount ranges from \$1.5 M to \$4.0 M depending on project.	Project Costs financed by: 504 Loan up to 40% Lender: 50% Equity 10-20%	Long-term fixed-asset loans; Lender (non-guaranteed) financing secured by first lien on project assets. 504 loan provided from SBA 100% guaranteed debenture sold to investors at fixed rate secured by 2nd lien.	504 Loan: 10- or 20-year term. Lender (unguaranteed) financing may have a shorter term.	Fixed rate on 504 Loan established when debenture backing loan is sold. Declining prepayment penalty for 1/2 of term.	0.5% upfront fee to SBA on the first mortgage amount. Ongoing guaranty fee (FY 2008) is 0.021% of principal OIS. Ongoing fee % does not change during term.	For profit businesses that do not exceed \$7.5 million in tangible net worth and do not have average net income over \$2.5 M for past 2 years.

U.S. Small Business Administration • Your Small Business Resource • Information current as of July 2007 • SBA programs and services are provided on a nondiscriminatory basis • MCS xxx.

SBA Participating Lenders

Guaranty Loans are made by lending institutions, mainly banks, and guaranteed by SBA.

(C) - SBA Certified Lender
(E) - SBA Express Lender
(P) - SBA Preferred Lender (CX) - SBA Community Express Lender (CDC) - Certified Development Company

1st Constitution Bank (C) (E) (P)
 Abacus Federal Savings Bank
 ABCO Federal Credit Union
 Across Nations Pioneers, Inc. (CDC)
 Allegiance Community Bank
 Amboy National Bank (E)
 Amerasia Bank
 American Bank of New Jersey
 American Express Centurion Bank (E)
 Asia Bank, NA (NY)

City National Bank of NJ (C)
 Colonial Bank, F.S.B.
 Columbia Bank (C) (P) (E)
 Comerica Bank (C) (P) (PX)
 Commerce Bank (C) (P) (E) (CX)
 Community Bank of NJ
 Community National Bank (E)
 Community South Bank (P)
 Cornerstone Bank (E)
 Corporation for Business Assistance (CDC)
 Crest Savings Bank
 Crown Bank, NA
 Crusader Bank
 Eagle National Bank
 FAA Eastern Region
 Federal Credit Union
 Farmers and Mechanics Bank
 Financial Resources
 Federal Credit Union (E)
 First BankAmericano

JPMorgan Chase Bank
 (C) (P) (E) (CX) (PX)
 Kearny Federal Savings Bank
 KeyBank, NA (P) (PX)
 Keystone Financial Bank
 Keystone Nazareth Bank & Trust Co.
 Lakeland Bank (C) (P) (E)
 LBS Bank
 Leesport Bank (E) (PX)
 Liberty Bank of New York
 Liberty Bell Bank
 Loan Source, Inc.(C)(P)
 Long Island Development Corp.
 (CDC)
 Magyar Bank
 MainStreet Lender, LLC (P)
 Manasquan Savings Bank (E)
 Manufacturers & Traders Tr. Co.
 (E) (PX)
 Mariner's Bank
 Mellon Bank (C)
 Metropolitan National Bank (PX)
 Midwest Business Capital (E)
 Millennium bcbank (E)
 MoreBank (E)
 Mountain 1st Bank & Trust Company
 (E)
 Nara Bank, NA (C) (P) (E)
 National Asian Bank
 National Penn Bank (C) (P) (E)
 Nations Bank, NA (C) (P) (E)
 Nazareth National Bank
 NCB, FSB (P) (PX)
 New Jersey Business Finance Corp.
 (CDC)
 New Millennium Bank (E) (P) (PX)
 New York National Bank
 Newalliance Bank (PLP)
 NewBank
 Newfield National Bank
 Newtek Small Business
 Finance(C)(E)(P) (PX)
 North Fork Bank (E)
 Ocean City Home Bank (E)
 Omni Bank (E)
 Pacific City Bank
 Pamrapo Savings Bank, SLA
 Paragon Federal Credit Union
 Park Avenue Bank, NA
 Peapack - Gladstone Bank
 Penn Business Credit, Inc.
 Peoples Savings Bank
 PNC Bank, NA (C) (P) (E) (PX)
 Preferred Capital BIDCO, Inc. LLC
 (P) (PX)
 Premier Bank
 Progressive Credit Union
 The Provident Bank (E) (P) (PX)
 PT Bank Central Asia
 Republic First Bank
 Resource Bank (C) (P) (PX)
 Roebing Bank
 Royal Asian Bank
 Royal Bank of Pennsylvania (C)
 RSI Bank
 Rumson-Fair Haven Bank & Trust

Saddle River Valley Bank
 Saehan Bank (P)
 Select Bank
 ShinHan Bank America (E)(P)
 Shore Community Bank (E) (P)
 Skylands Community Bank
 (C) (E) (P) (PX)
 Small Business Loan Source, Inc.
 (C) (P) (PX)
 Smith River Community Bank N.A.
 (E) (PX)
 Sovereign Bank (C) (P) (E) (CX) (PX)
 St. Edmond's Federal Savings Bank
 (E)
 Stearns Bank, NA (C) (P) (PX)
 Sterling Bank
 Sturdy Savings Bank
 Sun National Bank (C) (E) (P)
 Superior Financial Group, LLC
 (CX) (PX)
 Susquehanna Bank DV
 (C) (P) (E) (PX)
 Sussex Bank (E) (PX)
 TD Banknorth, NA
 (C) (P) (E) (CX)(PX)
 Telesis Community CU (E)
 Temecula Valley Bank, NA (C) (P)
 Textron Business Credit, Inc. (C) (P)
 The Bank (C) (E) (P) (PX)
 The Bank of Princeton
 The Town Bank (E)
 Third Federal Bank (E)
 Trenton Business Assistance Corp.
 (CDC)
 TrustCo Bank
 Union Center National Bank
 United Bank of Philadelphia
 United Western Bank (P) (PX)
 Unity Bank (C) (P) (E) (PX)
 UPS CapitalBusinessCredit
 of NJ,Inc (C)(P)(E)
 Valley National Bank (C) (P) (E)
 Wachovia Bank (C) (P) (E) (CX)
 Washington Mutual Bank (P) (E)
 Wells Fargo Bank, NA
 (P) (E) (CX) (PX)
 Westconsin CU (E)
 Western Springs National Bank & Trust
 (E)
 Wilmington Savings Fund
 Society,FSB(C) (P)
 Wilmington Trust Company
 Wilshire State Bank (P)
 Woori America Bank (C) (P) (E)
 Yardville National Bank
 Zions First National Bank
 (C) (P) (E) (PX)

SBA: Programs and services to help you **START GROW & SUCCEED**

All sba programs and services are provided on a nondiscriminatory basis

Asian Bank (PA)
 Atlantic Bank
 Atlantic Stewardship Bank
 Audubon Savings Bank
 Banco Popular NorthAmerica
 (C) (CX) (E) (P)(PX)
 Bank of America
 (C) (CX) (P) (E) (PX)
 Bayonne Community Bank (E)
 BNB (C) (P) (E) (PX)
 Boardwalk Bank
 Branch Banking & Trust Company
 (C)(P)(E)(PX)
 Bridge Bank, National Association (P)
 Brunswick Bank & Trust Company
 Business Lenders, L.L.C. (C) (P)
 Business Loan Center
 (C) (P) (E) (CX) (PX)
 California Bank & Trust (C) (P) (PX)
 Cape Savings Bank
 Capital One Bank (E)
 Capital Pacific Bank (PX)
 Cathay Bank (P) (E) (PX)
 Celtic Bank Corporation (E) (PX)
 Center Bank (P) (PX)
 Central Jersey Bank
 Century Savings Bank
 Charter One Bank Natl. Assoc.
 (E) (PX)
 China Trust Bank
 CIT Small Business Lending Corp.
 (C)(P)(PX)
 Citibank FSB (P) (E)
 CitiCapital Small Busn Fin., Inc
 (C) (P) (E)
 Citizens Bank (C) (P)(E)(PX)
 Citizens Community Bank (E)

First Bank of Hope
 First County Bank
 First Hope Bank
 First Morris Bank
 First National Bank of Elmer
 First Star Savings Bank (E)
 First State Bank (E) (P) (PX)
 First Tennessee Bank, N.A. (E)
 First Western SBLC, Inc. (C) (P)
 Firstrust Savings Bank (E)
 Flushing Savings Bank, FSB
 (E) (P) (PX)
 Ft. Lee Federal Savings Bank
 GE Capital Small Busn Fin Corp.
 (C) (P)
 Gloucester Cty Federal Savings Bank
 Greater Bay Bank N.A. (P) (C) (E)
 Greater Community Bank
 (E) (P) (PX)
 Grow America Fund, Inc.
 Habib America Bank
 Hanmi Bank (P)
 Hilltop Community Bank (E)
 Home Loan Investment Bank, FSB
 (C)(E)(P)
 Hopewell Valley Community Bank
 (C) (E) (P)
 HSBC Bank USA (E) (P) (PX)
 Huntington National Bank
 (C) (P) (E) (PX)
 Imperial Bank
 Independence Bank (RI) (C) (P)
 Indus American Bank
 Industrial Bank of Korea (NY)
 Innovative Bank (C) (P) (CX)
 Irwin Franchise Capital Corporation
 (PX) (P)(E)
 ISN Bank

BUSINESS PREPARATION

Small Business Training Network

How To Get Equipped With Business Intelligence



Throughout its history, the SBA has complemented its financial assistance programs with resources aimed at helping small business owners gain skills required to start, manage and grow a small enterprise.

The nearly 60 publications listed in its Resource Directory for Small Business Management include titles related to business planning, financial management, management and planning, marketing, products/ideas/inventions, personnel management, crime prevention and emerging business.

The publications are now available for downloading from the SBA's Web site at: www.sba.gov/tools. Select "Publications" from the "Library & Resources" menu along the bottom.

SBA Small Business Training Network

The Small Business Training Network is a virtual campus complete with courses and programs to help the small business owner.

The SBTN reaches new markets and trains small business clients in a changing global environment. The on-line classroom features easy-to-use, electronic business courses available 24 hours-a-day. The network provides interactive, easily accessible courses on topics most in demand by small business clients.

The SBTN includes several key components:

- Online courses and resource areas
- SBA online courses
- Library & online research materials
- Access to business counselors

On this site, you can read articles, take courses, or begin researching areas of small business development that interest you. Or, through a SCORE Cyber-Chapter, you can access via e-mail business advice on an issue that you're struggling with today.

Now featured in the network are four new eCommerce resources, designed to help small businesses increasingly influenced by the Internet and other emerging technologies.

The SBTN can be accessed from SBA's Home Page at:

<http://www.sba.gov/services/>, Then choose "Online Training" from the menus across the bottom.

CONTRACTING OPPORTUNITIES

Partnerships Work

How To Apply For Government Contracts



The federal government is the largest purchaser of goods and services in the world. However, small businesses face challenges when trying to win federal contracts. The SBA can help small businesses work through these challenges. Working closely with federal agencies and the nation's leading large contractors, the SBA works to ensure that small businesses obtain a fair share of government contracts and subcontracts. The SBA has a number of programs to help small firms do business with the federal government.

For more information, visit: www.sba.gov/gc

THE PRIME CONTRACTS PROGRAM

Through the Prime Contracts Program, the SBA helps to increase small business' share of government prime contracts. SBA Procurement Center Representatives work to expand contracting opportunities for small businesses. PCRs review contracting strategies and actions, review prime contractors' subcontracting plans, recommend contracting sources, and provide one-to-one counseling and training to small businesses seeking to do business with the federal government.

Visit the SBA's Office of Government Contracting home page at: www.sba.gov/gc for a listing of PCRs and buying installations nationwide.

[SBA has two employees performing Procurement Center Representative duties in New Jersey:](#)

Michael Cecere
U.S. Army RDECOM-ARDEC
ATTN: SBA, Building 1610
Picatinny Arsenal, NJ 07806
(973) 724-6574

[Larry Hansen](#)

Small Business Administration
ATTN: SBA-PCR, Building 1208
Fort Monmouth, NJ 07703
(732) 532-3419

[The Subcontracting Assistance Program](#)

The Subcontracting Assistance Program promotes maximum use of small businesses by the nation's large prime contractors. The SBA's Commercial Market Representatives work with large businesses to identify and expand subcontracting opportunities for small businesses. CMRs conduct compliance reviews to ensure that large businesses comply with small business subcontracting requirements. They also provide guidance to assist small businesses in identifying subcontracting opportunities and marketing their products and services to these large contractors.

CMRs work with agencies to ensure subcontracting with small and small, disadvantaged businesses through inclusion of subcontracting evaluation factors and sub-factors.

[SBA has two employees performing Commercial Market Representative duties in New Jersey:](#)

[Andrew Zuber](#)

U.S. Army RDECOM-ARDEC
ATTN: SBA, Building 1610
Picatinny Arsenal, NJ 07806
(973) 724-6960

[Larry Hansen](#)

Small Business Administration
ATTN: SBA-PCR, Building 1208
Fort Monmouth, NJ 07703
(732) 532-3419

[FedBizOpps](#)

FedBizOpps.gov is the single government point-of-entry (GPE) for Federal government procurement opportunities over \$25,000.

Government buyers are able to publicize their business opportunities by posting information directly to FedBizOpps via the Internet. Through one portal - FedBizOpps (FBO) - commercial vendors seeking Federal markets for their products and services can search, monitor and retrieve opportunities solicited by the entire Federal contracting community.

THE CERTIFICATE OF COMPETENCY PROGRAM

The Certificate of Competency Program allows a small business to appeal a contracting officer's determination that it is unable to fulfill the requirements of a specific government contract on which it is the apparent successful offeror. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the ability to perform, the SBA issues a Certificate of Competency to the Contracting Officer, requiring award of that contract to the small business.

SMALL BUSINESS SIZE STANDARDS

The Small Business Act states that a small business concern is "one that is independently owned and operated and which is not dominant in its field of operation." The law also states that in determining what constitutes a small business, the definition will vary from industry to industry to reflect industry differences accurately. The SBA's Small Business Size Regulations (13 CFR Part 121, www.sba.gov/size/indextableofsize.html) implement the Small Business Act's mandate to the SBA.

The SBA has also established a table of size standards, matched to North American Industry Classification System industries, used to determine eligibility for SBA programs and small business preferences for federal government contracts.

See more at: <http://www.sba.gov/services/>, then click on "Size Standards" under the "Contracting Opportunities" menu across the bottom.

Size Determination

The Size Determination Program, administered by SBA's six government contracting area offices, ensures that only small firms receive contracts and other benefits reserved exclusively for small business. When a firm's claim that it is small is

challenged, the SBA determines if the firm does, in fact, meet established SBA size standards. Size determinations may also be made when requested in connection with other federal small business programs.

Additional information is available at the above "Size Standards" site.

SMALL BUSINESS VENDOR DATABASE

As part of the Integrated Acquisition Environment Initiative, the SBA works with the General Services Administration and Department of Defense to provide a database of vendors, including small business. The Central Contractor Registration (CCR) System is the primary gateway vendor and grantee database for the federal government. CCR collects, stores and disseminates data to support agency acquisition and grants missions. Both current and potential federal government vendors and grantees are required to register in CCR to receive federal contracts or grants. Vendors are required to complete a one-time registration to provide basic information relevant to procurement, grant and financial transactions.

Vendors must update or renew their registration at least once a year to maintain an active status. The SBA provides the CCR with authoritative source information regarding certifications under 8(a) Business Development, HUBZone and Small Disadvantaged Business programs and provides the small business size status against each North American Industry Classification code listed in a registrant's profile.

SBA maintains the Dynamic Small Business Search function of the CCR. Businesses profiled on the DSBS can be searched by NAICS codes, keywords, location, quality certification, bonding level business type, ownership, SBA certification, and by women, minority, veteran and service-disabled veteran ownership. The DSBS serves as a marketing tool for small businesses because the business profiles in the DSBS include information from SBA's files and other available databases plus additional business and marketing information on individual firms.

To search the DSBS for small businesses, click on:

http://dsbs.sba.gov/dsbs/dsp_dsbs.cfm

or select the "Dynamic Small Business Search" at the CCR Web site at: <http://www.ccr.gov>.

Registration in the DSBS is through the CCR. For more information on CCR, or to register, click the CCR Web site. Before

registering in CCR, go to the top of the Web page and download the handbook which contains data for a successful registration.

SUB-NET

Prime contractors use SUB-Net to post subcontracting opportunities. Small businesses can review this Web site to identify opportunities in their area(s) of expertise. While the Web site is designed primarily as a place for large businesses to post solicitations and notices, it is also used by federal agencies, state and local governments, nonprofit organizations, colleges and universities, and even foreign governments for the same purpose.

The Web site has shifted the traditional marketing strategy from the shotgun approach to one that is more focused and sophisticated. Instead of marketing blindly to hundreds of prime contractors, with no certainty that any given company has a need for their product or service, small businesses can now use their resources (saving time and money) to identify concrete, tangible opportunities and then submit bids/proposals targeting these potential subcontracting opportunities.

SUB-Net is available at the SBA Web site by visiting: <http://web.sba.gov/subnet>

HUBZONE PROGRAM

The Historically Underutilized Business Zone Program stimulates economic development and creates jobs in urban and rural communities by providing federal contracting assistance to small businesses.

The HUBZone program establishes preferences for award of federal contracts to small businesses located in historically underutilized business zones.

In general, small businesses may obtain HUBZone certification by employing staff who live in a HUBZone and maintaining a "principal office" in one of these specially designated areas.

SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns, and therefore eligible to receive HUBZone contracts;
- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program; and
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

To qualify for the program, a business must meet the following criteria:

- It must qualify as a small business by SBA size standards;
- Its principal office must be located within a HUBZone, which includes lands on federally recognized Indian reservations and covered by phrase "Indian Country";
- It must be owned (at least 51 percent) by one or more U.S. citizens, or Community Development Corporation or an agricultural cooperative, or an Indian tribe; and
- At least 35 percent of its employees must reside in a HUBZone.

Existing businesses that choose to move to qualified areas are eligible. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in the HUBZone, employees must live in a primary residence within that area for at least 180 days or be a currently registered voter in that area.

For additional information regarding the HUBZone Program, please visit:

www.sba.gov/hubzone/

**ASSISTANCE FOR SMALL AND DISADVANTAGED BUSINESSES
8(A) BUSINESS DEVELOPMENT PROGRAM**

The SBA's Section 8(a) Business Development Program provides various forms of assistance (management and technical assistance, financial assistance, government contracting assistance and advocacy support) to foster the growth and development of businesses owned by socially and economically disadvantaged individuals. SBA assists these businesses, (during a nine-year tenure in the 8(a) Business Development Program), to gain equal access to the resources necessary to develop their businesses and improve their ability to compete on an equal basis in the mainstream of the American economy.

Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance required to expand into the federal government contracting arena.

The SBA enters into contracts with other federal agencies and subcontracts the performance of such contracts to 8(a) program participants.

Eligibility Criteria:

To participate in the 8(a) program, a business must be:

- a small business concern
- owned by a U.S. citizen
- at least 51 percent unconditionally owned and operated by an individual(s) who is socially and economically disadvantaged
- established for two full years before applying (or qualifying for a waiver of the two-year rule)

Social disadvantage:

Social disadvantage is defined as individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Hispanic Americans, Asian Pacific Americans and Subcontinent Asian Americans. An individual who is not a member of one of the groups presumed to be socially disadvantaged must establish individual social disadvantage by a preponderance of the evidence. Anyone may apply for 8(a) Program certification.

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- Commercial Money Market Account
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[†] Initial deposit of \$25 to open account. No charge for first 300 items paid or deposited per statement cycle. Additional items are \$.50 each. Up to 15 Business Debit Cards with no annual fee. Bank deposits FDIC insured. | TD Banknorth, N.A. | SBA Preferred Lender



For additional information regarding evidence of social disadvantage, please visit: www.sba.gov/8abd/indexprograms.html

Economic disadvantage:

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

Net worth:

For initial 8(a) Program certification, the net worth of an individual claiming disadvantage, must be less than \$250,000. For continued 8(a) Program eligibility after admission, net worth must be less than \$750,000. In determining such net worth, SBA will exclude the ownership interest in the applicant or participant and the equity in the primary residence.

Day-to-Day Management:

- Management and daily business operations must be controlled by disadvantaged individual(s) upon whom eligibility is based.
- The individual(s) must have management or technical expertise directly related to the primary product or service of the business.

For additional information on the 8(a) Business Development Program, please visit: www.sba.gov/8abd/

Small Disadvantaged Business Certifications

To qualify as a small disadvantaged business, a firm must be owned and controlled by one or more individuals who are socially and economically disadvantaged. Congress has directed that individuals who are members of certain ethnic groups are presumed to be disadvantaged. Other persons, including women and persons of any race, can also qualify by establishing their disadvantaged status.

Once certified by the SBA, the firm can be added to an online registry of SDB-certified firms maintained in CCR/DSBS. Firms remain on the list for three years. Contracting Officers and prime contractors may search this registry for potential contractors.

For additional information on SDB Certification and Eligibility, visit the SDB Web site at: www.sba.gov/services, and select "Small Business Certifications" from the "Contracting Opportunities" menu in the center of the page.

Online 8(a)/SDB Application

The online 8(a)/SDB application allows small companies to apply for 8(a) Business Development and Small Disadvantaged Business certification directly from SBA's Web site. The 8(a)/SDB online application incorporates features including context sensitive help, real-time validation, printer-friendly versions and integrates with the CCR/DSBS.

This is one example of how the SBA utilizes technology such as the Internet to simplify the interaction between small business and the federal government.

You may access the electronic 8(a)/SDB application by visiting:

<https://sba8a.symlicity.com/applicants/guide>

If you are having difficulty with SBA's General Login System (GLS), please contact ITSecurity@sba.gov.

If you are having difficulty with the Central Contractor Registration (CCR), please go to <http://www.ccr.gov/help.asp> for contact information.

If you are having difficulty with the Dynamic Small Business Search (DSBS), please contact Robert.Connolly@sba.gov.

Small Disadvantaged Business (SDB) E-application, please contact SDB@sba.gov.

8(a) Business Development E-application, please contact 8ABD@sba.gov.

The Mentor-Protégé Program for 8(a) Participants

Through the SBA's Mentor-Protégé Program, 8(a) Program participants can receive in-depth business advice to assist them in becoming

more competitive in obtaining federal government contracts. The SBA's Mentor-Protégé Program encourages private-sector relationships and broadens the agency's efforts to address the needs of clients in the 8(a) Program.

If you are an 8(a) participant, mentors can provide you with technical and management assistance, financial assistance in the form of equity investments or loans, subcontract support, and assistance in performing prime contracts through joint-venture arrangements with 8(a) businesses.

For additional information, please visit: www.sba.gov/8abd/mentoroverview.html

Service-Disabled Veteran-Owned Small Business

In 1999 public law established federal procurement opportunities for veterans and service-disabled veterans. In 2003, the Small Business Act established procurement vehicles for small businesses owned and controlled by service-disabled veterans.

Contracting officers may award a sole-source or set-aside contract to a small business owned by a service-disabled veteran if:

- The business is a responsible contractor able to perform the contract, and the contracting officer does not reasonably expect two or more small businesses owned and controlled by service-disabled veterans will submit offers.
- The anticipated award price of the contract (including options) won't exceed \$5 million in case of a contract opportunity assigned a North American Industry Classification System code for manufacturing; or
- \$3 million in the case of any other contract opportunity;
- In the estimation of the contracting officer, the contract award can be made at a fair and reasonable price.

Additionally, a contracting officer may award contracts after competition restricted to small business concerns owned and controlled by service-disabled veterans if the contracting officer reasonably expects two or more small businesses owned and controlled by service-disabled veterans will submit offers and that the award can be made at a fair market price.

Veterans and service-disabled veterans participate in all SBA procurement programs. To determine your eligibility, contact your local veterans business development officer in your nearest SBA district office, visit the various program Web sites or contact the SBA's Office of Veterans Business development at www.sba.gov/vets.

For more information about SBA's Service-Disabled Veterans Business program, visit www.sba.gov/VETS/index.html

SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The SBIR Program encourages small businesses to explore their technological potential by reserving a specific percentage of federal research and development funds for small businesses. The program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product or service. In turn, this stimulates the U.S. economy.

SBIR Requirements:

Small businesses must meet the following eligibility criteria to participate in the SBIR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S. or be a for-profit business concern that is at least 51 percent owned and controlled by another for-profit business concern that is at least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S.
- Be organized for profit.
- Principal researcher must be employed by small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR Program visit www.sba.gov/services, then scroll down the "Contracting Opportunities" menu along the bottom and click on "Contracting Program." From there, select "SBIR/STTR Programs" from the menu that appears on the right-hand side.

Participating Agencies:

Each year, the following eleven federal departments and agencies are required to reserve a portion of their R&D funds for award to small business: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

For more information on the SBIR Program, please visit:

www.sba.gov/sbir/indexsbir-sttr.html

SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

This STTR program reserves a specific percentage of federal R&D funding for award to small business and nonprofit research institution partners. Small business has long been where innovation and innovators thrive. But the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Conversely, nonprofit research laboratories are instrumental in developing high-tech

innovations. But frequently, innovation is confined to the theoretical, not the practical. STTR combines the strengths of both entities by introducing entrepreneurial skills to high-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

STTR Requirements:

Small businesses must meet the following eligibility criteria to participate in the STTR Program.



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and ask for

Orlando Callegari or Leslie Malone



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- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S.
- Be organized for profit.
- Principal researcher need not be employed by small business.
- Small business must conduct at least 40 percent of the work.
- Company size cannot exceed 500 employees. (No size limit for nonprofit research institution).

The nonprofit research institution partner must also meet certain eligibility criteria:

- Be located in the United States and be one of the following:
- Nonprofit college or university.
- Domestic nonprofit research organization.
- Federally funded R&D center.
- The research institution must conduct at least 30 percent of the work.

Participating Agencies:

Each year the following five Federal departments and agencies are required by STTR to reserve a portion of their R&D funds for award to small business/nonprofit research institution partnerships: Department of Defense; Department of Energy; Department of Health and Human Services;

National Aeronautics and Space Administration; and National Science Foundation.

TECH-Net

TECH-Net is an Internet-based database of information containing Small Business Innovation Research awards, Small Business Technology Transfer awards, Advanced Technology Program awards, and Manufacturing Extension Partners centers.

It is a search engine and electronic gateway of technology information and resources for and about small high-tech businesses. It is a tool for researchers, scientists, state, federal and local government officials, a marketing tool for small firms and a potential "link" to investment opportunities for investors and other sources of capital.

TECH-Net is a free service for those seeking small business partners, small business contractors and subcontractors, leading edge technology research, research partners, (e.g. small businesses, universities, federal labs and non-profit organizations), manufacturing centers and investment opportunities.

TECH-Net is available at:

<http://tech-net.sba.gov>

Doing Business With The State Of New Jersey

The Purchase Bureau, Division of Purchase and Property in the Department of the Treasury, serves as New Jersey's primary agency in the procurement of goods and services necessary to operate state government. The Bureau administers a statewide purchasing system used by all state agencies and county and municipal governments as well. To obtain information from the State of New Jersey, Department of the Treasury on the primary steps for doing business with the State of New Jersey, visit their website at:

<http://www.state.nj.us/treasury/purchase/busreg.htm> or contact:

State of New Jersey

Department of the Treasury
Division of Purchase & Property
Purchase Bureau
33 W. State Street/P.O. Box 230
Trenton, NJ 08625-0230
(609) 292-4700

MANAGEMENT AND TECHNICAL ASSISTANCE

SBA's Section 7(j) Management and Technical Assistance Program authorizes the SBA to enter into grants, cooperative agreements and contracts with public or private organizations to pay all or part of the cost of technical or management assistance for individuals or concerns eligible for assistance under sections: 7(a) (11), 7(j) (10), or 8(a) of the Small Business Act. Specifically, the following are eligible to receive management and technical assistance including businesses which qualify as small under 13CFR part 121 of this title: concerns located in urban or rural areas with high proportions of unemployed or low-income individuals, or which are owned by such low-income individuals; and businesses eligible to receive 8(a) contracts.

The types of assistance available to eligible individuals through the Management and Technical Assistance Program include counseling and training in the areas of:

- Finance
- Management
- Accounting
- Bookkeeping
- Marketing and presentation analysis
- Advertising
- Loan packaging
- Proposal bid preparation
- Feasibility studies
- Industry specific technical assistance
- The identification and development of new business opportunities

More information is at:

www.sba.gov/8abd/indexgrantinfo.html

Cooperative Business Assistance Corporation

#1 SBA MICRO LOAN LENDER

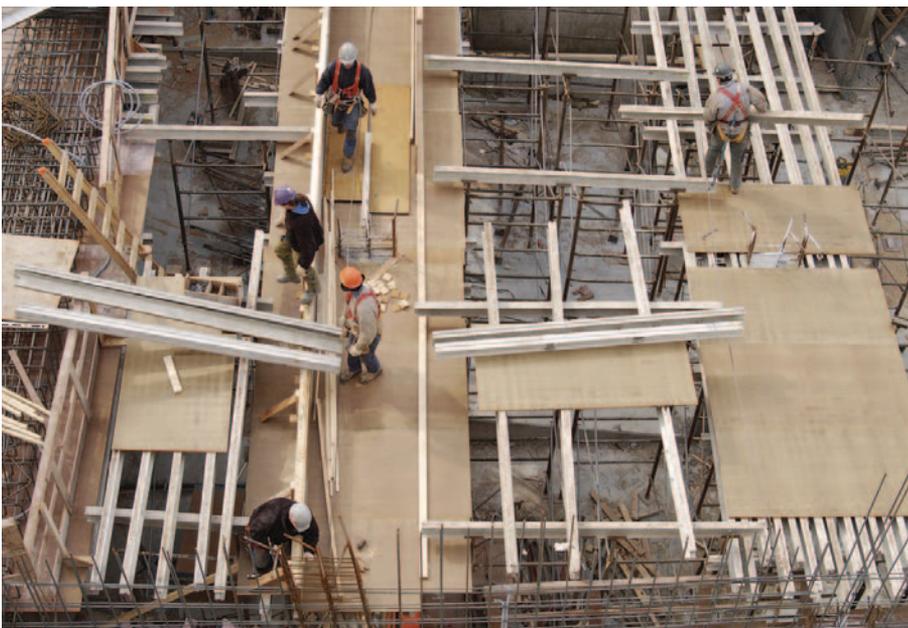
A Beacon for Business

328 Market Street Camden, New Jersey 08102
(856) 966-8181 Fax:(856) 966-0036 / info@cbaclenders.com

SBA Microloan / SBA 504 / Technical Assistance

Disaster Assistance

Knowing the Types of Assistance Available for Recovery



The SBA's Disaster Assistance Program is the only federal program providing loan assistance to homeowners, renters and businesses following disasters. The program provides eligible applicants with certain financial assistance only after an affected area is declared a disaster by the President or the Administrator of the SBA. This loan program is intended for funding of private-sector, non-agricultural losses for which the victims are uninsured or underinsured.

Eligibility is determined by review of a business' or an individual's financial situation as reviewed against established SBA guidelines. A low interest rate (not to exceed 4 percent) is available to applicants without credit available elsewhere; a higher rate (not to exceed 8 percent) is available to applicants with credit available elsewhere.

There are several types of assistance available to qualified applicants.

Physical Disaster

Loans are available to businesses and homeowners and renters. Loans are available to qualified business applicants of any size for uninsured or underinsured disaster losses of up to \$1.5 million. Businesses may use these funds to replace or repair real estate, equipment, fixtures, inventory, and leasehold improvements to pre-disaster condition. Homeowners receive loans, up to \$200,000 for real property losses to repair or restore a primary residence to pre-disaster condition. Homes which are not primary residences are ineligible. Qualified renters and homeowners may also obtain loans for uninsured or

underinsured personal property losses up to \$40,000 to repair or replace personal property such as clothing, furniture, cars, etc. Loans are not intended to replace extraordinarily expensive or irreplaceable items such as antiques, pleasure craft, recreational vehicles or fur coats.

Economic Injury Disaster Loans

Loans of up to \$1.5 million are available for small businesses only which sustain economic injury as a direct result of the disaster event. These working capital loans are intended to be made to small businesses, without credit elsewhere, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster event. Businesses may receive combined EIDL and physical disaster loans up to \$ 1.5 million, unless the business meets the federal criteria as a major source of employment. In that event, the \$1.5 million may be waived when appropriate application is made and documentation provided.

Military Reservist Economic Injury

During Title 10 activations, loans are available to \$1.5 million to assist eligible small businesses to meet their ordinary and necessary operating expenses that they could have met, but are unable to meet, because an essential employee, including the owner, was "called up" to active duty in his/her role as a military reservist. These loans are intended to provide only the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty.

More information is at:

www.sba.gov/services/disasterassistance/index.html, then choose from the topics under "Disaster Assistance" at the center of the page.

Watching Out For You

The SBA Is Your Voice In Washington



OFFICE OF ADVOCACY

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the President and federal appellate courts as friends of the court. Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Advocacy also funds outside research into small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the

office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level. Finally, the office is headed

by the Chief Counsel for Advocacy who is appointed by the President and confirmed by the U.S. Senate.

Learn more about the Office of Advocacy at: www.sba.gov/services, then select "Small Business Advocacy" from the "Laws & Regulations" column at the bottom.

OFFICE OF THE NATIONAL OMBUDSMAN

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C., through the SBA's Office of the National Ombudsman.

The National Ombudsman receives comments from small business owners, nonprofit organizations and small government entities. Comments are forwarded to federal agencies for review, and in some cases fines may be lowered or eliminated and decisions changed in favor of the small business owner. Each year the National Ombudsman files a report with the U.S. Congress on how federal agencies have treated small businesses.

To request help, send the National Ombudsman a completed Federal Agency Comment Form. You may do this by fax at (202) 481-5719; online at the Ombudsman's Web page: www.sba.gov/serviceslawsandregulations/ombudsman/index.html, or by mail at: 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 regional regulatory fairness boards which meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman from the Web site above or call (888) REG-FAIR.

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This material is based on work supported by the U.S. Small Business Administration (SBA) under cooperative agreement SBAHQ-08-S-0001. Any opinions, findings and conclusions or recommendations expressed in this publication are those of the author(s) and do not necessarily reflect the views of the U.S. Small Business Administration.

OTHER ASSISTANCE [In New Jersey]

OTHER SOURCES OF ASSISTANCE

County Economic Development Organizations

Economic development organizations offer a wide array of programs and services for new businesses as well as for companies in need of expansion or relocation assistance. Typical services provided by these organizations include site location, tax incentives and loan packages. For more information contact the economic development organization in the geographic area of your interest.

ATLANTIC COUNTY DEPARTMENT OF REGIONAL PLANNING AND DEVELOPMENT

Route 9 and Dolphin Avenue
Northfield, NJ 08225
(609) 645-5898
www.aclink.org/planning

BERGEN COUNTY DEPARTMENT OF PLANNING AND ECONOMIC DEVELOPMENT

One Bergen County Plaza, 4th Floor
Hackensack, NJ 07601
(201) 336-6446
www.co.bergen.nj.us/departments/planning

BURLINGTON COUNTY ECONOMIC DEVELOPMENT AND REGIONAL PLANNING

50 Rancocas Road
Mount Holly, NJ 08060
(609) 265-5055
www.co.burlington.nj.us/departments/economic

CAMDEN COUNTY IMPROVEMENT AUTHORITY

1909 Route 70 E, Suite 300
Cherry Hill, NJ 08003
(856) 751-2242
www.camdencounty.com/MakingItHappen/ccia.html

CAPE MAY COUNTY OFFICE OF ECONOMIC RESOURCES AND CAPITAL PLANNING

County Administration Building
4 Moore Road
Cape May Court House, NJ 08210
(609) 465-6875
www.capemaycountygov.net

CUMBERLAND COUNTY DEPARTMENT OF PLANNING AND DEVELOPMENT

800 E. Commerce Street
Bridgeton, NJ 08302
(856) 453-2175
www.co.cumberland.nj.us/govtserv/departments/planning

ESSEX COUNTY DEPARTMENT OF ECONOMIC DEVELOPMENT, TRAINING AND EMPLOYMENT

50 S. Clinton Street, Suite 5400
East Orange, NJ 07018
(973) 395-8400
www.essex-countynj.org

GLOUCESTER COUNTY DEPARTMENT OF ECONOMIC DEVELOPMENT

115 Budd Boulevard & Route 45
Woodbury, NJ 08096
(856) 384-6930
www.gcnj.org

HUDSON COUNTY ECONOMIC DEVELOPMENT CORP.

601 Pavonia Avenue, Suite 302
Jersey City, NJ 07306
(201) 222-1900
www.hudsonedc.org

HUNTERDON COUNTY ADMINISTRATOR

71 Main Street
Building 1, 1st Floor
Flemington, NJ 08822
(908) 788-1104
www.co.hunterdon.nj.us/administrator.htm

MERCER COUNTY OFFICE OF ECONOMIC OPPORTUNITY

Mercer County Administration Building
640 S. Broad Street
Trenton, NJ 08650
(609) 989-6555
<http://nj.gov/counties/mercerc/business/economic/index.html>

MIDDLESEX COUNTY OFFICE OF ECONOMIC DEVELOPMENT

JFK Square
New Brunswick, NJ 08901
(732) 745-3433
www.co.middlesex.nj.us/economicdevelopment/index.asp

MONMOUTH COUNTY DEPARTMENT OF ECONOMIC DEVELOPMENT

Hall of Records Annex
31 E. Main Street
Freehold, NJ 07728
(732) 431-7470
www.visitmonmouth.com/econdev/index.asp

MORRIS COUNTY ECONOMIC DEVELOPMENT CORPORATION

30 Schuylar Place
Morristown, NJ 07963
(973) 539-8270
www.morriscountyedc.org

OCEAN COUNTY DEPARTMENT OF PLANNING

129 Hooper Avenue
Toms River, NJ 08754
(732) 929-2054
www.planning.co.ocean.nj.us

PASSAIC COUNTY DEPARTMENT OF ECONOMIC DEVELOPMENT

930 Riverview Drive, Suite 250
Totowa, NJ 07512
(973) 569-4720
www.passaiccountynj.org/Departments/departments.htm

SALEM COUNTY DEPARTMENT OF ECONOMIC DEVELOPMENT

98 Market Street
Salem, NJ 08079
(856) 339-8615
www.salemcountynj.gov

SOMERSET COUNTY BUSINESS PARTNERSHIP

360 Grove Street at Route 22 E.
Somerville, NJ 08876
(908) 218-4300
www.somersetbusinesspartnership.com

SUSSEX COUNTY ECONOMIC DEVELOPMENT PARTNERSHIP, INC.

120 Hampton House Road
Newton, NJ 07860
(973) 300-1988
www.scedp.com

UNION COUNTY UCEDC

LIBERTY HALL CENTER
1085 Morris Avenue, 5th Floor
Union, NJ 07083
(908) 527-1166
www.ucedc.com

WARREN COUNTY ECONOMIC DEVELOPMENT

c/o Warren County Regional Chamber of Commerce
10 Brass Castle Road
Washington, NJ 07882
(908) 835-9200
www.co.warren.nj.us/business.html

Chamber of Commerce Resource Centers

An SBA Chamber of Commerce Resource Center serves as a central location where the local small business community may obtain information and publications on the programs and services of the SBA. Some SBA Resource Centers provide space for SCORE and SBDC counseling services and/or cosponsor business education training programs.

ATLANTIC COUNTY ATLANTIC CITY REGIONAL MAINLAND CHAMBER OF COMMERCE

The Garage at Gordon's Alley
12 South Virginia Avenue
Atlantic City, NJ 08401
(609) 345-4524
www.atlanticcitychamber.com

SOUTH JERSEY AFRICAN AMERICAN CHAMBER OF COMMERCE

927 N. Main Street, Suite A6
Pleasantville, NJ 08232
(609) 646-7054

BERGEN COUNTY COMMERCE AND INDUSTRY ASSOCIATION OF NEW JERSEY

South 61 Paramus Road
Paramus, NJ 07652
(201) 368-2100
www.cianj.org

GREATER HACKENSACK CHAMBER OF COMMERCE

5 University Plaza Drive
Hackensack, NJ 07601
(201) 489-3700
www.hackensackchamber.org

MEADOWLANDS REGIONAL CHAMBER OF COMMERCE

201 Route 17 N.
Rutherford, NJ 07070
(201) 939-0707
www.meadowlands.org

BURLINGTON COUNTY BURLINGTON COUNTY CHAMBER OF COMMERCE

100 Technology Way, Suite 110
Mount Laurel, NJ 08054
(856) 439-2520
www.bccoc.com

CAMDEN COUNTY CHERRY HILL REGIONAL CHAMBER OF COMMERCE

1060 Kings Highway N., Suite 200
Cherry Hill, NJ 08034
(856) 667-1600
www.cherryhillregional.com

CHAMBER OF COMMERCE SOUTHERN NEW JERSEY

Piazza 6014 at Main Street
Voorhees, NJ 08043
(856) 424-7776
www.chambersnj.com

CAPE MAY COUNTY CAPE MAY COUNTY CHAMBER OF COMMERCE

Crest Haven and GSP
Cape May Courthouse, NJ 08210
(609) 465-7181
www.capemaycountychamber.com

OCEAN CITY REGIONAL CHAMBER OF COMMERCE

854 Asbury Avenue
Ocean City, NJ 08226
(609) 399-1412
www.oceancitychamber.com

GREATER WILDWOOD CHAMBER OF COMMERCE

3306 Pacific Avenue
Wildwood, NJ 08260
(609) 729-4000
www.gwcoc.org

CUMBERLAND COUNTY GREATER VINELAND CHAMBER OF COMMERCE

2115 S. Delsea Drive
Vineland, NJ 08360
(856) 691-7400
www.vinelandchamber.org

GREATER MILLVILLE CHAMBER OF COMMERCE

4 City Park Drive
Millville, NJ 08332
(856) 825-2600
www.millville-nj.com

OTHER ASSISTANCE [In Your Area]

ESSEX COUNTY

NEWARK REGIONAL BUSINESS PARTNERSHIP

The National Newark Building
744 Broad Street, 26th Floor
Newark, NJ 07102
(973) 522-0099
www.rbp.org

NORTH ESSEX CHAMBER OF COMMERCE

3 Fairfield Avenue
West Caldwell, NJ 07006
(973) 226-5500
www.northessexchamber.com

PORTUGUESE AMERICAN CHAMBER OF COMMERCE OF NJ

51-55 Prospect Street
Newark, NJ 07105
(973) 491-5200
www.paccnj.org

IRVINGTON

CHAMBER OF COMMERCE

P.O. Box 323
Irvington, NJ 07111
(973) 372-4100
www.irvington-nj.com/ICC.html

HISPANIC AMERICAN CHAMBER OF COMMERCE OF ESSEX COUNTY

305 3rd Avenue West
Newark, NJ 07105
(973) 481-0202

GLOUCESTER COUNTY

WASHINGTON TOWNSHIP CHAMBER OF COMMERCE

5001 Route 42, Suite C
Turnersville, NJ 08012
(856) 227-1776
www.washingtontownshipchamber.org

GLOUCESTER COUNTY CHAMBER OF COMMERCE

28 N. Main Street
Glassboro, NJ 08028
(856) 881-6560
www.gloucestercountychamber.org

GREATER GLASSBORO CHAMBER OF COMMERCE

P.O. Box 651
Glassboro, NJ 08028
(856) 881-7900
www.glassborochamber.com

HUDSON COUNTY

HUDSON COUNTY CHAMBER OF COMMERCE

660 Newark Avenue, Suite 220
Jersey City, NJ 07306
(201) 386-0699
www.hudsonchamber.org

HUNTERDON COUNTY

HUNTERDON COUNTY CHAMBER OF COMMERCE

2200 Route 31 N., Suite 15
Lebanon, NJ 08833
(908) 735-5955
www.hunterdon-chamber.org

MERCER COUNTY

MERCER REGIONAL CHAMBER OF COMMERCE

1A Quakerbridge Plaza Drive
Mercerville, NJ 08619
(609) 689-9960
www.mercerchamber.org

NEW JERSEY STATE CHAMBER OF COMMERCE

216 W. State Street
Trenton, NJ 08608
(609) 989-7888
www.njchamber.com

PRINCETON REGIONAL CHAMBER OF COMMERCE

9 Vandeventer Avenue
Princeton, NJ 08542
(609) 924-1776
www.princetonchamber.org

METROPOLITAN AFRICAN AMERICAN CHAMBER OF COMMERCE

200 E. State Street, 2nd Floor
Trenton, NJ 08608
(609) 393-5933
www.mtaacc.org

MIDDLESEX COUNTY

MIDDLESEX COUNTY REGIONAL CHAMBER OF COMMERCE

1 Distribution Way, Suite 101
Monmouth Junction, NJ 08852
(732) 821-1700
www.mcrcc.org

PISCATAWAY/MIDDLESEX/ SOUTH PLAINFIELD CHAMBER OF COMMERCE

1315 Stelton Road
Piscataway, NJ 08854
(732) 394-0220
www.pmspcoc.org

WOODBIDGE METRO CHAMBER OF COMMERCE

52 Main Street
Woodbridge, NJ 07095
(732) 636-4040
www.woodbridgechamber.org

PERTH AMBOY CHAMBER OF COMMERCE

69A Smith Street
Perth Amboy, NJ 08861
(732) 442-7400
www.perthamboychamber.com

ASIAN INDIAN

CHAMBER OF COMMERCE

ITM Corporate Center
6 Kilmer Road, Suite J
Edison, NJ 08817
(732) 777-4666
www.aicc.net

EAST BRUNSWICK REGIONAL CHAMBER OF COMMERCE

21 Brunswick Woods Drive
East Brunswick, NJ 08816
(732) 257-3009
www.ebnjchamber.org

THE EDISON CHAMBER OF COMMERCE

336 Raritan Center Parkway
Campus Plaza 6
Edison, NJ 08837
(732) 738-9482
www.edisonchamber.com

MONMOUTH COUNTY

EASTERN MONMOUTH AREA CHAMBER OF COMMERCE

47 Reckless Place
Red Bank, NJ 07701
(732) 741-0055
www.emacc.org

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at 215-658-5051.



BUSINESS BANKING



All loans subject to credit approval. PNC's SBA ranking is based on number of SBA 7(a) loans reported by the SBA for the New Jersey District for the period 10/1/06 to 9/30/07. PNC Bank, National Association, Member FDIC.

BB PDF 0108-024

OTHER ASSISTANCE [In Your Area]

SOUTHERN MONMOUTH CHAMBER OF COMMERCE

Colfax Plaza
2510 Belmar Boulevard, Suite I-20
Wall, NJ 07719
(732) 280-8800
www.southernmonmouthchamber.com

WESTERN MONMOUTH CHAMBER OF COMMERCE

17 Broad Street
Freehold, NJ 07728
(732) 462-3030
www.wmchamber.com

NORTHERN MONMOUTH CHAMBER OF COMMERCE

1041 State Highway 36, Suite 206
Atlantic Highlands, NJ 07716
(732) 291-7870
www.northernmonmouth.org

MORRIS COUNTY MORRIS COUNTY CHAMBER OF COMMERCE

25 Lindsley Drive
Morristown, NJ 07960
(973) 539-3882
www.morrischamber.org

PARSIPPANY AREA CHAMBER OF COMMERCE

12-14 N. Beverwyck Road
Lake Hiawatha, NJ 07034
(973) 402-6400
www.njpacc.org

OCEAN COUNTY BRICK TOWNSHIP CHAMBER OF COMMERCE

270 Chambers Bridge Road
Brick, NJ 08723
(732) 477-4949
www.brickchamber.org

LAKEWOOD CHAMBER OF COMMERCE

395 Route 70 W., Suite 125
Lakewood, NJ 08701
(732) 363-0012
www.mylakewoodchamber.com

SOUTHERN OCEAN COUNTY CHAMBER OF COMMERCE

265 W. 9th Street
Ship Bottom, NJ 08008
(609) 494-7211
www.discoversouthernoc.com

TOMS RIVER-OCEAN COUNTY CHAMBER OF COMMERCE

1200 Hooper Avenue
Toms River, NJ 08753
(732) 349-0220
www.oc-chamber.com

PASSAIC COUNTY TRI-COUNTY

CHAMBER OF COMMERCE
2055 Hamburg Turnpike
Wayne, NJ 07470
(973) 831-7788
www.tricounty.org

GREATER PATERSON CHAMBER OF COMMERCE

100 Hamilton Plaza, Suite 1201
Paterson, NJ 07505
(973) 881-7300
www.greaterpatersoncc.org

NORTH JERSEY REGIONAL CHAMBER OF COMMERCE

1033 Route 46 E., Suite A103
Clifton, NJ 07013
(973) 470-9300
www.njrcc.org

HISPANIC AMERICAN CHAMBERS OF COMMERCE OF PASSAIC COUNTY

P.O. Box 1136
Passaic, NJ 07055
(201) 599-7077

SALEM COUNTY SALEM COUNTY CHAMBER OF COMMERCE

91A S. Virginia Avenue
Carney's Point, NJ 08069
(856) 299-6699
www.salemnjchamber.homestead.com

SOMERSET COUNTY SOMERSET COUNTY CHAMBER OF COMMERCE

360 Grove Street and Route 22 E.
Somerville, NJ 08807
(908) 218-4300
www.scbp.org

FRANKLIN TOWNSHIP CHAMBER OF COMMERCE

PNC Bank Building
675 Franklin Boulevard
Somerset, NJ 08873
(732) 545-7044
www.franklinchamber.com

SUSSEX COUNTY SUSSEX COUNTY CHAMBER OF COMMERCE

Bank of New York Building
120 Hampton House Road
Newton, NJ 07860
(973) 579-1811
www.sussexcountychamber.org

UNION COUNTY SUBURBAN CHAMBER OF COMMERCE

71 Summit Avenue
Summit, NJ 07901
(908) 522-1700
www.suburbanchambers.org

GATEWAY REGIONAL CHAMBER OF COMMERCE

135 Jefferson Avenue
Elizabeth, NJ 07207
(908) 352-0900
www.gatewaychamber.com

UNION TOWNSHIP CHAMBER OF COMMERCE

355 Chestnut Street
Union, NJ 07083
(908) 688-2777
www.unionchamber.com

GREATER ELIZABETH CHAMBER OF COMMERCE

456 N. Broad Street
Elizabeth, NJ 07208
(908) 355-7600
www.elizabethchamber.com

WESTFIELD AREA CHAMBER OF COMMERCE

Bank of America
173 Elm Street, 3rd Floor
Westfield, NJ 07090
(908) 233-3021
www.westfieldareachamber.com

PLAINFIELD CHAMBER OF COMMERCE

126 E. Front Street
Plainfield, NJ 07060
(908) 753-2296
www.positivelyplainfield.org

WARREN COUNTY WARREN COUNTY REGIONAL CHAMBER OF COMMERCE

10 Brass Castle Road
Washington, NJ 07882
(908) 835-9200
www.warrencountychamber.org

PHILLIPSBURG AREA CHAMBER OF COMMERCE

Municipal Building
675 Corliss Avenue
Phillipsburg, NJ 08865
(908) 859-5161
www.phillipsburgnj.com

Other Resources

There are numerous federal, state, and local organizations and agencies that offer programs and services to assist small businesses.

Among the most frequently utilized are:

NEW JERSEY COMMERCE, ECONOMIC GROWTH & TOURISM COMMISSION

20 W. State Street/P.O. Box 820
Trenton, NJ 08625
(609) 777-0885
www.state.nj.us/commerce

NEW JERSEY ECONOMIC DEVELOPMENT AUTHORITY COMMUNITY DEVELOPMENT DIVISION

36 W. State Street/P.O. Box 990
Trenton, NJ 08625
(609) 292-1800
www.njeda.com

ENTREPRENEURIAL TRAINING INSTITUTE (ETI) NEW JERSEY ECONOMIC DEVELOPMENT AUTHORITY

P.O. Box 990
Trenton, NJ 08625
(609) 292-9279 www.njeda.com/eti

NEW JERSEY DEPARTMENT OF AGRICULTURE DIVISION OF MARKETING AND DEVELOPMENT

John Fitch Plaza/P.O. Box 330
Trenton, NJ 08625
(609) 292-5536
www.state.nj.us/agriculture/divisions/md

NEW JERSEY URBAN ENTERPRISE ZONE PROGRAM

20 W. State Street
Trenton, NJ 08625
(609) 777-0885
www.state.nj.us/commerce/about_uez_program.shtml

NEW JERSEY INSTITUTE OF TECHNOLOGY ENTERPRISE DEVELOPMENT CENTER

211 Warren Street (Main Office)
Newark, NJ 07103
(973) 643-4063
www.njit-edc.org

NEW JERSEY COMMISSION ON SCIENCE AND TECHNOLOGY

P.O. Box 832
Trenton, NJ 08625-0832
(609) 984-1671
www.state.nj.us/scitech

USDA/RURAL DEVELOPMENT BUSINESS AND COMMUNITY PROGRAMS

8000 Midlantic Drive
5th Floor N., Suite 500
Mount Laurel, NJ 08054
(856) 787-7783
www.rurdev.usda.gov/nj/rbs.html

NEW JERSEY INSTITUTE OF TECHNOLOGY DEFENSE PROCUREMENT TECHNICAL ASSISTANCE CENTER

Finster Hall, Room 490
323 Martin Luther King Boulevard
Newark, NJ 07102
(973) 596-3105
www.njit.edu/dptac/

UCEDC PROCUREMENT TECHNICAL ASSISTANCE PROGRAM

1085 Morris Avenue, 5th Floor
Union, NJ 07083
(908) 527-1166
www.ucedc.com/services/contracts.shtml

NJ AIR SERVICES DEVELOPMENT OFFICE

Newark Liberty International Airport,
Building 80
Newark, NJ 07114-3707
(973) 961-4278
www.asdoonline.com/NJAPPS/NJ_Main.htm

New Jersey County Clerks' Offices

ATLANTIC COUNTY CLERK'S OFFICE

5901 Main Street
Mays Landing, NJ 08330
(609) 641-7867 or
(609) 625-4011
www.atlanticcourtclerk.org

BERGEN COUNTY CLERK'S OFFICE

One Bergen County Plaza
Hackensack, NJ 07601
(201) 336-7000
www.co.bergen.nj.us/countyclerk

OTHER ASSISTANCE [In Your Area]

BURLINGTON

COUNTY CLERK'S OFFICE

49 Rancocas Road
Mount Holly, NJ 08060
(609) 265-5122
www.co.burlington.nj.us/departments/countyclerk/index.htm

CAMDEN

COUNTY CLERK'S OFFICE

Camden County Courthouse,
Room 102
520 Market Street,
Camden, NJ 08102
(856) 225-5300
<http://www.co.camden.nj.us/government/offices/clerk/index.html>

CAPE MAY

COUNTY CLERK'S OFFICE

7 N. Main Street
Cape May Court House, NJ 08210
(609) 465-1010
www.co.cape-may.nj.us

CUMBERLAND

COUNTY CLERK'S OFFICE

Court House
60 W. Broad Street
Bridgeton, NJ 08302
(856) 453-4860
www.co.cumberland.nj.us/govtser/dep/rtments/county_clerk

ESSEX

COUNTY CLERK'S OFFICE

Hall of Records, Room 247
465 Dr. Martin Luther King Jr. Boulevard
Newark, NJ 07102
(973) 621-4921
www.essexclerk.com

GLOUCESTER COUNTY CLERK'S OFFICE

1 N. Broad Street
Woodbury, NJ 08096
(856) 853-3237
www.co.gloucester.nj.us/Government/Departments/Clerk/Clerkhome.cfm

HUDSON

COUNTY CLERK'S OFFICE

Brennan Court House Building
583 Newark Avenue
Jersey City, NJ 07306
(201) 795-6112
www.hudsoncountyclerk.org

HUNTERDON

COUNTY CLERK'S OFFICE

Main Street County Complex
71 Main Street/P.O. Box 2900
Flemington, NJ 08822
(908) 788-1221
www.co.hunterdon.nj.us/countyclerk.htm

MERCER

COUNTY CLERK'S OFFICE

Old Court House
209 S. Broad Street, 1st Floor
Trenton, NJ 08650
(609) 989-6464
<http://nj.gov/counties/mercer/officials/clerk/>

MIDDLESEX

COUNTY CLERK'S OFFICE

Registry Division
75 Bayard Street, 4th Floor
New Brunswick, NJ 08903
(732) 745-3005
<http://co.middlesex.nj.us/countyclerk/in dex.asp>

MONMOUTH

COUNTY CLERK'S OFFICE

County Clerk Building
33 Mechanic Street
Freehold, NJ 07728
(732) 431-7324
www.visitmonmouth.com/countyclerk

MORRIS COUNTY CLERK'S OFFICE

Administration and Records Building
Court Street, 1st Floor
Morristown, NJ 07963
(973) 285-6130
www.morriscountyclerk.com

OCEAN

COUNTY CLERK'S OFFICE

Ocean County Courthouse
118 Washington Street
Toms River, NJ 08754
(732) 929-2018
www.oceancountyclerk.com

PASSAIC

COUNTY CLERK'S OFFICE

Passaic County Administration Building
401 Grand Street
Paterson, NJ 07505
(973) 225-3632
www.passaiccountynj.org/CountyClerk/countyclerk.htm

SALEM

COUNTY CLERK'S OFFICE

92 Market Street
Salem, NJ 08079
(856) 935-7510 ext. 8206
www.salemcounynj.gov

SOMERSET

COUNTY CLERK'S OFFICE

20 Grove Street
Somerville, NJ 08876
(908) 231-7006
www.co.somerset.nj.us/county_clerk.htm

SUSSEX

COUNTY CLERK'S OFFICE

Hall of Records
83 Spring Street, Suite 304
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