

the BottomLine

Dear Fellow Business Owners and Supporters,

Life is an experiment. In a laboratory, there are certain controls in place to affect an expected result. However, in life, we don't have those same controls in place. You may have heard that you learn more from your failures than you do from successes. My theme this year has been: Let's go failure. I was not seeking failure for the sake of failure. After meeting with many unexpected lame outcomes, I was no longer afraid to fail and ready to learn from it. This has been my most challenging year—on multiple fronts. I experienced challenges in my business: organizationally, financially, with business development, with partnerships and collaborations, creatively, and so on. At every turn, it seemed I was missing the mark and learning from the unexpected. I learned to look beyond the immediate challenge to see what was at the root cause. The question was: What is

the lesson? I found opportunities from lost ones. It may sound cliché, but after the door closed a new one opened from an unexpected place.

Do you perceive challenges as opportunities? How do you overcome and learn from them? Business ownership doesn't just shape us to be better leaders within our respective organizations. Strong leadership helps you in all facets of your life. The changes in my business have gifted me with new insights into my personal life, as a community leader, family member, friend, wife, and mother.

As your business continues to grow and undergoes change, welcome the challenges and know you already have the ingredients for success.

Bertha

Bertha Robinson
NJAWBO State President





BCB Bank

ALWAYS READY TO SERVE YOU AND YOUR COMMUNITY

**WE HAVE THE
PRODUCTS AND SERVICES
TO SUIT ALL YOUR BANKING NEEDS.**

- SAVINGS & CHECKING ACCOUNTS
 - CDS
- BUSINESS LOANS
- RESIDENTIAL MORTGAGES
- SMALL BUSINESS LENDING
 - LINES OF CREDIT
 - AND MORE!

BCB has locations throughout
New Jersey and New York.

*Visit our website or call us for a
full list of hours and locations.*

MAKING AN IMPACT

WWW.BCB.BANK | 1.800.680.6872



New Members

Adrian Allotey

You Are Not Alone Elder Care LLC, Colonia

Tama Baran

Law Office of Tama Vail Baran, Esq., Bordentown

Michelle Bradley

Java's Compost, West Orange

Faith Cole

Alayia Helping Hands/Alayia Training Institute, Maplewood

Heather Fanlo

Arrow Sewer and Drain LLC, Bernardsville

Sue Juter

Admiral Integration, Inc., Mount Laurel

Nicole Lintner

Direct AVS, Randolph

Tawana Nicholas

Undisputed Logistix LLC, Irvington

Natalie Viggiano

Nutrition & Health Center, Red Bank



MetroEast & Northeast Region Event

Member News

Tolberts Attend LegalShield Super Saturday Business Event

As NJ Market Leaders, Mamie and Willie Tolbert attended the NJ & Garden State LegalShield Super Saturday event held in August at Embassy Suites by Hilton in Piscataway. The event offered attendees lots of business-building advice and experiences. Guest speaker, Jim Tanner, author of the book, *On Purpose*, and a Million Dollar Club Member, presented the Business Overview. He helps people build huge organizations like his own.

“Willie and I enjoy these Super Saturday events,” notes Mamie, “where we can interact with our LegalShield colleagues, share tips and ideas with each other, and gain so much insight. The purpose of these events is to provide members and guests information about the benefits of having access to legal as well as identity theft protection services for individuals, families, and businesses.”

LegalShield provides its members with access to legal services offered by a network of provider law firms through membership-based participation. To learn more, visit <https://wtolbert.wearelegalshield.com/>.



Willie and Mamie Tolbert



Guest speaker Jim Tanner (center) with LegalShield NJ Market Leaders (from left to right): Mamie Tolbert, Eileen Marcial, Brock Johnson, Giselle Quintanilla, and Willie Tolbert

Robin Tabakin Elected New Board President of the WCEC



Robin Tabakin is the newly elected board president of The Women’s Center for Entrepreneurship Corp (WCEC). She brings to the WCEC considerable expertise in workforce development and training. Her leadership experience with state government councils and nonprofit entities enhances the organization’s commitment to progress and positive change.

“It is an honor to serve as WCEC Board President,” notes Tabakin. “The WCEC has addressed very pressing needs of women-owned small businesses in the state of New Jersey for 14 years, and we must continue to advocate and offer innovative assistance.”

Tabakin co-founded the WCEC in 2009. She currently serves on the New Jersey Government Records Council and on the NJBPU SDDC Supplier Diversity Development Council.

Robin Tabakin is the owner of Technoforce LLC (<http://www.technoforce.com>), a workforce development and DEI consultant specializing in developing grassroots engagement and outreach programs to build a qualified workforce in the wind industry. She has been a member of NJAWBO since 1999 and served as NJAWBO State President from 2005 to 2007.

RELATIONSHIPS ➡ REFERRALS ➡ REVENUE

Violet PR Named to Inc. Magazine's Annual Best Workplaces



Violet PR has been named to Inc. magazine's 2023 Best Workplaces list. The Montclair PR firm is one of just nine companies in New Jersey to make the list and among only 591 from across the country.

"I am thrilled to share this news about our ranking as one of Inc. magazine's top workplaces in the country," says April Mason, Violet PR, President. "My goal as we've grown to a team of 13 full-time staff has been to create a culture that values excellence, collaboration, and work life balance."

Violet PR's mission is to work with clients that are making places better. The firm helps economic development organizations, nonprofits, and companies grow their organizations and attract talent and investment. For more information, visit <https://www.violetpr.com/>.

April Mason, Violet PR President
(back row, 3rd from right) with her team

Paintings by Brenda Hendrickson on Display at Parsippany Troy Hills Public Library in October

Brenda Hendrickson has been invited to display dozens of her paintings at the Parsippany Troy Hills Public Library during the month of October. A reception and poetry reading will be held at the library on October 19 from 4:00 to 7:00 P.M.

"It is always exciting to have my artwork on display," says Brenda. "This show will be extra special because during the reception my husband, Howard, will read a few of his poems, which were inspired by my abstract paintings. I grew up in Manhattan, blocks away from the major museums and galleries, which inspired my lifelong admiration of the arts and love for abstract art."

Brenda Hendrickson is a longtime member of NJAWBO, joining in 1999 when her Cedar Grove accounting practice was relatively new. She served on the board of the Essex Chapter in several positions, including VP of Finance (2007–2008), President-Elect (2008–2010), and President (2010–2011).



Gain Valuable Benefits by Joining



Relationships &
Networking



Referrals &
Advice



Revenue &
Growth



Marketing &
Exposure



Prestige &
Credibility

NJAWBO
NJ Association of Women Business Owners

www.NJAWBO.org

NJAWBO President and President-Elect Attend Inner City Capital Connections Launch at NJIT

Bertha Robinson, NJAWBO president, with Mamie Tolbert, NJAWBO president-elect, represented NJAWBO at the Inner City Capital Connections (ICCC) Launch at New Jersey Institute of Technology on July 19, 2023.

The ICCC, which provides three critical elements for sustainable growth (capacity-building education, one-on-one coaching, and connections to capital and capital providers), the ICCC is a tuition-free executive leadership training program designed by the Initiative for a Competitive Inner City (<https://icic.org/>) to help business owners in under-resourced communities build capacity for sustainable growth in revenue, profitability, and employment.



Bertha Robinson (left) with Mamie Tolbert

RELATIONSHIPS



REFERRALS



REVENUE



Our business is energized by more than just electric and gas. PSEG knows that maintaining a diverse and talented network of suppliers makes good business sense. Strong relationships with our minority, women, veteran, service disabled veteran & LGBT-owned business partners can help us provide more options, better solutions and, in the long run, superior products and services. For more information about becoming a member of PSEG's supplier network, log on to pseg.com/supplierdiversity.

POWERING PROGRESS

EMPOWERING PEOPLE > POWERING LIFE



Leveraging Certification as a Woman- or Minority-Owned Business in New Jersey

by Markis Abraham

In the dynamic and competitive business landscape of New Jersey, enterprises are continuously seeking ways to gain a competitive edge. For women and minority entrepreneurs, the path to success can be particularly challenging due to historical disparities and systemic barriers. However, New Jersey's commitment to fostering diversity and inclusivity has led to the development of certification programs that grant businesses owned by women or minorities a distinct advantage. In this article, we explore how being certified as a woman- or minority-owned business can provide numerous benefits and opportunities for growth in the Garden State.

One of the most significant advantages of being certified as a woman or minority-owned business in New Jersey is access to government contracts and set-asides. The State of New Jersey actively encourages supplier diversity, and some government agencies throughout the state have supplier diversity programs focused on spending more funds with small and diverse businesses. Five counties in New Jersey have set-aside programs: Hudson, Bergen, Essex, Mercer, and Middlesex County.

A county set-aside program earmarks a percentage of that county's overall budget to be spent with certified businesses and advertises contract opportunities that are only open to certified businesses. For example, Hudson County has a set-aside program earmarking at least 10% of its budget to be spent with small, women-, minority-, and veteran-owned business enterprises (abbreviated as SBE, WBE, MBE, and VBE, respectively). More specifically, the Hudson County Office of Business Opportunity (HCOBO) works with department directors and the County Purchasing Department to identify set-aside opportunities available to SBEs, WBEs, MBEs,

and VBEs. The HCOBO also provides important information and support to qualified business owners throughout the bidding process.

Other counties and government entities undertake similar processes to increase their spending with small and diverse businesses. By obtaining certification, these entrepreneurs gain a competitive edge in the marketplace, having access to contracting opportunities to which similar, noncertified businesses do not. This not only enhances their revenue streams but also allows them to establish a track record of successful projects, boosting their credibility and reputation in the market.

Similar to government entities, many large corporations and private companies in New Jersey have recognized the importance of supplier diversity and have established similar programs to engage with certified women- and minority-owned businesses. These supplier diversity initiatives aim to create a level playing field and promote economic growth within underserved communities. By becoming a certified supplier, a business can gain exposure to a vast network of potential clients, leading to increased business opportunities, training, business mentorship, and partnerships. The National Minority Supplier Diversity Council (NMSDC) offers diverse businesses a certification program as well as other resources. Entrepreneurs who obtain their certification through NMSDC or similar organizations can access significant contracting opportunities with some of the top corporate/private companies.

Certification as a woman- or minority-owned business can also open doors to various funding opportunities. New Jersey offers state-backed loans and grants exclusively for certified businesses, allowing them to secure capital for expansion, research, or marketing efforts. Moreover, many private financial

institutions and venture capital firms actively seek to invest in diverse businesses as part of their corporate social responsibility initiatives. Thus, certification can significantly improve a business's chances of securing funding to fuel its growth.

In New Jersey, certified woman- and minority-owned businesses have access to specialized training and development programs tailored to meet their unique needs. These programs cover a wide range of topics, including business strategy, marketing, financial management, and legal compliance. Participating in these initiatives can equip entrepreneurs with essential skills and knowledge to enhance their operational efficiency and maximize their growth potential. For example, the Port Authority of New York and New Jersey is currently hosting its second cohort of certified construction-related firms, providing an eight-week training program to prepare companies to work on the new Air Tran project coming to Newark Liberty International Airport. This training program will provide entrepreneurs with valuable knowledge and information to prepare to bid, win, and successfully perform the contracted services.

Today, decision-makers in public and private procurement are increasingly conscious of the social impact of their purchasing decisions. By proudly displaying their certification, businesses can appeal to socially conscious customers who prioritize supporting diverse and inclusive enterprises. Certification can also enhance brand reputation. The Port Authority's certification program is considered rigorous. Completing the program and obtaining that certification indicate the company is qualified and organized. This positive branding impact can lead to increased customer loyalty and retention, which in turn has a positive impact on the longevity of the business.

Certification as a woman- or minority-owned business in New Jersey is a powerful tool for growth and success. The advantages it offers, from access to government contracts and funding opportunities to networking and brand reputation enhancement, provide a competitive edge in the marketplace. Furthermore, the commitment to supplier diversity and inclusion throughout the state ensures that certified businesses can thrive and contribute to the economic growth of their communities. As New Jersey continues to foster an environment of diversity and inclusivity, certified women and minority entrepreneurs have a unique opportunity to realize their business aspirations and make a positive impact on the state's business landscape.

Copyright 2023 Markis M. Abraham



Markis M. Abraham is the Director of the Hudson County Office of Business Opportunity, where his focus is to ensure Hudson County consistently meets and exceeds its spending goals with small and diverse businesses. Prior to joining the HCOBO in March

2020, Markis was an attorney and entrepreneur. He is a graduate of St. Peter's Preparatory School in Jersey City, the Wharton School at the University of Pennsylvania, and Rutgers School of Law in Newark. Markis, the father of five sons, is also a licensed real estate agent and has previously worked for some time as a sports agent, becoming a Certified Contract Advisor in both the NFL and NBA in 2009. He has advised individuals, business owners, investors, athletes, music artists, and fashion designers on transactions, contracts, business formation, and intellectual property rights. He was a Jersey City Municipal Court Prosecutor from 2012 through 2015.

New Jersey County Purchasing Portals, Bid Sites, or Business Pages

Atlantic County, <https://www.acua.com/>

Bergen County, <https://bergenbids.com/>

Burlington County, <https://www.co.burlington.nj.us/438/Purchasing>

Camden County, <https://www.camdencounty.com/service/purchasing-and-procurements/>

Cape May County, <https://capemaycountynj.gov/1293/Finance-and-Purchasing>

Cumberland County, <https://www.cumberlandcountynj.gov/purchasing>

Essex County, <https://www.essexcountynj.org/finance/bids/>

Gloucester County, <https://www.gloucestercountynj.gov/443/Purchasing>

Hudson County, <https://www.hcnj.us/planning-and-business-opportunity/business-opportunity/>

Hunterdon County, <https://www.co.hunterdon.nj.us/1379/Purchasing-Division> or <https://www.hudsoncountynjprocure.org>

Mercer County, <https://www.mercercounty.org/departments/purchasing/bidding-opportunities>

Middlesex County, <https://www.middlesexcountynj.gov/government/departments/departments-of-economic-development/thrive-here>

Monmouth County, <https://www.co.monmouth.nj.us/page.aspx?ID=128>

Morris County, <https://www.morriscountynj.gov/Departments/Purchasing>

Ocean County, <https://www.co.ocean.nj.us/OC/Purchasing/>

Passaic County, <https://www.passaicbids.com/>

Salem County, <https://www.salemcountynj.gov/employment-bid-opportunities/bid-opportunities/>

Somerset County, <https://www.co.somerset.nj.us/business/doing-business-with-somerset-county>

Sussex County, <https://www.sussex.nj.us/cn/webpage.cfm?tpid=1619>

Union County, <https://ucnj.org/business-2/>

Warren County, <https://www.warrencountynj.gov/business>

This county list was provided by Erica Bell at the Hudson County Office of Business Opportunity (HCOBO), although some of the links have changed and may be subject to change again.

For more information, required documents, and to complete the application process for State of New Jersey certifications, which include Small Business Enterprises and Minority, Women, Veteran, Disabled Veteran, and LGBTQ+ businesses, the HCOBO suggests going to <https://www.state.nj.us/treasury/revenue/business-cert-program.shtml>

Other great sources for getting certified as a Small Business Enterprise (SBE), Women Business Enterprise (WBE), or Minority Business Enterprise (MBE) are as follows:

<https://business.nj.gov/pages/certifications>

<https://njsbdc.com/>

<https://nmsdc.org/mbe-certification/>

<https://nynjmsdc.org/mbe-certification/>

<https://www.wbenc.org/certification/>

A Sampling of NJ Supplier Diversity Programs for Certified Businesses to Explore

Exelon: <https://www.exeloncorp.com/suppliers/supplier-diversity>

Montclair State University: <https://www.montclair.edu/procurement/supplier-diversity-program/>

New Jersey Natural Gas (NJNG): <https://www.njng.com/my-business/supplier-diversity-program.aspx>

New Jersey Transit: <https://www.njtransit.com/about/doing-business>

Port Authority of New York and New Jersey: <https://www.panynj.gov/port-authority/en/business-opportunities/supplier-diversity.html>

Public Service Energy Group (PSEG): <https://corporate.pseg.com/aboutpseg/suppliers/doingbusinesswithpseg/supplierstandardsanddiversity>

Rowan University Supplier Diversity Program: https://sites.rowan.edu/procurement/supplier_diversity_inclusion/

Rutgers University Supplier Diversity Program:

<https://procurementservices.rutgers.edu/purchasing/diversity-and-sustainability/supplier-diversity-program>

State of New Jersey: <http://www.njstart.gov>

ADP Supplier Diversity: <https://www.adp.com/about-adp/corporate-social-responsibility/supplier-diversity.aspx>

Merck & Co., Inc.: <https://www.merck.com/company-overview/suppliers/>

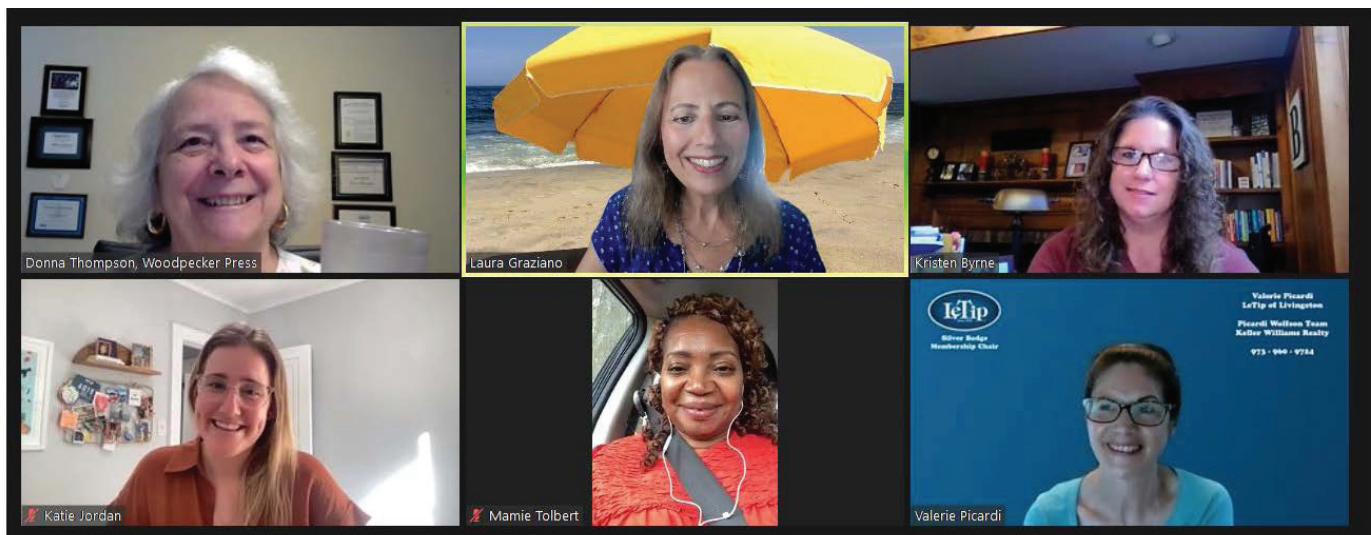
Northwell Health: <https://www.northwell.edu/education-and-resources/community-engagement/center-for-equity-of-care/supplier-diversity>

U.S. Small Business Administration (SBA): <https://www.sba.gov/partners/contracting-officials/small-business-procurement/set-aside-procurement#id-when-to-use-set-aside-or-sole-source-contracts>

Last updated June 8, 2023

Note: This is just a partial list of companies and organizations that have supplier diversity programs or portals. Information and links may have changed, so check the sites yourself or do your own search.

NJAWBO Join the Conversation 8-16-23





Professional Development Series—No. 3
October 3, 2023, 12:00–1:00 PM

How to Present with Poise & Power!

Know your why.
Preparation will determine your success.
PowerPoint, yes or no?
How to use hooks & storytelling
Verbal & non-verbal skills

PRESENTER



Jane Paterson
One Perfect Speech

REGISTER TODAY at
<https://members.njawbo.org/events/>

NJAWBO Northeast Region



NJAWBO Central Region



SC SCHUMACHER
 CHEVROLET AUTO GROUP

PROUD NJAWBO SPONSOR

*“Honored to be Named Among The Top Dealerships in
the Nation For Outstanding Female Friendly Service.”*

Judith Schumacher-Tilton, President



FIND NEW ROADS™

CHEVROLET

Full Service Sales And Repairs For All Of Your Driving Needs

LITTLE FALLS | **DENVILLE** | **CLIFTON** | **LIVINGSTON** | **BOONTON**
 973.256.1065 | 973.627.0900 | 973.472.5500 | 973.992.9100 | 973.334.2000

SchumacherChevy.com

Auto Body Centers in 3 Locations - Denville, Livingston and Boonton

*Come Join
the Family*



2012 - 2017
WOMEN'S CHOICE AWARD™

NJAWBO Highlighted Upcoming Events

NJAWBO Join the Conversation
10/25

NJAWBO Happy Hours
10/4, 11/8

NJAWBO Monthly Membership Roundtables
9/18, 10/16, 11/20

NJAWBO Professional Development Series
10/3

2023 NJAWBO Annual Statewide Events

September 28
NJAWBO Oceanfront Networking Luncheon
Rooney's Oceanfront Restaurant, Long Branch

December 6
NJAWBO "Jingle & Mingle" Annual Holiday Event
Bella Napoli Ristorante, Bloomfield

Visit the NJAWBO Calendar for all region and special event details at <https://members.njawbo.org/events/>



REGISTER BY 12/1/23 at <https://members.njawbo.org/events>

Jingle & Mingle
NJAWBO 2023
Holiday Networking
Dinner Party
December 6, 2023 | 5:30–8:30 p.m.
Bella Napoli Ristorante, Bloomfield
Featuring
Entertainment by Tommy Hilken
Stand-up Comedy and Magic!

- Delicious Sit-Down Dinner
- Cash Bar
- Fun Entertainment
- Door Prizes

NJAWBO CORPORATE SPONSORS:



PSEG



NJAWBO BOARD OF TRUSTEES 2023–2024

Executive Committee

President: Bertha Robinson, 732-705-5060,

bertha@staroneprofessional.com

President-Elect: Mamie Tolbert, 973-277-1475,

mt.legalshieldassociate@gmail.com

Secretary: Jeanine Dargis, 848-244-4925,

jeanine.dargis@payrollvault.com

Immediate Past President: Holly Kaplansky,

201-681-6231, holly@redwagonconsulting.com

Nominations Chair: Donna R. Thompson,

973-476-2719, donna@woodpeckerpress.com

VP of Administration: Melanie Cunningham,

212-457-1622, melanie@mcunninghamlaw.com

VP of Corporate Relations: Rosanna Imbriano,

973-444-2317, info@riconsultingllc.com

VP of Events & Programming: Taryn Abrahams,

973-803-8276, info@empowerbehavioralservices.com

VP of Marketing: Cecelia Henderson, 973-646-8947,

cahenderson@wsimarketingedge.com

VP of Membership: Laurel Bernstein,

201-927-5927, bernstein.laurel@gmail.com

The Bottom Line Newsletter

Copyright 2023 NJAWBO. All rights reserved.

The Bottom Line is the official publication of the New Jersey Association of Women Business Owners, Inc.

Production Manager: Donna Thompson

General Inquires: njawbo@njawbo.org

NJAWBO, P.O. Box 133, Cedar Grove, NJ 07009-0133

NOTE: Please do NOT automatically add the email addresses in this document to your email database without permission from the prospective recipient.

The New Jersey Association of Women Business Owners is the longest-standing statewide organization of women business owners in New Jersey. Its primary objective is to support and encourage business ownership by women.

www.NJAWBO.org

NJAWBO REGIONS

Northeast Region: Bergen & Passaic Counties

MetroEast Region: Essex, Hudson, & Union Counties

Northwest Region: Morris, Sussex, & Warren Counties

Central Region: Mercer, Hunterdon, & Somerset Counties

Shore Region: Monmouth, Ocean, & Middlesex Counties

South Jersey Region: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, & Salem Counties

www.njawbo.org

NJAWBO CORPORATE SPONSORS

Gold



PSEG

Silver



BCB Bank

Bronze



NJAWBO MEDIA SPONSORS



Suburban Essex

