



NJ Business Action Center Resources for Recovery & Growth

**MELANIE WILLOUGHBY
EXECUTIVE DIRECTOR**





LONG HISTORY OF SERVICE TO NJ BUSINESSES

Over Thirty Years of Service to the NJ Business Community

Three Offices Devoted to Business Advocacy

- **Office of Business Advocacy** – Help with real estate site searches, to find the right location whether growing or consolidating in response to the changing COVID environment
- **Office of Small Business Advocacy** – From startups to main street, help small businesses access a variety of resources and answer all their questions
- **Office of Export Promotion** – Companies interested in global business activities can tap into a number of resources, like creating an export plan, guidance in identifying global export markets, guiding you through foreign custom procedures





SO HOW CAN THE NJBAC HELP YOU?

Think of the NJBAC as Your Connector

- **Connects** you with the technical assistance you need for a fiscal stability and business continuity, like writing a business plan
- **Identifies** critical access to capital and local, state and federal grant and loan programs, like the SBA, EDA, CDFI's, local banks
- **Provides** guidelines for operating your business safely and identifies access to PPE <https://forms.business.nj.gov/ppevendor/list/>
- **Clarifies** State mandated employee benefits, like earned sick leave
- **Identifies** the licensing and certification requirements you need to operate





SO HOW CAN THE NJBAC HELP YOU?

Think of the NJBAC as Your Connector

Our team at the NJBAC knows all of the state departments and agencies and outside organizations that can directly answer your question, solve your problem, and provide you with resources and technical assistance

NJBAC connects you with:

- New Jersey Economic Development Authority
- New Jersey Treasury Department
- New Jersey Department of Labor and Workforce Development
- NJ Consumer Affairs Division
- New Jersey Department of Community Affairs
- New Jersey Small Business Development Centers
- Programs available from your County or Municipality





SMALL BUSINESS ADVOCACY

- **Mentoring Assistance** - From creating a business plan to preparing financial statements or developing valuable social media strategies having a business mentor can help your business succeed. NJBAC will connect you with programs around the state that offer one on one mentoring opportunities
- **Financial Resources** – Will refer you to all the financing options available to your business. We can identify the specific programs for which your business may be eligible and help locate the resources that best meet your needs. Furthermore, we can assist you with credit repair services to help position a favorable application process
- **Licensing and Professional Certifications** - Help you trouble shoot issues you may encounter with licensing or professional certifications





SMALL BUSINESS ADVOCACY

- **Navigating Regulatory Processes** - Advocating on your behalf, we coordinate with other state departments to quickly identify any challenges and formulate a sound and effective solution. We can also provide redevelopment guidance and coordination for municipalities and developers
- **Labor and Workforce Issues** - Guide companies through the variety of state training grants and resources to help you recruit the best staff or train new and current employees. Advocates can help provide information on issues regarding employer responsibilities
- **Procurement Assistance** - Offers a variety of resources to help small companies become government contractors. From training and technical assistance, to email notification of requests for proposal (RFPs), we can provide businesses with essential information and be better positioned to compete for government contracts





NEW JERSEY CLEAN ENERGY PROGRAM

New Jersey's Energy Efficiency Program Transition

- In 2018, Governor Murphy signed into law the Clean Energy Act to significantly overhaul New Jersey's clean energy systems to:
 - Build Sustainable Infrastructure
 - Fight Climate Change
 - Reduce Carbon Emissions
 - Create Well-Paying Local Jobs
 - Grow the State's Economy
 - Improve Public Health
 - Ensure a Cleaner Environment for Current and Future





NEW JERSEY CLEAN ENERGY PROGRAM

New Jersey's Energy Efficiency Program Transition

- The Board of Public Utilities had previously provided businesses with the energy efficiency programs
- The new law now requires New Jersey's investor-owned gas and electric utility companies to reduce their customers' use of gas and electricity by set percentages over time and to handle their business customers' energy efficiency programs
- The Board of Public Utilities approved a comprehensive suite of efficiency programs that would transition the state to some of the highest energy savings in the country. <https://www.nj.gov/bpu/newsroom/2020/approved/20200610.html>
- While NJ Clean Energy Program will continue to offer some energy efficiency programs, all of the investor-owned gas and electric utility companies will now also offer complementary energy efficiency programs directly to their customers





NEW JERSEY CLEAN ENERGY PROGRAM



Program areas staying with NJCEP:

- New Construction (residential, commercial, industrial, government)
- Large Energy Users
- Combined Heat & Power & Fuel Cells
- State Facilities
- Local Government Energy Audits
- Energy Savings Improvement Program
- Solar & Community Solar



Rockland Electric Company



Program areas to be served by the Utilities:

- Existing Buildings (residential, commercial, industrial, government)
- Efficient Products
 - HVAC
 - Appliance Rebates
 - Appliance Recycling

Proposed New Programs & Features:

- Dedicated multi-family program
- More financing options
- Quick home energy check-ups





business.nj.gov

- **Robust search function** providing immediate targeted answers
- **Plan, Start, Operate, Grow** content crafted around where you are in your journey as a business
- **Business Starter Kits** – jump start your development with one of these kits, food trucks, online commerce, cleaning services, restaurants, etc.
- **Over 100 FAQs** detailing important state agency services for businesses
- **Live Chat, powered by NJBAC Business Experts** – making contact with state government very easy
- **Create a Business Plan** – Step by step process provided to help craft game plan, hone product, understand customer base and guide decision-making to set up business for success
- **Filings and Accounting** – Find due dates for important license renewals, tax statements, and reporting forms, as well as information on how to file annual reports and access Premier Business Services
- **Contract with the State** – Step by step process for many opportunities for a wide variety of business sectors to do business with the State



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business.nj.gov/covid

NJBAC has answered over 60,000 questions from businesses using the live chat feature of the website and the NJBAC Hotline <https://business.nj.gov/covid>

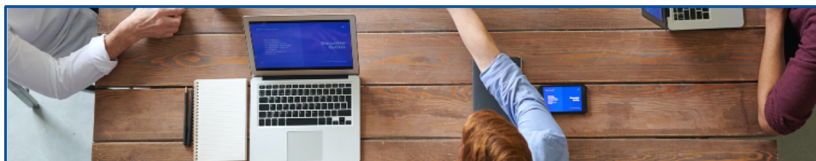
NJBAC answers COVID-19 questions as the Governor and agencies issue new orders and standards and programs

- Access to Personal Protective Equipment (PPE)
- Details on COVID -19 Safety Protocols on state and federal levels
- Details on COVID-19 State Government Executive Orders, NJ Dept of Health Administrative Orders and State Police Administrative Orders
- Links to Access To Capital, Grants And Loans
- Access to Technical Assistance through the Small Business Development Centers
- What To Do If My Employees Have COVID?





BUSINESS CHECKLIST



STARTING A NEW BUSINESS CHECKLIST

YOU HAVE A GREAT IDEA FOR A NEW BUSINESS. WHAT'S NEXT?

- Research the industry you are interested in using free resources such as the [U.S. Census Bureau](#) and the [business or hobby tool from the IRS](#).
- When you are ready to move forward, it's time to decide on your business structure. According to the IRS, the most common forms of business are the sole proprietorship, partnership, corporation, and S corporation. A Limited Liability Company (LLC) is a business structure allowed by state statute. Legal and tax considerations enter into selecting a business structure. Use this [IRS tool](#) to learn about each type of business structure. You can also learn more from the [Small Business Administration \(SBA\) tool](#).
- Now, it's time to [write a comprehensive business plan](#), including an executive summary, company description, description of your products and services, a market analysis, a plan for overall strategy and implementation, information on the organization and management team and financial plan and projections. Check out [business.nj.gov](#) for a business plan template.



- Although not required, a new business should take advantage of the taxpayer-supported services available from the [New Jersey Small Business Development Center Network](#). The network consists of 12 regional offices that provide business counseling at no cost. They can help you write or review your business plan.

You can download your copy of “Starting A New Business Checklist” available in both English & Spanish and share with your colleagues.

<https://www.nj.gov/state/bac/assets/pdf/nj-new-business-checklist.pdf>





ECONOMIC RECOVERY ACT OF 2020

NJ Economic Recovery Act

The act created a package of:

- Tax incentives to incentivize job creation and capital investment
- Investment tools to support and strengthen NJ's innovation economy
- Tax credits to strengthen NJ's communities including revitalization of brownfields and preservation of historic properties
- Financial resources for small businesses, including those impacted by the COVID-19 pandemic
- Support for new supermarkets and healthy food retailers in food desert communities
- Additional tax credits for film and digital media

<https://www.njeda.com/economicrecoveryact/#Programs>





NJEDA SMALL BUSINESS EMERGENCY ASSISTANCE GRANT - PHASE 4

- Phase 4 of the NJEDA Small Business Emergency Assistance Grant Program will provide grants up to \$20,000 to small- and medium- sized businesses and non-profits that have been negatively impacted by the COVID-19 pandemic
- Interested business owners will need to pre-register at programs.njeda.com between Monday, April 19, 2021 at 9:00 a.m. and Thursday, April 29, 2021 at 5:00 p.m
- Pre-registration is not first come, first served, but businesses are encouraged to begin the process as early as possible
- **Business that do not pre-register will not be eligible for phase 4 grants**





NJEDA SMALL BUSINESS EMERGENCY ASSISTANCE GRANT - PHASE 4

- Following pre-registration, applications will become available on a rolling basis. Pre-registered applicants will need to return to programs.njeda.com to complete an application based on the following schedule:
 - Businesses that did not apply for, or were not approved for Phase 3 funding – 9:00 a.m. on May 3, 2021
 - Check if you previously received funding for [phase 1](#), [phase 2](#) or [phase 3](#)
 - Restaurants and child care providers – 9:00 a.m. on May 5, 2021
 - Micro businesses (five or fewer FTEs) – 9:00 a.m. on May 10, 2021
 - All other small businesses – 9:00 a.m. on May 12, 2021
- Applications for each category will be open for a period of one week and will be accepted on a first-come, first-served basis, based upon the date and time the Authority receives a completed application submission.





NJEDA SMALL BUSINESS EMERGENCY ASSISTANCE GRANT - PHASE 4

- Grant awards will be calculated based on the number of full-time equivalent employees (FTEs) businesses employ
- Micro-businesses with five or fewer FTEs and sole proprietorships will receive up to \$10,000
- Businesses with six to 25 FTEs will receive up to \$15,000
- Businesses with 26 to 50 FTEs will receive up to \$20,000
- A grant size estimator is available at: forms.business.nj.gov/grant-4/size





NJEDA SMALL BUSINESS EMERGENCY ASSISTANCE GRANT - PHASE 4

Upcoming Informational Webinars – Go to Business.NJ.Gov/covid

Wednesday, April 21, 2021

- [Join the session at 6:00 p.m.](#) (Child care focus)

Thursday, April 22, 2021

- [Join the session at 2:00 p.m.](#)
- [Join the session at 6:00 p.m.](#)





AMERICAN RESCUE PLAN

Stimulus Relief for Small Businesses

- Would provide \$15 billion to **Economic Injury Disaster Loan** program (EIDL), for long-term, low-interest loans from the SBA
- Severely impacted small businesses with fewer than 10 workers will be given priority for some of the money
- Would provide \$25 billion for new grant program specifically for **bars and restaurants**
 - Eligible businesses may receive up to \$10 million, can use the money for expenses, including payroll, mortgage and rent, utilities and food and beverages
- **Paycheck Protection Program** would get additional \$7 billion and would make more non-profit organizations eligible





RESTAURANT REVITALIZATION FUND

- Over the next two weeks, SBA will establish a seven-day pilot period for the RRF application portal and conduct extensive outreach and training
- The pilot period will be used to address technical issues ahead of the public launch
- Participants in this pilot will be randomly selected from existing PPP borrowers in priority groups for RRF and will not receive funds until the application portal is open to the public
- Following the pilot, the application portal will be opened to the public
- The official application launch date will be announced at a later date
- For the first 21 days that the program is open, SBA will prioritize reviewing applications from businesses owned by women, veterans, and socially and economically disadvantaged individuals.

<https://www.sba.gov/funding-programs/loans/covid-19-relief-options/restaurant-revitalization-fund>



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RESTAURANT REVITALIZATION FUND

WHO CAN APPLY

- Restaurants
- Food stands, food trucks, food carts
- Caterers
- Bars, saloons, lounges, taverns
- Snack and nonalcoholic beverage bars
- Bakeries (onsite sales to the public comprise at least 33% of gross receipts)
- Brewpubs, tasting rooms, taprooms (onsite sales to the public comprise at least 33% of gross receipts)
- Breweries and/or microbreweries (onsite sales to the public comprise at least 33% of gross receipts)
- Wineries and distilleries (onsite sales to the public comprise at least 33% of gross receipts)
- Inns (onsite sales of food and beverage to the public comprise at least 33% of gross receipts)
- Licensed facilities or premises of a beverage alcohol producer where the public may taste, sample, or purchase products

<https://www.sba.gov/funding-programs/loans/covid-19-relief-options/restaurant-revitalization-fund>



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RESTAURANT REVITALIZATION FUND

HOW TO APPLY

- You can apply through SBA-recognized Point of Sale Restaurant Partners or directly via SBA in a forthcoming online application portal
- Registration with SAM.gov is not required
- DUNS or CAGE identifiers are also not required
- If you would like to prepare your application, view the sample application form at the SBA website.
- You will be able to complete this form online

<https://www.sba.gov/funding-programs/loans/covid-19-relief-options/restaurant-revitalization-fund>



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RESTAURANT REVITALIZATION FUND

PRIORITY GROUPS

- Small business concern that is at least 51 percent owned by one or more individuals who are:
 - Women, or
 - Veterans, or
 - Socially and economically disadvantaged
- Applicants must self-certify on the application that they meet eligibility requirements
- Socially disadvantaged individuals are those 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 qualities
- Economically disadvantaged individuals are those 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 business area who are not socially disadvantaged





RESTAURANT REVITALIZATION FUND

SET ASIDES

- \$5 billion is set aside for applicants with 2019 gross receipts of not more than \$500,000
- An additional \$4 billion is set-aside for applicants with 2019 gross receipts from \$500,001 to \$1,500,000
- An additional \$500 million is set-aside for applicants with 2019 gross receipts of not more than \$50,000





Office of Export Promotion



Office of Export Promotion

Did You Know . . .

More than 95% of the world's consumers are outside of the U.S.





Office of Export Promotion

Did You Know . . .

Exporting can be profitable for businesses of all sizes





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Did You Know . . .

There are NJ resources to assist your firm's exporting efforts





Office of Export Promotion

Supports Companies Exporting

Assesses export readiness of business, develops an export plan

- Identifies informational opportunities about exporting basics, regulatory compliance, customs procedures, and reporting
- Collaborates with state and federal agencies to support growth of global sales
- Identifies global business opportunities, helps locate buyers
- Encourages small and medium-sized exporters to expand into other countries





Office of Export Promotion

NJ State Trade Expansion Program (NJ STEP)

Designed for eligible small businesses that are either:

- New to exporting
- Currently selling their goods & services in other countries

Funded in part through a Grant with the U.S. Small Business Administration

- Financial awards based upon a first come, first serve competitive basis



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U.S. Small Business
Administration



Office of Export Promotion

NJ State Trade Expansion Program (NJ STEP)

Financial awards to partially offset export promotion costs

- Foreign Trade Missions
- Subscription Fees to Data Bases
- Website/E-Commerce
- Translation of Websites (audio and/or video)
- Design and/or Translation of Marketing Material/Media with International Focus
- Trade Show Booth Exhibition
- Reverse Trade Missions





Office of Export Promotion

NJ State Trade Expansion Program (NJ STEP)

Application may be found through the following link:

<https://www.nj.gov/state/bac/bac-njstep.shtml>

Questions may be directed to William Spear at:

william.spear@sos.nj.gov

Call the New Jersey Business Action Center at: 1-800-JERSEY-7





Office of Export Promotion

NJ State Trade Expansion Program (NJ STEP)

Tomasello Winery



Like all businesses, the winery was faced with a new uncertainty, wondering what a global pandemic would mean to the company and its employees. Tastings, weddings and other events would be affected the most, but the winery has seen growth and success thanks to its early embrace of the possibilities of e-commerce and its work to pursue exporting with the help of grants received through the Office of Export Promotion New Jersey State Trade Expansion Program. Owner Jack Tomasello estimated e-commerce sales are up some 37 percent since March, when New Jersey declared a public health emergency.





Office of Export Promotion

NJ State Trade Expansion Program (NJ STEP)



Princeton-based CAREOX has been in the respiratory industry for some 30 years. While focused on health and safety of his employees due to Covid, the company continued exporting its products to places like South Korea, Japan, Turkey and the European Union. CAREOX, a recipient of two NJ State Trade Expansion Program grants, used the funds to attend trade shows to reach potential new customers.

Advocates from the Office of Export Promotion, part of the New Jersey Business Action Center, assisted CAREOX during the application process. The Office of Export Promotion administers the grants.





IMPORTANT WEBSITES & NJBAC HOTLINE

New Jersey Business Action Center <https://www.nj.gov/state/bac/>

Business Helpline: 1-800-JERSEY-7

Ask our Live Chat

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

NJ Business Website

<https://business.nj.gov>

COVID-19 Business Website

<https://business.nj.gov/covid>

Melanie Willoughby, Executive Director

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We're from the Businesses Action Center and We're Here to Help Your Business Grow

Business Advocates

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Resources for Recovery & Growth Virtual Series

This free, six-part webinar series presented by the NJBAC will feature tips, processes and resources from state departments and partners to help your business

Let's Talk Resources for Nonprofits 4/20, 12-1pm

Learn about services available for nonprofit organizations from the State Library, NJ Center for Nonprofits and New Jersey State Council on the Arts.

Let's Talk Government Procurement: Making Government Your Customer 4/22, 12-1pm

Become a vendor for the largest purchaser of goods and services in the world with information presented by the Procurement Technical Assistance Center, the Small Business Development Center, the Department of Transportation and the Treasury Certification office.

Let's Talk Technical Assistance Opportunities 4/27, 12-1pm

Whether you are writing a business plan, planning for post-COVID recovery, applying for a financing program, or ready to expand into e-commerce, taxpayer-supported technical assistance programs are here to help you. Hear from the Small Business Development Center, SCORE and Women's Business Center about how they can help you with the technical side of operating a business.





Resources for Recovery & Growth Virtual Series

This free, six-part webinar series presented by the NJBAC will feature tips, processes and resources from state departments and partners to help your business.

Let's Talk Financial Resources 4/29, 12-1pm

Lending programs and institutions are dedicated to supporting the business community, whether you need to raise \$5,000 or \$5 million. Hear from the US Small Business Administration, NJEDA, and the UCEDC (a Community Development Financial Institution).

Let's Talk COVID Safety in the Workplace 5/11, 12-1pm

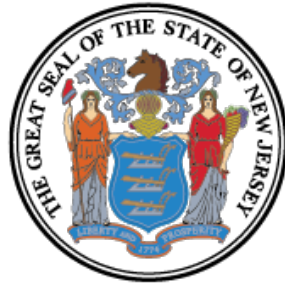
Employers have new responsibilities to keep their employees safe. The Department of Labor will share how you can stay compliant.

Let's Talk Lesser-Known Resources Provided by the Government 5/13, 12-1pm

As a business owner you need to be familiar with every opportunity for support and services available to you. Hear about some of the lesser-known resources from the State and your local Library, the NJ Urban Enterprise Zone Program, and the Department of Community Affairs' Main Street program. Stay ahead of your competition; if you don't use all the support available, your competitors certainly will.



Thank You



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Business Helpline: 1-800-JERSEY-7



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