



Resources & Solutions
for Small Business

UCEDC

Bergen County Business Resource Guide

November 2019



75 Chestnut Street, Cranford, NJ 07016
908-527-1166 / info@ucedc.com
www.ucedc.com



UCEDC, a non-profit economic development corporation, is dedicated to stimulating economic growth for small businesses throughout New Jersey by providing them with resources and solutions for business expansion. Since 1977, UCEDC has helped entrepreneurs open their doors and assisted established businesses expand into new markets through innovative lending, comprehensive training initiatives and government procurement programs.

Financing

Access to capital is often a business owner's largest hurdle. We offer a variety of financing programs to meet your needs at every stage of your business's growth. As an SBA lender, we offer loans from \$500 to \$5 million through the microloan, Community Advantage 7(a) and 504 financing programs. Speak to our experienced staff to find the option that meet your needs.

Government Contracting

Federal, state and local government agencies spend billions of dollars each year buying goods and services from small businesses, just like yours. UCEDC can help you break into this lucrative market through free specialized training programs, one-on-one counseling services, and assistance in preparing bids and contract management.

Training

Whether you're looking for short presentations, day-long workshops, or intensive courses, UCEDC has the training and technical assistance you need to succeed. Our training professionals will help you master a wide variety of business and financial topics.

Business Tools

UCEDC produces a wide array of business resource reports to provide you with the insights you need to make smart decisions. Market data, commercial real estate information, demographic analyses, and comprehensive contact lists for business advocacy organizations and agencies are just a few of the vital reports you'll find, free of charge.

Resources to Help Your Business Grow

Sustaining and starting a business can be an extremely important and rewarding endeavor, but can also be quite challenging. This publication is not a detailed walk-through of the start-up process, but is a tool to help you get started by providing you with both general and county specific business resources.

Please consider this list as a starting point, however inclusion does not imply complete endorsement of the resource by UCEDC, nor should any value judgment be inferred from an entity's omission from this list.

FEDERAL/STATE BUSINESS RESOURCES

<u>US Small Business Administration</u>	Phone: 973-645-2434	Alfred Titone
Two Gateway Center	Fax: 973-645-6560	District Director
15 th Floor	E-mail: alfred.titone@sba.gov	
Newark, NJ 07102	Website: www.sba.gov	

The US Small Business Administration, established in 1953, provides financial, technical and management assistance to help Americans start, run, and grow their businesses. The SBA provides loan guarantees to area lenders for loans to small business. The SBA is the nation's largest financial backer of small business.

<u>NJ Business Action Center</u>	Phone: 800-JERSEY 7	Melanie Willoughby
33 West State Street	Fax: 609-292-5509	Executive Director
Trenton, NJ 08625	Email: feedback@sos.state.nj.us	
	Website: www.nj.gov/state/bac	

The New Jersey Business Action Center (NJBAC) is a business-first resource staffed by experts who can help your business whether you are just getting started or are already established. Our team can help you get answers from government agencies, direct you to appropriate officials or contacts, facilitate meetings and follow-ups with regulatory agencies and so much more, all at no cost and strictly confidential.

Whether you are an entrepreneur, own a business on "Main Street", are located on a corporate campus, or interested in expanding your products and services through export, we're here for you. We are a business advocacy team within the Department of State, dedicated to solving problems and maximizing growth opportunities.

Our team includes the Office of Business Advocacy, the Office of Small Business Advocacy, the Office of Export Promotion, the Office of Planning Advocacy and the Business Helpline. Our experts know the ins and outs of operating a business in the Garden State and can put that knowledge to work for you.

Our motto says it all. "Business questions? NJBAC has answers!" Call our Business Helpline at 1-800- JERSEY-7 or visit us at <https://www.state.nj.us/state/bac/bac-about.shtml> today.

Resources to Help Your Business Grow

FEDERAL/STATE BUSINESS RESOURCES (Con't)

New Jersey Business & Industry Association

102 West State Street
Trenton, NJ 08608

Phone: 609-393-7707
Email: info@njbja.org
Website: www.njbja.org

Michele N. Siekerka
President

The New Jersey Business & Industry Association provides information, services and advocacy to its member companies in order to build a more prosperous New Jersey. NJBIA is the nation's largest statewide employer association. Its members, as a group, employ more than one million people. Member benefits include exclusive access to low-cost auto insurance through New Jersey Manufacturers Insurance Company (NJM).

New Jersey Economic Development Authority

36 West State Street
P.O. Box 990
Trenton, NJ 08625

Phone: 609-858-6700
Email: customercare@njeda.com
Website: www.njeda.com

Timothy Sullivan
Chief Executive Officer

The Authority's programs are tailored to the individual needs of the business community by assisting with creative financing packages, technical assistance, site selection and acquisition. In addition, the authority offers a business advocacy service providing assistance in dealing with state government.

New Jersey LGBTQ Chamber

155 Willowbrook Boulevard, Suite 350
Wayne, NJ 07470

Phone: 973-869-9567
Email: info@njlgbtchamber.org
Website: www.njlgbtchamber.org

Laurie Seliger
President

The organization is New Jersey's premier LGBTQ business association dedicated to strengthening LGBT businesses in the New Jersey tri-state area. The chamber increases the economic staying-power of its members and allies and facilitates successful business collaboration. It is a platform for business visionaries, and the first stop for LGBT entrepreneurs and allies seeking to advance and access opportunity and resources.

New Jersey State Library System – Small Business Services

Phone: 973-733-7779
Email: reference@npl.org
Website: www.njstatelib.org

The New Jersey State Library System provides many services including small business services. If you have a business question ("Ask a Business Librarian"), you can have your question answered by a business research expert from the Newark Public Library, a service supported by the New Jersey State Library. Please send your detailed question to the above email. With a card from any New Jersey Library, you can also use the library's Business Research Tools to get access to market research and company databases.

Resources to Help Your Business Grow

FEDERAL/STATE BUSINESS RESOURCES (Con't)

African American Chamber of Commerce
of New Jersey

379 West State Street
Trenton, NJ 08608

Phone: 609-571-1620
Fax: 609-571-1608
Email: jharmon@aaccnj.com
Website: www.aaccnj.com

John E. Harmon, Sr.
President & CEO

The African American Chamber of Commerce of New Jersey (AACCNJ) is dedicated to economically empowering and sustaining African American communities and businesses through entrepreneurship and capitalistic initiatives throughout the state of New Jersey and through its partnership with the National Black Chamber of Commerce, Inc. (NBCC).

Statewide Hispanic Chamber of Commerce
of New Jersey

1280 Wall Street, Suite 312
Lyndhurst, NJ 07071

Phone: 201-935-0035
Fax: 866-226-1828
E-mail: chamber@shccnj.org
Website: www.shccnj.org

Carlos A. Medina
President & CEO

As a not-for-profit organization for over 28 years, the Statewide Hispanic Chamber of Commerce of New Jersey (SHCCNJ), has become the voice of the 119,000 Hispanic owned businesses that contribute over \$20 billion to the State's economy. The Chamber is the premier vehicle to access the Latino community and its formidable purchasing power, as evidenced by our growth of non-Hispanic membership reaching 45 percent.

Rutgers University Center for Urban
Entrepreneurship & Economic
Development

1 Washington Park
Newark, NJ 07102

Phone: 973-353-1288
Email: lrichardson@business.rutgers.edu
Website: www.business.rutgers.edu

Lyneir Richardson
Executive Director

The Center for Urban Entrepreneurship & Economic Development (CUEED) is the first center of its kind in the nation to integrate scholarly works with private capital, government, and non-profit sectors to develop citywide resources and bring renewed economic growth and vitality through urban entrepreneurship. The center promote sand fosters a new generation of urban entrepreneurs who actively seek socially conscious urban renaissance.

REGIONAL BUSINESS RESOURCES

US Department of Commerce –
Commercial Service, Northern New Jersey

20 Washington Place
Newark, NJ 07102

Phone: 973-645-4682
Email: susan.widmer@trade.gov
Website: www.export.govv/newjersey

Susan Widmer
Office Director

The U.S. Commerce Service, an important part of the U.S. Department of Commerce's International Trade Administration, helps New Jersey companies export goods and services to overseas buyers.

Resources to Help Your Business Grow

REGIONAL BUSINESS RESOURCES (Con't)

<u>NJAWBO Northeast Region:</u> (Bergen and Passaic)	Phone: 973-204-8232 Email: laura@lauragraziano.com Website: www.njawbo.org	Laura Graziano Region Leadership Team Chair
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NJAWBO is a statewide organization with its objective being to support and encourage business ownership by women. NJAWBO enables women business owners to network while it also provides a legislative voice for them at local, state and federal levels. NJAWBO operates a Women's Business Center (WBC) which provides a wide range of services to women entrepreneurs at all levels of business development.

LOCAL BUSINESS RESOURCES - BERGEN COUNTY

<u>SBDC at Ramapo College of New Jersey</u> Anisfield School of Business 505 Ramapo Valley Road Mahway, NJ 07430	Phone: 201-684-7135 Website: www.njsbdc.com/locations/bergen-county	Vincent Vicari Regional Director
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The Small Business Development Center provides free professional, comprehensive consulting and training services to both start-up and established small business owners.

<u>County of Bergen, County Clerk</u> One Bergen County Plaza Hackensack, NJ 07601	Phone: 201-336-7000 Fax: 201-336-7002 Email: countyclerk@co.bergen.nj.us Website: www.bergencountyclerk.org	John S. Hogan County Clerk
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The Clerk's Office registers new business.

<u>County of Bergen, Division Economic Development</u> 1 Bergen County Plaza 5 th Fl. Hackensack, NJ 07601	Phone: 201-336-7500 Email: jcimiluca@co.bergen.nj.us Website: www.co.bergen.nj.us	Joanne Cimiluca Director
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The Bergen County Economic Development Corporation (BCEDC) is a partnership of business, government, and economic development allies dedicated to leveraging resources, fostering investment, and delivering programs and services that result in business retention, attraction, creation, and economic growth for the economy of Bergen County.

<u>County of Bergen, Workforce Development Board</u> 60 State Street, Room 200 Hackensack, NJ 07601	Phone: 201-343-8830 Fax: 201-996-6975 Website: www.bergenworkforce.org	Tammy Molinelli Executive Director
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Resources to Help Your Business Grow

The goal of the Workforce Investment Board is to develop through public/private partnerships, a quality workforce, which successfully meets employers' hiring needs and ensures the employment and advancement of jobseekers.

Business District Alliance of Fort Lee

201 Main Street
Fort Lee, NJ 07024

Phone: 201-585-6099
Email: office@bdaftlee.com
Website: www.bdaftlee.com

Stuart Z. Koperweis
Executive Director

The Business District Alliance of Fort Lee (BDA) is a non-profit organization, in partnership with the Borough of Fort Lee to revitalize and promote the Main Street Shopping Corridor. Our objective is to create an environment where people will shop and live, for retailers to grow and thrive; by creating a vital community experience for all, visitors and residents alike.

NJMC Business Accelerator

160 Chubb Avenue
Suite 204
Lyndhurst, NJ 07071

Phone: 201 438-1245
Fax: 201 842-3606
Email: michel.bitritto@njmeadowlands.gov
Website: www.njmcaccelerator.com

Michel M. Bitritto, PhD
Director

The mission of the Business Accelerator, which opened October 2008, is to support the development of these companies by providing critical support services and the guidance entrepreneurs need to turn an idea or technology into a commercial business

SCORE Northeast New Jersey

(Bergen and Passaic)
1 Bergen Plaza, Room 5B
Hackensack, NJ 07601

Email: nathan.little@scorevolunteer.org
Website: www.northeastnj.score.org

Nathan Little
Chapter Chair

SCORE is a volunteer association sponsored by the US Small Business Administration. Most SCORE volunteers are retired business owners though some members still work. Volunteers work in or near their home communities to provide management counseling and training to first-time entrepreneurs and current small business owners.

CHAMBERS OF COMMERCE - BERGEN COUNTY

The following Chambers of Commerce serve as a clearinghouse of information and resources for the business community within their coverage area, including networking. The goal of each chamber is to help strengthen and grow the general businesses environment in their respective community.

Allendale Chamber of Commerce

PO BOX 144
Allendale, NJ 07401

Email: csanchez@tochr.com
Website: www.allendalechamber.com

Claudia Sanchez
Marianne Zackchta
Co-Presidents

Resources to Help Your Business Grow

CHAMBERS OF COMMERCE - BERGEN COUNTY (Con.t)

<u>Dumont Chamber of Commerce</u> PO Box 10 Dumont, NJ 07628	Phone: 201-280-4441 Email: info@dumontchamber.org	Robert Prine President
<u>Englewood Chamber of Commerce</u> PO BOX 8161 Englewood, NJ 07631	Phone: 201-567-2381 Email: crauscher@englewoodnjchamber.com Website: www.englewoodnjchamber.com	Carol Rauscher President
<u>Fair Lawn Chamber of Commerce</u> 12-45 River Road Fair Lawn, NJ 07410	Phone: 201-796-7050 Fax: 201-475-0619 Email: info@fairlawnchamber.org Website: www.fairlawnchamber.org	Toni DeLisi Administrative Manager
<u>Glen Rock Chamber of Commerce</u> PO BOX 176 Glen Rock NJ 07452	Email: grchamberofcommerce@gmail.com Website: www.glenrockchamberofcommerce.com	Rebecca Greene President
<u>Gold Coast Regional Chamber of Commerce</u> P.O. Box 215 Edgewater, NJ 07020	Phone: 201-741-3628 Fax: 201-943-3888 Email: info@goldcoastchamber.org Website: www.goldcoastchamber.com	Brigitte Neumann President
<u>Fort Lee Regional Chamber of Commerce</u> 210 Whiteman Street Suite 102 Fort Lee, NJ 07024	Phone: 201-944-7575 Fax: 201-944-5168 Email: assistant@fortleechamber.com Website: www.fortleechamber.com	Ken Bruno President
<u>Greater Paramus Chamber of Commerce</u> PO Box 325 Paramus, NJ 07653	Phone: 201-261-3344 Fax: 201-261-3346 Email: info@paramuschamber.org Website: www.paramuschamber.org	Frederick Rohdieck President
<u>Hackensack Regional Chamber of Commerce</u> 5 University Plaza Drive Hackensack, NJ 07601	Phone: 201-489-3700 Fax: 201-489-1741 Email: info@hackensackchamber.org Website: www.hackensackchamber.org	Lauren Zisa Executive Director

Resources to Help Your Business Grow

CHAMBERS OF COMMERCE - BERGEN COUNTY (Con.t)

<u>Hasbrouck Heights Chamber of Commerce</u> PO Box 1 Hasbrouck Heights, NJ 07604	Phone: 201-288-5464 Fax: 201-288-6866 Website: www.hasbrouckheightschamberofcommerce.com	Ray Vorisek President
<u>Mahwah Chamber of Commerce</u> 1 International Blvd. Suite 211 Mahwah, NJ 07495	Phone: 201-529-5566 Email: maureen@mahwah.com Website: www.mahwah.com	Maureen C. Huggins Executive Director
<u>Meadowlands Chamber</u> 1099 Wall Street West Suite 100 Lyndhurst, NJ 07071	Phone: 201-939-0707, Ext. 2941 Fax: 201-528-2946 Email: jkirkos@meadowlands.org Website: www.meadowlands.org	Jim Kirkos President/CEO
<u>Montvale Chamber of Commerce</u> 12 Mercedes Drive Montvale, NJ 07645	Email: info@montvalechamber.com Website: www.montvalechamber.com	Scott Forman Steven Fox Co-Presidents
<u>Oradell Chamber of Commerce</u> PO BOX 103 Oradell, NJ 07649	Phone: 201-599-0588 Website: www.oradellchamber.com	Richard Joel, Jr. President
<u>Ridgewood Chamber of Commerce</u> 27 Chestnut Street 1st Floor, Suite 1B Ridgewood, NJ 07450	Phone: 201-445-2600 Email: info@ridgewoodchamber.com Website: www.ridgewoodchamber.com	Joan Groome Executive Director
<u>Rutherford Chamber of Commerce</u> PO Box 216 Rutherford, NJ 07070	Phone: 201-203-4753 Fax: 201-507-7077 Email: info@rutherfordchamber.com	Maria Johnson President
<u>Teaneck Chamber of Commerce</u> PO BOX 224 Teaneck, NJ 07666	Phone: 201-801-0012 Email: info@teaneckchamber.org Website: www.teaneckchamber.org	Larry Bauer President
<u>Tenafly Chamber of Commerce</u> PO Box 163 Tenafly, NJ 07670	Phone: 201-805-6053 Website: www.tenaflynjchamberofcommerce.org	Christine Evron President

Resources to Help Your Business Grow

CHAMBERS OF COMMERCE - BERGEN COUNTY (Con.t)Tri-County Chamber of
Commerce

PO BOX 2420
Wayne, NJ 07470

Phone: 862-210-8328
Fax: 973-882-0464
Email: caryn@tricity.org
Website: www.tricity.org

Jamie Dykes
President

Wyckoff Chamber of Commerce

PO Box 2
Wyckoff, NJ 07417

Phone: 201-468-1999
Website: www.wyckoffchamber.com

Howie Felixbrod
President



75 Chestnut Street, Cranford, NJ 07016
908-527-1166 / info@ucedc.com
www.ucedc.com