

SBA NEW JERSEY

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About SBA New Jersey

SBA New Jersey is a quarterly newsletter written and distributed by the U.S. Small Business Administration's New Jersey District Office.

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Helping small businesses **start, grow and succeed.**



Your Small Business Resource

MILLS READY TO LEAD SBA

On April 2, 2009, the U.S. Senate confirmed, by unanimous consent, President Barack Obama's nomination of Karen Gordon Mills as the 23rd Administrator of the U.S. Small Business Administration.

"Small business is the backbone of the American economy," Mills said upon her confirmation. "The SBA has a vital role to play in supporting our nation's small businesses so that they can be the key driver in getting our economy moving again. I look forward to leading this critical agency at this important time.

"I want to thank President Obama for this opportunity to serve as a voice for our nation's small business owners and entrepreneurs," Mills said. "I would also like to express my appreciation to Darryl Hairston for his leadership as Acting Administrator during this transition, along with everyone at the SBA for the hard work they are doing to implement the important programs of the Recovery Act."

In testimony on April 1 before the Senate Committee on Small Business and Entrepreneurship, Mills discussed her hands-on experience managing and helping to grow small businesses.

"I was there on the factory floor in Arkansas and Ohio working to weather the recession of the early '90s," she said. "Those experiences give me a deep understanding of what our small businesses need today to survive this downturn and to prosper in the years ahead. Since then, I have helped grow companies in organic food, and women's media, and spent time in rural Maine working with our boat builders and composite technology to help them compete throughout the globe.

"The sum of my experience is this: I am a believer in American small business. I am a believer in America's ability to manufacture goods and services that are world class, and I am a believer in America's spirit of entrepreneurship. This spirit is one of our country's greatest assets and we need to cultivate it today, more than ever."

As Administrator of the SBA, Mills will direct a federal agency with more than 2,000 full-time employees, with



On April 2, 2009, Karen Gordon Mills was confirmed as the 23rd Administrator of the U.S. Small Business Administration. (Photo courtesy of the U.S. Senate Committee on Small Business and Entrepreneurship.)

a leading role in helping small business owners and entrepreneurs secure financing, technical assistance and training, and federal contracts. SBA also plays a leading role in disaster recovery by making low interest loans.

Mills, of Brunswick, Maine, was president of MMP Group and has a 25-year career of investing in and growing small businesses. In 2007, she was appointed by Maine Gov. John Baldacci as chair of the state's Council on Competitiveness and the Economy, where she focused on attracting investment in rural and regional development initiatives. She also co-authored a Brookings Institute paper on competitive clusters.

Mills is also a member of the Council on Foreign Relations and has served as vice chairman of the Harvard Overseers. She holds a degree in economics from Harvard University and an MBA from Harvard Business School, where she was a Baker Scholar. Mills and her husband Barry Mills, president of Bowdoin College in Brunswick, Maine, have three sons.

Maker of Organic Gelato Finds a Taste of Success

Never did successful telecommunications Office Manager, Marcia Blackwell picture herself in the unemployment line. But that is exactly where she found herself when the telecom bubble burst in 2005.

Fortunately for Blackwell, she didn't spend too much time in that line. While at the unemployment office, she learned she had other options. One of those options was the New Jersey Department of Labor's Self-Employment Assistance (SEA) and Entrepreneurial Training Program. The program helps qualified unemployed individuals who are seriously interested in starting a business in New Jersey.

Excited about starting a new chapter in her life, Blackwell went home and brainstormed with her husband Tom on what type of business she should start. During their discussion, they talked about how their family and friends enjoyed eating Tom's homemade dairy-free gelato. Being lactose intolerant, Tom had experimented and developed several gelato and sorbetto (sorbet) flavors, over the years.

Immediately, Marcia knew this was the concept that she would build her business around. She then filled out the five-page application to participate in the New Jersey Department of Labor's SEA Program. After being accepted into the program, Marcia reported to the Monmouth/Ocean Small Business Development Center (SBDC) at Brookdale Community College where she participated in weekly classes on developing her business.

The 11 New Jersey Small Business Development Centers are funded by monies received from the U.S. Small Business Administration (SBA) and the State of New Jersey. The centers provide valuable advice to entrepreneurs like Blackwell.

During her 12 week training sessions, Blackwell learned how to develop a Web site; the differences between an S Corp and LLC; and the type of insurance needed for her industry. She also received assistance with her marketing/sales presentation package and doing a cost-price analysis.

Within a month, she formed her Limited Liability Corporation. Thus Blackwell's Organic LLC was born. But before she could launch her product, Marcia needed to provide a solid foundation for her business. That included investing



The Scoop on Success— Marcia Blackwell utilized the business counseling programs of the Monmouth/Ocean Small Business Development Center to jumpstart her business, Blackwell's Organic. Today, her organic gelatos and sorbets can be found in Whole Foods and other specialty gourmet restaurants and shops throughout the state.

in equipment, developing recipes, conducting focus groups, taste tests, as well as packaging and branding.

"It took nine months to get Blackwell's Organic up and running," said Marcia. "There is a lot of work that goes into getting a product ready for launch. The Rutgers Food Innovation Center was instrumental in helping me with labeling and understanding what was needed to obtain Organic Certification."

"The quality of the ingredients is the highest priority for Blackwell's Organic, since the true flavors of the fruit are the essence of the product," said Marcia. "We are also dedicated to using eco-friendly and fair trade business practices. Our philosophy is to create change through business." This only reinforced her decision to go the organic route and use coffee that is

triple certified (fair trade, shade grown and friendly to migratory birds) by the Smithsonian Institute, and chocolate and sugar which are FairTrade Certified by TransFair USA

In the early stages, Blackwell's Organic was made in a commercial kitchen of a friend's catering business. "My friend allowed me to rent space on a part time basis in order to get Blackwell's Organic gelato and sorbetto into production."

"Initially, we had to define our niche market," said Marcia, "And that really is the gourmet dessert market. Blackwell's Organic is the Mercedes and Bentley of ice cream."

That must explain why Blackwell's Organic has doubled its business each year since its inception. Today, Blackwell's Organic gelato and sorbetto can be found in 30 Whole Foods Market stores in the tri-state area with an additional 36 Whole Foods stores coming online in May 2009. Whole Foods is the world's largest retailer of natural and organic foods, with stores throughout North America and the United Kingdom. "It was a big break for us," said Marcia. "The fact that we were able to introduce our gelato and sorbetto to buyers and staff at Whole Foods was huge. Being in their stores really adds credibility to our brand."

The company has grown to five employees and offers its customers soy gelato in flavors like vanilla, chocolate, coffee, peanut butter, and peanut butter & chocolate. The sorbetto flavors come in lemon, mango, orange, pineapple, strawberry, and raspberry. Blackwell's Organic Raspberry Sorbetto was awarded the [2008 sofi™ Gold award for Outstanding USDA-Approved Organic Product](#) by the National Association of the Specialty Food Trade (NASFT) at the 36th annual Summer Fancy Food Show in New York City.

In addition to Whole Foods, Blackwell's Organic can be found in independent gourmet markets like the Market Basket in Franklin Lakes, NJ and Delicious Orchards in Colts Neck, NJ to name a few. Marcia is also working diligently at marketing to gourmet restaurants. Marcia has also developed two Web sites www.blackwellsorganic.com, and www.gelatobymail.com as a way to capture online sales and distribute her products to customers throughout the continental United States.

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Top SBA Lenders

(Results for 1st Half of SBA's Fiscal Year 2009 - Oct. 1, 2008 through March 31, 2009)

| Lender | # of Loans | \$ Amount |
|--------------------------------------|------------|----------------|
| 1) TD Bank | 80 | \$35.1 million |
| 2) BNB Bank | 50 | \$19.3 million |
| 3) Innovative Bank | 46 | \$ 2.0 million |
| 4) Central Jersey Bank, NA | 22 | \$ 9.2 million |
| 5) Sovereign Bank | 20 | \$ 1.2 million |
| 6) New Jersey Business Finance Corp. | 18 | \$12.6 million |
| 7) BankAsiana | 15 | \$ 5.1 million |
| 8) 1st Constitution Bank | 14 | \$ 4.3 million |
| 9) PNC Bank | 12 | \$ 6.0 million |
| 10) Unity Bank | 10 | \$ 4.2 million |

Small Business Week Celebration Set for May 8th

The U.S. Small Business Administration's New Jersey District Office will celebrate National Small Business Week on Friday, May 8th with its Annual Small Business Week Awards Luncheon.

This year's luncheon is sponsored by the New Jersey State Chamber of Commerce and will be held at the Crowne Plaza Hotel in Monroe, New Jersey. The SBA will honor seven New Jerseyans for their outstanding achievements as business owners and advocates of small business issues.

The agency will recognize **Ravi Gupta**, president of Sovereign Consulting Inc. of Robbinsville as the **2009 New Jersey Small Business Person of the Year**; **Amy Lewis**, assistant vice president, TD Bank of Lodi as **SBA's 2009 Financial Services Champion of the Year**; **Ernestine Watson**, assistant vice president of supplier diversity for University of Medicine and Dentistry of New Jersey of Newark as **SBA's 2009 Minority Small Business Champion of the Year**; **Gerald Wright**,

CEO of UTRS, Inc. of Cherry Hill as **SBA's 2009 Regional Prime Contractor of the Year**; **Lorraine Allen**, regional director of New Jersey Small Business Development Center at The College of New Jersey of Ewing as the **SBA's 2009 Small Business Development Center Service Excellent Innovation Center**; **Suzanne M. Cerra, Esq.** for Nukk-Freeman & Cerra, PC of Short Hills as **SBA's 2009 Women in Business Champion of the Year**; and **Penni Nafus**, director the Women's Business Center of Chatham as **SBA's 2009 NJ winner of the Women's Business Center of Excellence Award**.

This year's morning program will feature **How to Secure State and Federal Government Contracts for your Business**. Henry Savelli, president of Henry Savelli & Associates and Michelle Heremlee, government consultant for BH SKY Associates will lead discussions on both topics.

Also participating in the conference is Dolcey Chaplin, Esq., director, NJIT Defense Procurement Center; Richard Zilg, assistant district director for SBA's 8(a) Business Development; and Debbie Gideon, manager, NJ Department of Transit's Office of Supplier Diversity. The speakers will discuss opportunities available through the State of New Jersey and how to

tap into the federal prime contracting markets and how to obtain subcontracts from large business prime contractors who do business with the federal government. Special small business certifications that can give small business owners an advantage over their competition will also be discussed.

The government contracting portion of the program is scheduled from 9:30 a.m. – 12 Noon. The Small Business Week Awards Luncheon will take place from 12 Noon to 2:00 p.m. SBA's New Jersey District Director, James A. Kocsi will be the luncheon keynote speaker and will be discussing the key provisions of the American Recovery and Reinvestment Act and how small businesses can access these programs.

There is a \$70 fee to attend both the conference and SBA Awards Luncheon; \$60 if you are a member of the Chamber of Commerce. The fee for just attending the awards luncheon is \$55. For registration information on this event, contact Carol Gabel of the New Jersey Chamber of Commerce at 609-989-7888 or register online at [https://www.njchamber.com/events/procurement%20seminar%20sba%](https://www.njchamber.com/events/procurement%20seminar%20sba%20)

Upcoming Events

Building & Financing Your Business with the SBA
 Wednesday, May 6, 2009
 12 Noon.— 3:00 p.m.
 Phillips Lighting
 200 Franklin Square
 Somerset, NJ

Fee: None
 For Information:
 (908) 526-1200 Ext-8516

9th Annual Women & Small Business Conference
 Wednesday, May 20, 2009
 8:00 a.m. 1:00 p.m.
 Kean University
 Union, NJ

Fee: None
 For Information:
 (973) 486-0142 Ext. 708

Are You an Entrepreneur?
 Thursday, June 4, 2009
 6:00 p.m.—9:00 p.m.
 NJAWBO at Gloucester
 County College
 1400 Tanyard Road
 Sewell, NJ 08080

Fee: None
 For Information:
 (973) 507-9700

Starting and Managing Your Own Business
 Tuesday, June 16, 2009
 9:00 a.m.— 2:30 p.m.
 SCORE at the SBA
 Two Gateway Center—15th Fl.
 Newark, NJ 07102
 Fee: \$35 Includes book
 For Info: (973) 645-2434

Pitfalls of Buying and Selling a Franchise
 Tuesday, July 7, 2009
 6:00 p.m.— 9:00 p.m.
 William Paterson SBDC
 131 Ellison Street
 Paterson, NJ
 Fee: None
 For Information:
 (973) 754-8695

Annual Procurement Expo Slated For June 5th in Newark



Where:
 Rutgers University
 Center for Law & Justice
 123 Washington Street
 Newark, NJ 07102

When: June 5, 2009

Time: 8:00 a.m.– 3:00 p.m.

Info: (973) 353-5960

The U.S. Small Business Administration will be participating in the **18th Annual Procurement Expo**, Friday, June 5, 2009 from 8:00 a.m. to 3:00p.m. at the Rutgers University Center for Law & Justice located at 123 Washington Street in Newark.

“Last year’s event brought hundreds of business owners and vendors together,” said SBA’s New Jersey District Director, James A. Kocsi. “Each year the size and depth of this conference has grown and we are excited about the prospects and networking opportunities this year’s conference will bring to participants.”

Early registration through May 30th is \$80. Standard registration is \$100 after May 30th. To register online, please visit <http://www.njsbdc.com/procurement/2009/> or call (973) 353-5960.

SBA’s 2009 New Jersey Resource Guide Now Available

The 2009 edition of the **New Jersey Small Business Resource Guide** is now available from the U.S. Small Business Administration New Jersey District Office. To receive a copy of free 46-page guide, call Ursula Sanders of the SBA’s New Jersey District Office at (973) 645-2434 or by sending an e-mail to her at ursula.sanders@sba.gov. The guide may also be viewed and



Taste of Success

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However, with success comes growing pains. Once Whole Foods became a major customer, Marcia could no longer operate out of her friend’s commercial kitchen in New Jersey. That meant finding a facility that could handle the increased production. Fortunately for Marcia she found a family owned facility in the Adirondacks. Once a month, she travels up there to oversee, and participate in, the production of Blackwell’s Organic. “Our long-term goal is to eventually bring the production back to New Jersey, but we need to grow our sales enough to justify the expense of building our own plant, and that could take some time.”

“Marcia Blackwell has a great story to tell,” said SBA’s New Jersey District Director, James A. Kocsi. “Faced with unemployment, she took advantage of the training she received at the SBA’s-sponsored Small Business Development Center Program. The counseling and information from classes she attended at the Monmouth/Ocean Small Business Development Center at Brookdale Community College gave her the guidance

and confidence to jump-start her business.”

“This is a program that truly pays dividends when it comes to economic growth and job creation,” added Kocsi. “We value our 30 year partnership with the New Jersey Small Business Development Centers and hope to continue to help entrepreneurs like Marcia Blackwell.”

In addition to the success she is enjoying, Marcia was recognized by the New Jersey Small Business Development Centers last year with a Success Award for the strides she has made in taking Blackwell’s Organic to the next level. “The expertise offered by the NJSBDC is invaluable to a start-up business like ours,” said Marcia. “We would not be where we are today without them.”

As for the future, Marcia continues to look at ways in which she can organically grow her company. In March, Blackwell’s Organic received Star-K Certification. On a personal level, Marcia was named one of NJBIZ’s Best Women in Business for 2009. “Kosher certification is important for our products’ success and we are very excited about adding that to the mix,” said Marcia. “Most importantly though, I want people to try Blackwell’s Organic and to know that healthy food tastes good.”

Well spoken by an entrepreneur who has found a taste of success.