

# the BottomLine

## PRESIDENT'S MESSAGE

Greetings NJAWBO Members and Associates, As we reflect back on 2021, we can probably pinpoint some plans we had that didn't get met. What are your hopes for the areas of your business that didn't go according to your plan? Do you view this as an opportunity for growth and stretch in 2022?

I'd like to share a quote from Brendon Burchard's book, *High Performance Habits*, "It's about me (us) rising to serve a mission, not the mission bowing down to match my (our) limited strengths. If you have great ambitions to contribute extraordinary things, you'll have to grow and stretch far beyond what's natural to you."

NJAWBO members, let's go beyond doing things the best we can for ourselves and our businesses. Let's get to doing things the best they can be done. Do something every day that will have a cumulative effect to take you to where you envision your

business to be. Take advantage of the multiple opportunities to get know someone new in our organization. Expose your business and expertise to new people through an interview or blog post and teach someone something new that can help their business grow. Let us celebrate your wins in The Bottom Line. Relationships, Referrals, and Revenue is our tagline. Can we turn those words into actions?

I view a new year as a new opportunity to do more with intention, energy, and service. Where will your action plans take you in 2022?

Here's to a successful 2022 together!

*Bertha*

Bertha Robinson  
NJAWBO State President

## Oct. 14, 2021 | NJAWBO Virtual Event Hosted by the Northeast Region *Building Revenue-Generating Relationships*



# NEW MEMBERS

Get to know our newest members by viewing their online member profile. Go to [njawbo.org](http://njawbo.org) and search for their name using [FIND A MEMBER](#) in the dropdown menu under Membership.

## Central Region

(Mercer, Hunterdon, & Somerset Counties)

### Denise Cliatt

Twelvesat12, LLC, Somerset

### Jeanine Dargis

Payroll Vault, Edison

## MetroEast Region

(Essex, Hudson, & Union Counties)

### Charissa Foster

Rose Gold Entertainment LLC, Willingboro

### Janet Gelber

JGelber Homes, Springfield

## Northeast Region

(Bergen & Passaic Counties)

### Selda Aytekin

Minuteman Press, Fair Lawn

### Julwel Kenney, PhD

JK Personal & Professional Development LLC, Maywood

## Northwest Region

(Morris, Sussex, & Warren Counties)

### Venecia Barnaby

Romven Home Care LLC, Parsippany

### Jacqueline Brantigan

JMB Custom Cleaning LLC, Pine Brook

### Dana Parker

New York Life, Stewartsville

## Shore Region

(Middlesex, Monmouth, & Ocean Counties)

### Susan Barry

MOJO Sales and Branding, Howell

### Theresa Macklin

Beyond Yarn, Edison

Sept. 21, 2021 | [NJAWBO Virtual Event Hosted by the South Jersey Region](#)  
*"On the Fly" Media Interviews: Five Steps to Overcoming Fear*  
*and Building Your Brand through Press Coverage*  
 SPEAKER: April Mason, Violet PR



## MEMBER NEWS

### Diane M. Byrne Elected Chair of the U.S. Superyacht Association

Diane M. Byrne, founder and editor of MegayachtNews.com, is the newly elected Chair of the U.S. Superyacht Association (USSA). The USSA, established in 2006, is the voice of the large-yacht industry across the United States. What started as an initiative of 12 South Florida-based professionals concerned about the lack of a unified voice in statehouses and on Capitol Hill has grown to an organization of nearly 400 members. Those members are in more than 26 states and 25 foreign countries, including Australia, the Bahamas, Costa Rica, the Netherlands, and Panama. In recent years, the USSA has played a role in updating a nearly 100-year-old federal law governing private yachts, to ensure it properly reflects the times, and in having shipyard employees and yacht crew officially recognized during the pandemic as essential workers, allowing critical maintenance and other work to continue unabated.



Diane M. Byrne (left), with USSA president and administrator, Kitty McGowan

"I became a member shortly after the association's start because I was impressed by the goals and by who was onboard," explains Diane. "Seeing what the USSA has accomplished over the years has been incredible. I'm privileged to help lead a powerful board and membership base to achieve bigger and better things for those in the yachting industry."

## BUSINESS BANKING WITH



### BUSINESS CHECKING:

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\*Remote Deposit Capture: Subject to Approval | RDC Daily cutoff time is 6pm M-F, deposits after this time will be credited on the next business day.

## Mamie Tolbert Facilitating in Newark and Exhibiting in Atlantic City and Phoenix

Mamie Tolbert, an independent associate with LegalShield, was out and about this fall, in service to her community at one event and later promoting her business as an exhibitor at two conventions. On September 11, 2021, Mamie was an organizer and facilitator of "From Tragedy to Pandemic," an event hosted by the Newark West Ward Clergy Alliance (NWWCA) and held in Newark to honor first responders, including police officers, doctors, nurses, firefighters, EMTs, and many others. Several police officers shared their real-life experiences from that tragic day in 2001, remembering their colleagues who sacrificed their lives trying to save others. NWWCA Certificates of Appreciation were presented to dozens of individuals in recognition of their dedication and service to their community.

Later in September, Mamie and her business partner and husband, Willie Tolbert, represented LegalShield as vendors at the New Jersey Warehousemen & Movers Association's 52nd Annual Convention, which was held at the Hard Rock Hotel in Atlantic City. It was attended by many association members and exhibitors.



And, in early October, they attended the LegalShield Leadership Convention in Phoenix, Arizona. "There were wonderful workshop presenters and a guest speaker who provided lots of great information," notes Mamie. "Exciting announcements and new features to the already powerful legal and identity theft protection services were also introduced."

Mamie Tolbert is the MetroEast Region leadership team chair. She can be reached at 973-277-1475 or [mt.legalshieldassociate@gmail.com](mailto:mt.legalshieldassociate@gmail.com).



Left to right: Bishop Rudy Carlton, NWWCA Coordinator, and Mamie Tolbert, present a NWWCA Certificate of Appreciation to Monique Broomes Brown, RN.



Willie and Mamie Tolbert



## WCEC Wins Silver Stevie Award

The WCEC Women's Business Center has received a Silver Stevie Award for Most Valuable Non-Profit Response in the Covid-19 Response Category. The award was accepted by NJAWBO member, Rana Shanawani, Executive Director of the Women's Center for Entrepreneurship Corp. (WCEC) in June. View her acceptance at <https://youtu.be/gfO7xb6XMrg>.

The WCEC is a registered 501(c)(3) non-profit organization. Its mission is to empower women to invest in themselves via entrepreneurship by providing necessary resources for women to successfully start, own, operate, and grow their businesses. Learn more about the organization at <https://www.wcecnj.org/>.

## Melanie Cunningham Exhibiting and Speaking in Newark and Co-Authoring a Business Book

Melanie Cunningham, a business and intellectual property attorney, participated as a vendor and panelist at the Sistahs in Business Expo 2021 in Newark on October 23. "As a vendor at this event, I had the opportunity to speak one-on-one with business owners, share tips with aspiring entrepreneurs, and discuss the new book I co-authored, *Striking Business Gold*," she explains. "I was honored to be an invited speaker on the 'Protecting Your Brand' panel, where I discussed intellectual property and the importance of protecting your work early."



To learn more about her book, *Striking Business Gold: Real Strategies, Practical Advice & Inspiration for the Aspiring Entrepreneur*, go to <https://mcunninghamlaw.com/strikingbusinessgold>.

Melanie, owner of Melanie Cunningham Law Office P.C., is also the Northeast Region leadership team chair. She can be reached at 646-832-2670 or [melanie@mcunninghamlaw.com](mailto:melanie@mcunninghamlaw.com).



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# How Partnering with and Supporting Nonprofits Can Be Mutually Beneficial for Business

by Cheryl Lee

## How Does Being Philanthropic Benefit Your Business?

Your volunteerism, good will, and charitable acts will be appreciated and recognized in many ways. There are so many people involved with nonprofit organizations. So, when you partner with a nonprofit charity organization:

- All of their donors and volunteers will hear about you, your business, and what you are doing to support the organization.
- Some fellow donors and volunteers may become interested in your products and become your paying customers.
- You create more positive connections for your business.

There is nothing better that brings people together like helping others and giving back to your community.

When your company partners with a nonprofit, you have the opportunity to

- volunteer at their events
- showcase your products at their charity fundraisers
- donate some of your sales back to the nonprofit organization

Getting involved in these ways is a great way for you and your staff to bond and have fun together while helping others, which creates a positive stronger workplace.

Businesses that do charity events and volunteer their time show the community that the company and staff are kind and concerned with helping others.

When your company partners with a nonprofit organization, you may be surprised at the positive impression and ripple effect throughout the community, the staff, as well as your customers, clients, family, and friends.

If you and your company are viewed as those who care about people and the community, the community will take note of your efforts, appreciate them, think more highly of you, and be more likely to purchase your products. Whether it is your customers, employees, or other businesses, people value companies that help and give back to others.

## Why? Because I've Done It Over and Over Again to Be Supportive!

In 2014, the JCFD Christmas Drive was renamed in honor of my husband Mark, who had been organizing it for thirty years. At that time, my son, Mark V. Lee, Jr. (a Jersey City Fire Fighter like his dad), and I took over the management of The Jersey City Fire Department Captain Mark V. Lee Sr. Christmas Fund Drive. Over the last six years we have expanded its reach tenfold to help over 8,000 children and families in Hudson County.

Also in 2014, I teamed up with the American Cancer Fund and began the Mark V. Lee Sr. Memorial Fund with an annual 5 K Walk/Run in his honor each May in Liberty State Park, and all the proceeds go to cancer research. I am also dedicated to the 911 Friends and Family Committee.

I work closely with the Jersey Fire Department Distress Fund organizing fundraising events annually to support fallen firefighters and their families in need of financial assistance. In May 2015, I started a fallen firefighter's widow's support group.

From 2014 to 2017, I was an active Board Committee Member for the Greater Bergen Action Community in Jersey City, where I served as a Community Representative.

I am currently involved in providing assistance with the families in need. I volunteer my time at PS 31 School in Jersey City with their special need's

population, and we serve the community with much needed resources.

In 2016, I was awarded their Lois A. Braithwaite Community Advocacy Award for Outstanding Woman Leaders. And, in 2020, during the lockdown pandemic situation, I donated meals to nursing homes and hospitals in several counties throughout New Jersey.

For me, the journey is never ending. I constantly want to do more to support more and to advocate more! So, in 2019 with an eye to the clouds, I founded RocaBella Brands. My first product, RocaBella Vodka, a triple natural infused flavored vodka, hit the market with fanfare. Some of the proceeds from my vodka products go to supporting 911 First Responder Families. My whiskey—which is in production now—is dedicated to building a safe haven for animals.

### **With the Launch of RocaBella Brands Came the Launch of the RocaBella Gives Foundation.**

The RocaBella Gives foundation's long-range mission is dedicated to advocating and supporting children in need with a hands-on approach for autistic children, children with cancer, or impoverished children around the state, the nation, and the world! My charity events fundraising will begin in 2022.

In 2020, I partnered with Compel America, a nonprofit charity organization that is working to build awareness and support against bullying. And, in 2021, I was awarded the JCFD Exempts award in appreciation for my service and dedication to Exempts Fireman of Jersey City.

### **The Focus of Partnering and Philanthropy Is Not the Benefits They Provide to You.**

When your company develops a reputation for being a community-oriented business, this positive aspect will naturally feed into potential customers and increase brand recognition overall. It's not about ego; it's about gratitude on all sides! Try it, and you'll like the results!

When you think about your company partnering with a nonprofit organization, focus your attention on what pulls at your heart strings or those of your staff, and the wonderfully fulfilling feelings you'll receive afterward will drive your future volunteer efforts for the great good.

You can start by getting involved with a reputable nonprofit charity organization that you and your employees care about. Here are some simple things you can do to make a difference:

- Donate some of the proceeds of sales each year.
- Volunteer your team to charity events.
- Donate a gift basket and attend charity fundraisers.
- Create an advertising campaign and bring awareness to the organizations that you support.

Think about making connections with nonprofit organizations through your business today! You can make a difference in your community, whether it's local, regional, national, or global, and it will make a difference in you, your staff, and your business.

© 2021 Cheryl Lee



**Cheryl Lee** is the CEO and founder of RocaBella Brands and creator of the products she sells. On May 9, 2014, Cheryl, founder of RocaBella, lost her husband, Jersey City Fire Department Captain Mark V. Lee, Sr., from a 911-related illness. With a desire

to give back to first responders who put their lives on the line, RocaBella Brands was formed. Her foundation, **RocaBella Gives**, is a national nonprofit dedicated to building a solid foundation for children via activities that support education, confidence building, and positive growth. The charity members volunteer to work with the community to support local activities, such as toy drives, educational programs, and more. Cheryl can be reached at 732-857-5273 (cell) or by fax at 732-270-6808. Learn more about her business and products at [www.rocabellabrands.com](http://www.rocabellabrands.com).

# Your Website's Power of Attraction & 6 Tips to Help You Turn Prospects into Clients

by Lois Hubert

Most business owners would say they put their clients first, but is that really true? Are you really getting that message across to the prospects who visit your website? Wouldn't it be wonderful if a good percentage of visitors to your site contacted you afterward?

An early mistake often made on company websites is the overuse of the word "we," which can be a turnoff for prospective clients. It's understandable that you want to tell them all about your business and what it can do for them. However, it's more powerful to have those prospects see and feel that, *when they become your client*, they will be the center of your focus—it's not all about you or your company; it's about how they will benefit from working with you.

So, let your website visitors know that (a) they are your primary focus, (b) you are the best solution to their problem, and (c) you put their needs above everything else. A prospective client won't necessarily want to read about how great your company is—they want to see your *results*. They want to learn what you're going to do for them and how you're going to solve their problem(s). Therefore, give them the knowledge to see, hear, and feel how you will benefit them!

It's also a good idea to poll your clients periodically, so that you understand what it is that they need or what they're looking for. This can be done via an anonymous survey on your website (using a private link) or via email. This gives them an opportunity to give their opinion without offering any other information. You can also directly ask your clients, "Let us know how to serve you better." This lets them know that you value their opinion.

## Six Tips for Generating Leads

The reason that a lot of businesses struggle is that they don't focus on what is really important—the client. Without clients, it's difficult to remain in business, so here are some tips for generating leads.

### 1. Meet your clients' needs

Clients aren't going to buy your product or make use of your service unless you appeal to them and offer them something. Instead of focusing your ads on what you do, focus on what they will get out of your product or service. This shows your clients that you are focusing on their needs instead of simply pushing a product or service because you need to make money.

### 2. Make good use of your website

Look at your website and/or sales funnel with a critical eye. Try and see it as your ideal client would see it and make sure that any questions that they might have while making a purchase decision are answered clearly.

### 3. Ask questions

Make sure you ask questions on your website and in your sales copy. When people see a question, it makes them think. If it's not something that they've thought about before, they might just find that they do have a need for your product or service. And, perhaps it will inspire them to contact you for more information.

### 4. Include testimonials

The words of your satisfied clients are a goldmine. Make use of them (with their permission, of course) on your website in a slide show across the bottom

of the screen or sprinkled on different pages or on a page of their own. Giving prospects the opportunity to read your client testimonials can make a powerful impression that turns a prospect into a new client.

### 5. Add a case study

Pick your best client and provide a quick case study to paint a picture of how your service, advice, or product improved your client's business. This would include a brief description of what the client was looking for, how your product or service helped them, and what the end result was.

### 6. Remove waste

When you speak with new clients, find out where they found the information about you, your company, or your website. If one form of advertising, referral source, social site, etc., is working well and another isn't, then consider removing the latter. Based on the feedback you receive, you can periodically replace the ineffective methods with better ones, which should provide you with a better return and more clients.

© 2021 Lois Hubert



**Lois Hubert** is the owner of GoldMind7.com, a digital marketing agency focused on working with business owners to create additional revenue streams for their business through the use of online sales funnels and

building a highly responsive email list. She has over 25 years of experience in information technology and digital marketing for Fortune 500 companies. Lois can be reached at 973-348-9528 or LHubert@goldmind7.com.

If you would like a free Simple Marketing **Blueprint** to help you get started, then go to [bit.ly/njawbo-smb](https://bit.ly/njawbo-smb)

### NJAWBO REGIONS

**Northeast Region:** Bergen and Passaic Counties

**MetroEast Region:** Essex, Hudson, and Union Counties

**Northwest Region:** Morris, Sussex, and Warren Counties

**Central Region:** Mercer, Hunterdon, and Somerset Counties

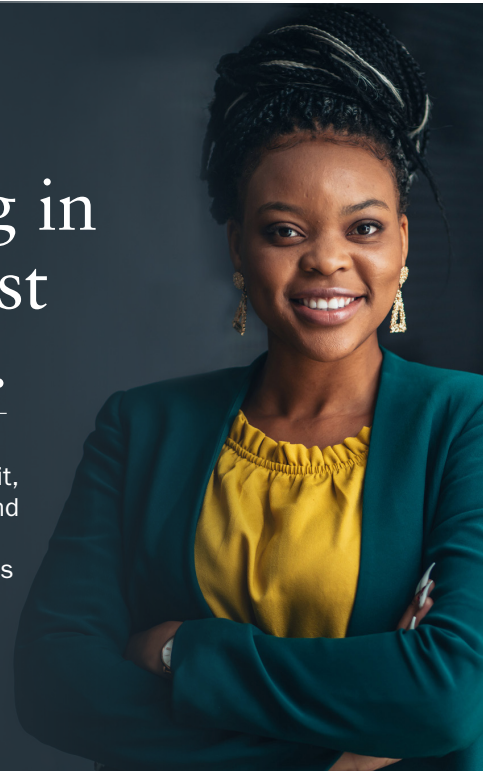
**Shore Region:** Monmouth, Ocean, and Middlesex Counties

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

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# Understanding How the Experience Modification Factor Affects Your Workers Comp Insurance

by Diana Pursell

A key to understanding your workers' compensation premium is the experience modification factor, also known as your mod. Understanding your company's mod and the data used to obtain it helps you identify ways to minimize your workers' compensation premium.

## Who calculates the mod factor?

Most states use the National Council on Compensation Insurance (NCCI) to collect data and calculate the experience modification factor. The NCCI is a private corporation funded by member insurance companies. The remaining states either operate an independent workers' compensation bureau or have set aside a state fund for workers' compensation. These states may or may not use the NCCI's classification system to determine experience modification factors.

## How is a mod calculated?

The process of calculating the experience modification factor is complex, but the underlying theory and purpose of the formula is straightforward. Your company's actual losses are compared to its expected losses by industry type. The formula incorporates factors that account for company size, unexpectedly large losses, and the incidence of loss frequency and loss severity to achieve a balance between fairness and accountability.

## How does my mod affect my premiums?

The mod factor represents either a credit or debit that is applied to your workers' compensation premium. A mod factor greater than 1.0 is a debit mod, which means that your losses are worse than expected and a surcharge will be added to your premium. A mod factor less than 1.0 is a credit mod, which means losses are better than expected, resulting in a discounted premium.

## What is the experience rating period?

The mod is calculated using loss and payroll data for an experience rating period. The experience rating period typically includes data for three policy years, excluding the most recently completed year. For example, if your anniversary rating date is Jan. 1, 2022, the experience period is 2017 to 2020; 2021 would be excluded. Three years of data is used to provide a more accurate reflection of the losses, smoothing out the impact of an exceptionally bad or good year for losses. Expected losses are calculated using your payroll data by state and class code and applying the expected loss rate (ELR). The ELR is provided by each state's rating bureau. These figures are also broken down into expected primary losses and expected excess losses. The final mod calculation compares your actual primary and excess loss figures to those expected for a company of the same size and industry type.

## How can you control your mod?

- Your mod factor has a direct impact on your workers' compensation premium. The key to controlling your insurance costs is accident prevention.
- The mod is calculated based on data reported to the rating bureau by past insurers. Incorrect or incomplete data can cause incorrect mod factors. Review loss and payroll data to ensure the calculation is complete and accurate.
- Losses remain in the experience rating formula for three years. The experience modification factor is influenced more by small, frequent losses than by large, infrequent ones.
- Safety programs, return to work programs, and appropriate prevention procedures can help to reduce loss frequency.
- An effective self-inspection and accident investigation program are critical to managing claim frequency.

- Claims management programs can help your business manage outstanding reserves and focus on efficiently resolving open claims.
- Any claims should be reported to your carrier immediately.
- All injured employees should be provided with light duty upon their release from treatment so you can close claims and ensure the health of your employees.
- Supervisory roles should have set safety performance goals. Success in achieving safety goals should be used as one measure during performance appraisals.
- Employees should be trained on their responsibilities for safety and should know to enforce violations.
- You should frequently communicate with employees on a formal and informal basis regarding the importance of safety.

### How can your experience rating save you money?

Establishing a proactive safety program to reduce losses is an important way to positively impact your mod and workers' compensation premium. Your insurance broker can guide you on creating one for your organization.

© 2021 Diana Pursell



Diana Pursell joined CBIZ Borden Perlman in 2019, with over a decade of industry experience behind her. As a senior risk advisor, she specializes in commercial lines and holds both CPCU and AINS certifications. Feel free to contact Diana at [diana.pursell@cbizbp.com](mailto:diana.pursell@cbizbp.com)

to learn more or to request a free review of your full business insurance program.

### SAVE THE DATE! NJAWBO 2022 Statewide Event

*3/30/2022, Annual Spring Luncheon Conference & Expo,  
The Imperia, Somerset, 10:30 AM–2:30 PM*

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# Member Benefits Checklist

[njawbo.org/membership/member-benefits/](http://njawbo.org/membership/member-benefits/)

- ✓ Attend Meetings & Events and schedule follow-up 1:1s
  - Review the calendar of events
- ✓ Speak at a Region Event
  - Submit summary of your business topic, headshot, and bio to your region leaders
- ✓ Mentoring Circle
  - A seven-month program designed for six to twelve participants who meet once a month for three hours. Participating in the Circle guarantees that one project you've been putting off gets done. It's an ideal way to work on your business.
- ✓ NJAWBO Blog—valuable exposure
  - Blogs are posted on Mondays  
<https://njawbo.org/wp-content/uploads/2020/07/NJAWBO-How-To-Submit-a-Blog-Post-Guidelines.pdf>
- ✓ Volunteer/Lead/Get Involved
  - Step up into a volunteer leadership role
  - What roles are open?  
<https://www.njawbo.org/njawbo-leadership/region-leadership-teams/>
- ✓ Attend the Professional Development series
- ✓ Follow the NJAWBO Facebook & LinkedIn pages
- ✓ Join the NJAWBO Facebook & LinkedIn groups
- ✓ Write an Article for the NJAWBO Newsletter—*The Bottom Line*—valuable exposure
  - See the online issues here: <https://www.njawbo.org/the-bottom-line/>
- ✓ Update Your Online Membership Profile—valuable exposure
- ✓ Post a Member-to-Member Special Offer in the Membership Hub
- ✓ Request to be interviewed for the NJAWBO Access to Excellence Interview Series

## Gain Valuable Benefits by Joining



Relationships &  
Networking



Referrals &  
Advice



Revenue &  
Growth



Marketing &  
Exposure



Prestige &  
Credibility



## NJAWBO Noteworthy

NJAWBO is proud to be represented with a seat on the boards of the following statewide organizations:



### New Jersey Small Business Development Center

(<https://njsbdc.com/>)

The New Jersey Small Business Development Center (NJSBDC) network provides comprehensive assistance to small and medium businesses (SMBs) to maximize opportunities for growth and generate economic impact statewide.



### New Jersey Supplier Diversity Development Council

(<https://njbpusupplierdiversity.com/>)

The Supplier Diversity Development Council (SDDC) is dedicated to forging effective working relationships amongst minority, women and service disabled veteran owned businesses (M/W/SDVBes) and New Jersey public utilities and the New Jersey Board of Public Utilities (NJBPUs).



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## NJAWBO Member Rewards Program

NJAWBO will reward you for encouraging other business owners to join NJAWBO!

When a new member names you as the person who encouraged them to join NJAWBO, you will earn a \$25 credit off your next renewal!

### Earn up to 10 Rewards (\$250)/Year!

#### Simple Steps to Help You Earn Rewards:

**Spread the Word**—Let other business owners know about NJAWBO.

**Invite Them to an Event**—We'd like to meet them!

**Point out the NJAWBO Benefits**—They are worth their weight in gold!

**Remind Them to Tell Us You Referred Them**—Your name must appear on their application as the NJAWBO member who encouraged them to join!



**That's it! Start spreading the word and earning rewards!**

## NJAWBO Partners



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AND ECONOMIC DEVELOPMENT



## Game Night: Cheers to the Holiday Season

**Put your thinking cap on and get ready to compete and win!**

Hosted by a professional JAM emcee, who will run the games, announce the winners, and keep things moving along.

#### You will need:

- Computer or other device • Webcam
- Your favorite beverage • Brain power

#### Date:

December 8, 2021

#### Time:

4:00PM - 5:00PM

Free for members  
\$20 non-members

Register at <https://members.njawbo.org/events>

## NJAWBO Upcoming Events

### Weekly Events

January 4, 13, 18, 27 | February 3, 8, 16, 24 | March 3, 10, 16, 22, 24  
 April 12, 26, 28 | May 5, 12, 18, 24 | June 2, 14, 23 | August 4, 9, 11, 17, 23  
 September 8, 14, 20, 29 | October 6, 11, 13, 19, 27 | November 3, 8, 10, 16, 22

### Annual Statewide Events

3/30, 6/29, 12/1

### Join the Conversation

1/26, 4/7, 7/13, 11/1

### Monthly Membership Roundtables

1/25, 2/22, 3/29, 4/19, 5/31, 6/28,  
 7/26, 8/30, 9/27, 10/25, 11/29, 12/27

### Professional Development Series

1/31, 4/20, 8/1, 12/6

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

#### 11-4-2021 | NJAWBO Member-Only Beyond Business Ice Breaker Hosted by the Shore Region



#### Oct. 20, 2021 | NJAWBO Virtual Event Hosted by the MetroEast Region

**12 Cybersecurity Steps Every Small- and Medium-Sized Business Must Take NOW to Prevent Hackers from Shutting You Down**

**SPEAKER: Rashika Mandal, CMIT Solutions**



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# NJAWBO BOARD OF TRUSTEES 2021-2022

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**Central Region** (Mercer, Hunterdon, & Somerset Counties): OPEN

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## The Bottom Line Newsletter

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NJAWBO 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.

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