

# the BottomLine

Dear Fellow Business Owners and Supporters,

Whew, what a year! Is it only me? This year just flew by! Did you achieve some of the goals you planned for this year? Did you attempt new projects or activities and step out of your comfort zone? If you didn't, maybe you can include that in your 2023 action plan.

In my last message, I recommended you each take the time to set up more one-to-ones and develop relationships to grow your networks. If you make resolutions or not, make that a priority to expand your network. You don't know who they know or what they know to help you reach the next level.

I want to wrap up the year in gratitude. A great BIG thanks to all of you—our members, sponsors, supporters, and friends! You made this year such a success and more meaningful. Here's a quick rundown: We hosted one professional development session per quarter, monthly membership roundtables, fun Join the Conversation events, 25+ virtual events and in-person events (including two dynamic statewide events), and on top of that, NJAWBO turned 44 this year!!! We can't do what we do without YOU, thank you!

Next year we hope to make a greater impact with more of our signature events and fun meetups, and we'll be asking for volunteers to join in community service to many partners throughout the state.

Just a reminder, our members have many ways of earning their return on their membership investment by engaging with each other and getting publicity for their businesses. One of these value-add ways of business recognition is to write a blog for our website. You can visit <https://www.njawbo.org/membership/member-benefits/> to see all the member benefits.

Wishing you and yours the very best in your holiday season and for a successful year ahead.

Bertha

Bertha Robinson  
NJAWBO State President

## NJAWBO Northeast Breakfast



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**Vicki DiGerolamo**

Mansfield Massage Therapy, Columbus

**Francine Esrig**

Francine Esrig & Associates, Tenafly

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Epiphany Blue, Clifton

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**Alissa Randall**

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Lawson, Rescinio, Schibell, & Associates, Oakhurst

**Judith Segal**

Combined Insurance, Edison

**Uma Stewart**

Uma Stewart Interiors & Lifestyle, South Orange

**Kim Walton**

Walton Accounting and Tax Solutions, Somerset

**Karen Yankovich**

Uplevel Media, LLC, Toms River

**Caroline Ziegler-Dorick**

Whole Beauty Bar, Pine Beach

## Member News

### Jazzercise Franchise Owner Donna Madronal Celebrates 25 Years

On November 7, Donna Madronal celebrated her 25th Anniversary as a Jazzercise franchise owner and instructor. Jazzercise is a dance party workout, blending dance with Pilates, yoga, kickboxing, and strength training, where one 55-minute session can burn calories, strengthen muscles, and boost one's mood.

"Becoming a Jazzercise instructor is about so much more than teaching a dance fitness class," explains Donna. "You create a community of women who become lifelong friends, who come to get fit but find so much more. Thanks to all my students who stick with us no matter what. And a huge thank you to our instructors and class managers."

Donna Madronal can be reached at [paramusjazzercise@gmail.com](mailto:paramusjazzercise@gmail.com) or 201-988-7707.



### Bertha Robinson Attends Caribbean Region Business Conference

In October, Bertha Robinson attended the Caribbean Region Business Conference at the Hilton Miami Airport Blue Lagoon Hotel, where she was able to make connections with Caribbean companies looking for U.S. suppliers.



The conference was organized by the U.S. Department of Commerce, International Trade Administration.

Panel discussions and presentations covered the following topics: New Pathways to a Stronger U.S.–Caribbean Economic Partnership, The Giant Panda in the Room—Opportunity or Threat?, Infrastructure Opportunities and the Caribbean, Bridging the Digital Divide in the Caribbean, Get Funded!—Grow your Business in the Caribbean Using Trade Finance, PACC 2030 and Renewable Energy Opportunities, Logistics and Supply Chain in the Caribbean, and Export Compliance & Risk Mitigation when Exporting to the Caribbean Region.

The Caribbean region is a natural commercial partner of the United States, tied closely together by geog-

raphy, history, and culture. In 2021, it represented a market of 27 million people who collectively imported over \$26 billion of U.S. goods. There is a large demand for U.S.-made products in the Caribbean region.

"I was eager to attend this conference because of the potential to access opportunities across this important region," explains Bertha, "which included interacting with and learning from industry professionals, trade experts, international business experts, high-level government officials, and seasoned exporters. It was a thrill to meet the Deputy Assistant Secretary for the Western Hemisphere for International Trade, Ian Saunders, who was the opening speaker. Overall, I felt it was such a worthwhile business trip and commitment of my time."

In addition, participants could meet with representatives from U.S. Government agencies, such as the U.S. Export Import Bank, the U.S. Small Business Administration (SBA), U.S. International Development Finance Corporation (DFC), and U.S. Trade and Development Agency (USTDA). Attendees could also network with U.S. Diplomats and high level officials from Jamaica, The Bahamas, Belize, Trinidad & Tobago, Barbados, and the Dominican Republic.

Bertha Robinson is the founder of Star One Professional Services, a business coaching and consulting firm that helps visionary business leaders turn potential into performance by closing the gap between goal setting and goal achievement. Goal achievement is where life fulfillment soars. To learn more, visit [www.staroneprofessional.com](http://www.staroneprofessional.com).



## Author Spotlight at a Women's Empowerment Summit Featured Melanie Cunningham

At the IGNITE® Women's Empowerment Summit Manifest in November, Melanie Cunningham of MC Law, and Sasha Lalite of Meta Viable Solutions, co-authors of the book, *Striking Business Gold*, were featured in the Author Spotlight.

"I was so excited and honored to be considered a featured author at this event," notes Melanie. "Writing this book certainly has opened doors to new opportunities and allows me to help other business owners through the expertise we provide in the book. And I particularly enjoy this conference because it blends the practical and spiritual in workshops and worship sessions, inspiring me to activate greatness in all aspects of my life."

In other news, Melanie received the Black Wall Street Award at a November Harlem Business Alliance event. The award recognizes people doing good work in the community and making an impact.



Melanie Cunningham autographing a book for a customer

For more information about Melanie's law practice or her book, she can be reached at 646-832-2670 and [melanie@mcunninghamlaw.com](mailto:melanie@mcunninghamlaw.com).



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Left to right: Sasha Lalite, co-author; Niki Walker Brown, event organizer; and Melanie Cunningham, co-author of the book, *Striking Business Gold*



Melanie (left) with business colleague Tasmere Gathers, owner of The DM Firm

# 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
- ✓ NJAWBO Mastermind
  - A six-month program designed for cohorts of four to eight NJAWBO members
  - Participants meet once a month on Zoom for 90 minutes with a certified mastermind facilitator.
  - Meeting dates and times to be customized for each cohort
- ✓ NJAWBO Blog—valuable exposure
  - Blogs from members about business are always welcome.  
<https://www.njawbo.org/membership/member-benefits/guidelines-for-njawbo-publications/>
- ✓ Volunteer/Lead/Get Involved
  - Step up into a volunteer leadership role
  - Ask a board member or region leader  
<https://www.njawbo.org/njawbo-leadership/board-of-trustees/>
- ✓ 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

## Gain Valuable Benefits by Joining



Relationships & Networking



Referrals & Advice



Revenue & Growth



Marketing & Exposure



Prestige & Credibility



# Jumpstart Your Business by Creating Personas: Three Steps to Success

by Cecelia Henderson

In marketing, there's a saying that "Content is King." This is because good content is at the core of so much of a business's success. Whether it is having a website that meets the needs of its visitors, establishing a following on social media, or sending a monthly newsletter that gets opened, the common thread is good content that is relevant to your audience.

But if content is king, there is one underlying question you need to answer to ensure your content is what it needs to be. That question is: Do you know who your target audience is? To have content that is effective, you need to have a deep understanding of your target audience. Creating a *persona* for each of your target audience types will help you do this.

## What is a persona?

A persona is a representation of your client that describes them in the most detail possible. If you invest time in creating a persona, you'll gain a better understanding of the deeper motivations your prospects may have when assessing your offerings. You'll know the problems they are trying to solve and the pressures they are under when they reach out for services. This will give you insights that will allow you to create better content for them and have more impactful discussions with them.

Businesses that create personas generally have better clarity of message for their target audience(s). And along with that comes the potential to win more business.

## So how do you create a persona?

*1. Think of each audience type as an individual and describe this customer using externalities—the things you can see—such as demographics, behaviors, job titles, and work location.*

Where do you get this information? Look at your existing clients or the clients of your competitors. Look at who's engaging on your social media platforms and those of your competitors. You can use analytics from your social media and your website to get more

information. If your client base comes from a specific geographic area, you can use census data that will help you create an example persona by assessing the averages or trends.

For example, if your business is a wellness spa, then you know your largest segment is likely to be female in gender and individuals with disposable income. You may also look at the traffic walking into your business and similar businesses to assess the likely target age of the average spa visitor in your area. From the information in your current customer base, you might conclude that most of them are working in professional jobs and that a good percentage of them have children. Given that you have a physical location, they are coming from a drivable distance, so you can look at the census data and identify zip codes that have a high percentage of relatively wealthy women who are able to use your services.

## *2. Dive deeper to understand their motivations.*

Consider asking existing and potential clients a few questions and begin to follow them on social media. The objective is to understand what they're trying to accomplish or avoid by using your services. What happens when they are not able to accomplish their objectives? What do they consider when they evaluate companies like yours?

For example, let's say you own a printing company that provides printing services to law firms. From your experience, you know that the individual most likely to call you from a law firm is an administrator. You've noticed that these admins tend to shift from vendor to vendor frequently—they aren't loyal. Talking with your existing clients, you learn they've been disappointed by missed deadlines and the inability to deliver to exacting standards. In addition, you also learn that many of them feel that when the deadlines are not met it's not only a poor reflection on the vendor but also on their own performance. In fact, they might be willing to pay a premium to minimize this stress. Imagine how your messaging might be impacted by knowing something like this.



Many businesses will then take this profile and give it a name. For example, “John, the wellness spa owner” or “Mary, the purchasing agent.”

*3. Next, compare what you offer to what they say they want.*

Are there aspects of your service that you need to modify? Are there services you are not emphasizing that you could be based on what you have learned? Are there adjustments in who or where you should be targeting your efforts based on what you have learned?

You can see how engaging in persona development will help you not only confirm that you are talking to the right person, but also inform the type of content you’ll develop, and potentially even the channels where you’ll deliver this content. The type of research you do while creating this persona will be useful as you determine which new services or products to incorporate into your offer.

Using personas will also help you save time when you communicate with internal or external content developers. It will also help you when creating new services or line extensions for incremental revenue. You will see these new opportunities through your clients’

eyes and be able to take advantage of the right ones to grow your business!

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**Cecelia Henderson** is the founder of WSI Marketing Edge, a digital marketing agency specializing in marketing strategy, website development, search engine optimization, content development, social media marketing, and digital advertising. Cecelia is also a consultant and instructor at the Rutgers Newark Small Business Development

Center, where she helps clients with marketing plan development and execution. Her passion is helping clients strengthen their marketing capabilities and creating and executing strategies that get results for new or established businesses. Reach out to Cecelia at [cahenderson@wsimarketingedge.com](mailto:cahenderson@wsimarketingedge.com) if you need help with confirming your personas, creating content to attract new business, or developing and implementing a digital strategy for growth.



*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](http://pseg.com/supplierdiversity).*

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# 5 Must-Haves for Your Business' Financial Health

by Abby Gallo

Through the lens of a bookkeeper and profit advisor to small business owners who seek to have their books put in order and track their financials, we encounter several common mistakes and missed opportunities. The following must-have recommendations can help set your business on a path to financial health, business growth, and future success.







1. **Create a separate business bank account, even if you are a sole proprietor.** Make sure you aren't using your business account to make personal purchases and vice versa. This separation will give you greater visibility into how your business is doing. If your business is a separate LLC, keeping a separate bank account is even more important as it can help protect your personal funds, should anyone file a lawsuit against your business.
2. **Review your business financials on a consistent, monthly basis.** Entering your transactions and reconciling monthly will give

you the opportunity to identify any irregularities or mistakes before the errors begin to pile up. For example, you can catch those recurring transactions for a software subscription you are no longer using. It will also ensure that your financials are always ready should you need them for lending purposes or to present to investors. If your business moves on extremely quick turnarounds for projects, you might also consider reconciling more often. It is also advantageous to create a simple, annual budget and track against it each month. A budget is a fantastic way to set goals and hold yourself accountable for reaching them.

3. **Make sure you look at the full financial picture, not just your bank account balance, your sales, or your Profit & Loss Statement.** Looking at just one of these metrics does not give a good indication of your company's financial health. More sales do not necessarily equal more money in the bank! Instead, look at the Profit & Loss Statement, Balance Sheet, and the Statement of Cash Flows each month. If you invoice clients, also pull and review the Accounts Receivable Detail report on a regular basis so you can follow up with clients who are past due. If you don't know how to read these reports, there are great resources online or you can reach out to a bookkeeping or accounting professional.

4. **Keep all of your records for at least seven years.** A core part of keeping "healthy books" is making sure you keep good records. Keep all documents for at least seven years, or indefinitely if you haven't filed taxes, including tax returns, employee records, receipts, bills, insurance documents, and loan documents. Keep your incorporation documents forever. You do need to keep your receipts, even if you have everything listed on your bank or credit card statements. Those statements are not enough, and the IRS will expect to see physical or electronic copies of your receipts, should you ever be audited.

## NJAWBO Social Media Platforms Connect with Us!

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-  <https://www.facebook.com/groups/njawbo/members/>
-  <https://www.linkedin.com/company/njawbo/>
-  <https://www.linkedin.com/groups/33214/>
-  <https://twitter.com/njawbo>
-  <https://www.instagram.com/njawbo/>





5. **Track your time to calculate profitability and an effective hourly rate.** Often with solopreneurs, many think that because they are the only ones on their team and they don't bill hourly, they don't need to track their time. Whether you bill hourly or not, tracking your time is an essential way to ensure you're charging an effective hourly rate. If you know how much time you are putting into each client, you can calculate the true profitability of your projects and client work. This becomes even more important when you have a team working on your behalf.

The financial side of any business can be intimidating for those without a strong financial background, but with these five steps, you're sure to have a better grasp on your numbers and the financial health of your business. Whether your business is new or on the verge of a growth spurt, the fourth quarter is an excellent time of year to evaluate your processes, consider your goals for the following year, and implement new procedures that will set you up for success in the future.

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**Abby Gallo** is Founder and CEO of Terrain Bookkeeping, a bookkeeping and advisory firm that specializes in helping consultants and marketing & creative agencies gain greater profitability. Abby is a QuickBooks Advanced ProAdvisor who started her career at a boutique PR agency in NYC. Having worked inside an agency herself, she's aware of the

challenges and opportunities agency owners face and is passionate about helping them gain greater clarity around their books. Abby can be reached at [abby@terrainbookkeeping.com](mailto:abby@terrainbookkeeping.com), 973-609-5445, or online at [www.terrainbookkeeping.com](http://www.terrainbookkeeping.com).



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# The Power of a Mastermind for Business Owners

by Susana Fonticoba

You have visions, dreams, and goals for your small business; but before you achieve any of them, there are problems to solve and roadblocks to tear down. Sometimes you feel as if you're fighting off fire-breathing dragons guarding the castle you're attempting to enter. As soon as you extinguish one fire, another dragon appears! Where are the Knights of the Round Table when you need them?

In real life, a certain magic happens when a select group of highly motivated and deeply committed peers come together to defy odds and win. They form a bond and thrive in a mastermind group format.

## What Makes a Mastermind Different from Other Programs?

While mastermind groups may vary in size, frequency, and agenda, there are typically several commonalities, as follows:

- It's a paid experience, run by a professional facilitator.
- You are expected to attend the scheduled meetings.
- Members are peers who share common goals.
- The group is welcoming, and communications are productive.
- It is a confidential and safe space.
- Members submit a challenge to gain help from the group.
- Members ask questions and help brainstorm possibilities.

## What If a Group Format Is Not for Me?

If you have never experienced membership in a professionally run mastermind group, the common hesitations follow;

- For introverts, there is a fear that there will be "loud personalities" that take over the group and don't allow the rest a chance to participate.
- For those who strive to appear successful, they feel that asking for help equals admitting defeat.

- For those who are shy, the commitment to actively participate and open up will push you out of your comfort zone.

While all these concerns are valid, this is precisely why you join a group that is run by a professional facilitator, whose job it is to ensure everyone is seen, heard, respected, and has a positive experience.

People who shy away from exploring a mastermind group and let their preconceived notions shadow the possibilities continue to struggle alone. They are left to the lonely task of deriving bits and pieces of inspiration from a book here, an online course there, not seeing that struggling alone is the longest and toughest path to take.

## What Are the Benefits of a Mastermind Group?

The new year is a perfect time to stretch yourself and dive into something new. Here's what you can expect:

1. *Expand your perspectives.* Members share the "outsider's view" of your company and enlighten you to fresh perspectives you would never have seen on your own. What you decide to do with this discovery is up to you, so imagine the possibilities! Your cohort won't tell you what to do but they will share their lessons learned so that you can avoid the pitfalls. (Imagine if Wile E. Coyote didn't have to fall off so many cliffs??)
2. *Test new ideas and offers before launching.* Are you thinking of creating a new service? Changing your branding? Think of your cohort as a focus group that 100% has your back and wants you to succeed. How many hours, days, and months of creating and refining can you save when your team helps you decide whether your new idea is on the right track?
3. *Get out of "park" and shift into "drive."* Entrepreneurs have an unfortunate habit of *overthinking*. Sometimes we analyze something for so long that we miss

opportunities altogether! Working alone, you're in a discussion with you and yourself. You bounce thoughts from one side of your brain to the other. A mastermind group helps pull you out of paralysis by asking clarifying questions and sharing common experiences. Would you rather take weeks and months to unravel a challenge on your own, or solve it in one dynamic session with your cohort?

### What Should I Know before Joining a Mastermind Group?

1. A well-organized program is carefully designed and led by a trained professional. There will be prearranged and consistent meeting dates and times for a set membership period, with defined agendas and activities.
2. It is a safe space, where confidentiality is key and meetings are not recorded so you can speak openly. Members will have equal opportunities to present a challenge and be encouraged to take action.
3. Every voice is valued and heard, so no one person "takes over" and no one melts into the

background. You achieve a closeness with a small community and get into the habit of goal setting and experience sharing.

4. Participating in a mastermind guarantees you are scheduling consistent time to work proactively **ON** your business, not just doing reactive busy work in your business.

### How Can a Mastermind Help You Succeed?

There is dynamic power in a small group of peers forming an alliance with the common goal of building consistent profitability and growing sustainable success. Members of the group may enter from different industries, but you come together as a team because your vision and values are shared: You are professional, focused, passionate, and hard working. You come into this experience ready to give and receive support to make things happen in months that otherwise would take years. Members feel thrilled and proud that their contribution helped a fellow member have a major breakthrough.

**A mastermind creates momentum—you go from bearing the burden of rowing a boat on your own to gliding down the river with the power of a crew team.**

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**Susana Fonticoba** owns Clear Path Strategy LLC. Having built her business almost two decades ago, she has been through it all and is delighted to share her knowledge and experiences with business owners who want to realize their mission and their vision. As a Mastermind Group Facilitator, Business Strategist,

and Marketing Content Writer, Susana takes a holistic approach to business growth. Susana can be reached at 973-952-0053 or [susana@clearpathstrategy.com](mailto:susana@clearpathstrategy.com).

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## Scenes from the NJAWBO September 28 Statewide Oceanfront Business Luncheon, Treat Your Business as an Asset: Build-Buy-Grow a Thriving Business That You Can Sell















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## NJAWBO News

### Bertha Robinson Represents NJAWBO at Recent NJBAC Event

The New Jersey Business Action Center (NJBAC) has been helping businesses thrive for more than 30-years. Its most recent business event, held at the New Jersey State Museum in Trenton, offered a wealth of information for business owners.

“Seeing the NJBAC team in person at this event was a wonderful follow-up to meeting them at the NJEDA/ NJBAC virtual event they presented for NJAWBO in March,” notes Bertha. “The relationships we initiate and develop over time truly benefit all involved.”

If you have questions about how to start, operate, sustain, or grow a business in New Jersey, NJBAC can help you get answers. Call 1-800-JERSEY-7 or visit <https://www.nj.gov/state/bac>

To learn more about the NJBAC, view the video at <https://www.youtube.com/watch?v=0s4sdUGLvfl>



From left to right are Don Newman, manager of Small Business Advocacy, Department of State, New Jersey Business Action Center (NJBAC); Melanie Willoughby, NJBAC executive director; Bertha Robinson, NJAWBO president; and William Spear, manager, Office of Export Promotion, and director, NJ STEP Program, NJBAC, New Jersey Department of State.

## NEW NJAWBO MASTERMIND FOR MEMBERS IN 2023!

### What's your success plan for 2023?

Join a monthly mastermind designed by a certified mastermind facilitator especially for NJAWBO!

**Gain from shared experiences**

**Expand your perspectives**

**Test New Ideas**



*Congratulations to the NJSBDC, a NJAWBO Partner...*

### **NJSBDC Named as Federal and State Technology (FAST) Award Recipient for the State of New Jersey**

The New Jersey Small Business Development Center (NJSBDC) has been named as a recipient of the Federal and State Technology (FAST) program's \$125,000 grant award for the State of New Jersey, which will be used to support specialized training, mentoring, and technical assistance for research and development (R&D)-focused small businesses through September of 2023.

Funded by the federal government's Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs, the FAST program grant's purpose is to help increase the number of SBIR/STTR proposals, leading to an increase in the number of SBIR/STTR awards for women, socially/economically disadvantaged individuals, and small businesses in underrepresented areas, all focal areas for New Jersey under Governor Phil Murphy's leadership. The SBIR and STTR programs are highly competitive programs that encourage domestic small businesses to engage in Federal Research/Research and Development with the potential for commercialization. Through a competitive awards-based program, SBIR and STTR enable small businesses to explore their technological potentials and provide incentive to profit from commercializing their innovations.

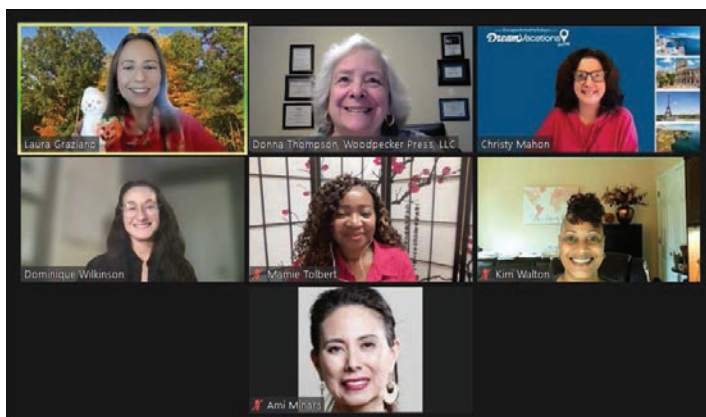
"We at the NJSBDC are thrilled to get this new asset to assist businesses," said NJSBDC State Director, Kelly Brozyna. "This will be another tool for success, and we are excited to grow through our partners across the State of New Jersey."

To amplify the FAST grant award's impact and opportunity for New Jersey's small businesses, the award amount is being matched by the New Jersey Commission on Science, Innovation and Technology (NJCSIT).

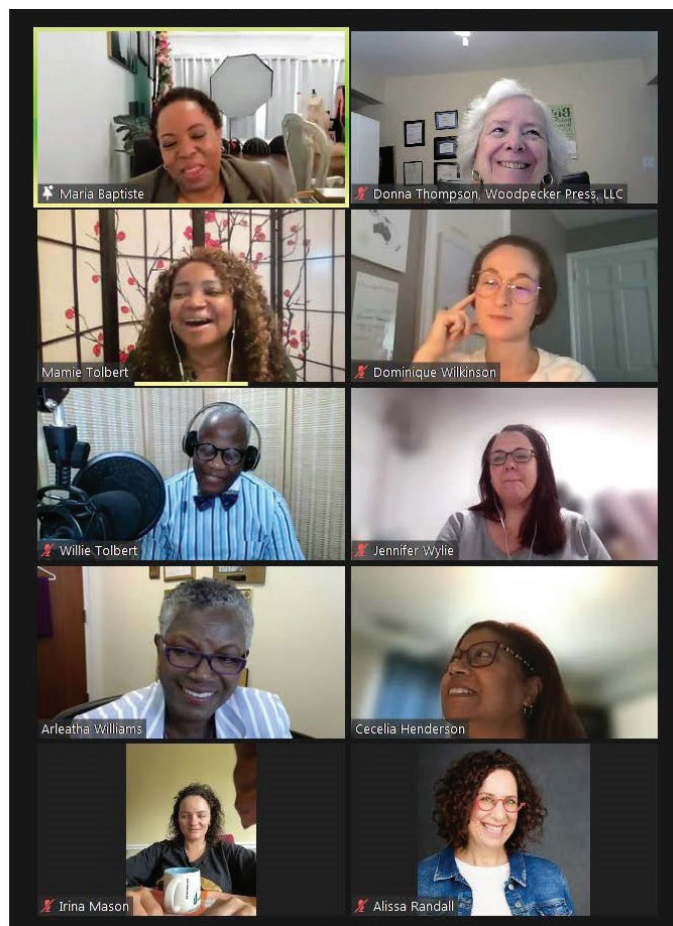
"The NJ Commission on Science, Innovation and Technology is thrilled that the NJSBDC network has received the FAST award, and we are proud to match this funding to support New Jersey entrepreneurs pursuing federal SBIR/STTR grant opportunities," said Judith Sheft, executive director of CSIT. "Innovation-based startups face unique hurdles as they work toward commercialization, and partnering with the NJSBDC allows us to expand access to additional technical assistance resources for all New Jersey small businesses to position themselves for success, with a particular focus on reaching underserved communities, women-owned, rural-based, and socially and economically disadvantaged small businesses."

For more information or questions about NJSBDC, contact [info@njsbdc.com](mailto:info@njsbdc.com).

### **NJAWBO Join the Conversation**



### **NJAWBO MetroEast Virtual Event**





## Bertha Robinson Represents NJAWBO at Middlesex County Scholarship Awards Event

Years ago, the former NJAWBO Middlesex Chapter presented the Middlesex College Foundation with a generous donation designated to be used for an annual scholarship to a woman business major. Bertha Robinson attended the Annual Celebration of Philanthropy and Scholarship Honoring Scholarship Donors and Recipients on behalf of NJAWBO. The event was held at the college in Edison on the evening of November 17.

“It was a pleasure to finally meet the executive director of the Middlesex College Foundation, Lisa Kelly,” explains Bertha. “Although this year’s recipient of the chapter’s scholarship was unable to attend the ceremony, it was wonderful to learn about the foundation and all that it does to support local students and educators.”



Bertha Robinson (left), NJAWBO state president, with Lisa Kelly, executive director of Middlesex College Foundation

And in a recent letter NJAWBO received from Middlesex College president, Mark McCormick, he said, “At a time when there are so many deserving mission driven organizations, I want to personally thank you for choosing to make our students’ success a philanthropic priority.”

## 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 Central Region Event



# NJAWBO Upcoming Events

## 2023 Weekly Events

1/5, 1/12, 1/18, 1/24 | 2/2, 2/9, 2/16, 2/21, 2/23 | 3/2, 3/9, 3/15, 3/21, 3/23, 4/4, 4/11, 4/13, 4/19, 4/21, 4/27  
5/4, 5/11, 5/17, 5/23, 5/25 | 6/1, 6/8, 6/13, 6/21, 6/23, 6/29 | 8/3, 8/10, 8/16, 8/22, 8/24 | 9/7, 9/14, 9/19,  
9/20, 10/5, 10/12, 10/18, 10/24, 10/26 | 11/2, 11/9, 11/15, 11/17, 11/21, 11/30

## 2023 NJAWBO Join the Conversation

1/19, 5/18, 8/17, 10/19

## 2023 NJAWBO Monthly Membership Roundtables

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

## 2023 NJAWBO Member-Only R3 Networking Meetings

1/3, 2/7, 3/7, 4/4, 5/2, 6/6, 8/1, 9/5, 10/3, 11/7, 12/5

## 2023 NJAWBO Professional Development Series

1/26, 6/15, 8/31

## 2023 NJAWBO Annual Statewide Events

3/30, 9/28, 12/7

Locations TBA

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

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pam@pmrsolutionsnj.com

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**VP of Membership (Interim):** Laurel Bernstein,

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

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

## NJAWBO Region Leadership Team Chairs

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

**MetroEast Region** (Essex, Hudson, & Union Counties): Mamie Tolbert, 973-277-1475, mt.legalshieldassociate@gmail.com

**Northeast Region** (Bergen & Passaic Counties): OPEN

**Northwest Region** (Morris, Sussex, & Warren Counties): Christy Mahon, 862-354-8448, cmahon@dreamvacations.com

**Shore Region** (Middlesex, Monmouth, & Ocean Counties): Angela Acosta, 732-304-4445, info@angelaatelier.com

**South Jersey Region** (Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, & Salem Counties): OPEN

## *The Bottom Line Newsletter*

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