

BottomLine

PRESIDENT'S MESSAGE

Dear NJAWBO Enthusiast,

We are having yet another amazing NJAWBO year. Our membership is at the highest it's been in years, and I am very thankful for the wonderful job our Membership team, and the whole board, has been doing.

And, our programming has also been excellent this year with our regional meetings, in addition to some special event meetings such as our new Mentoring Circle, the book club partnership with PNC Bank of West Orange, our joint region Meet and Greet meetings and Happy Hours, and our NJAWBO Employer Power Hour event.

Of course, in order to promote all these great events, our Marketing team has been working overtime as well. In addition to our usual emails, Facebook and LinkedIn posts, we have also started a NJAWBO Blog to share educational and interesting information. Oh, and of course, this *Bottom Line* issue.

So, we are keeping exceptionally busy to be sure that NJAWBO brings our members plenty of opportunitites for RELATIONSHIPS, REFERRALS, AND REVENUE.

*Holly*Holly Kaplansky
NJAWBO State President





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Get to know our newest members by viewing their member profiles. Either click on the member's name or go to njawbo.org and search their name using FIND A MEMBER in the teal menu bar.

Central Region

Marilyn Besner
Wildflour Bakery/Cafe,
Lawrenceville
Linda Fleming
Perfect Cents LLC, North
Brunswick
Diana Pursell
Borden Perlman, Ewing
Susan D. Tomsky

WordWorks, LLC, Lebanon

MetroEast Region

Lori R. Bierman Acme Rubber Stamp Works, Maplewood Kristi Castano Castano Consulting, LLC, Caldwell Royleta Foster Creative Living Support Services LLC, East Orange Alissa Gardenhire Best in Class Education Center, South Orange Yolanda Russo Speranzi Facial Spa, Verona Debra Shannon Trimboli & Prusinowski, Morristown

Northeast Region

Nicolle A. Ahles
Push to Change, Fair Lawn
Tracy Byrnes
UBS Financial Services,
Soteria Wealth
Management, Paramus
Phyllis Brown-Edwards
PB Edwards Consulting
LLC, Clifton
Yolanda Evgeniou
Para Professional Health

Careers, Matawan Jackie Grillo Maser Consulting P.A., Montvale Angela Navarra Corso Driving School, Fairfield Andrea Pass Andrea Pass Public Relations, Fair Lawn **Belkys Pastor** Distinct Vacations, Fairfield Jessica Sanchez Liberty Mutual, Paramus Jaimme Shandler Momentous Recruiting, LLC, Woodcliff Lake Mary E Ziegler Certified Financial Services LLC, Paramus

Northwest Region

Rose Balzer
Ez Accounting Services LLC,
East Hanover
Margaret Keymetian Ng
M3E Change Associates Inc.,
Mountain Lakes
Rafael Miranda
LFC Consulting, Inc.,
Boonton
Pegeen Williams
DeTorres & DeGeorge Family
Law

Shore Region

Helen Davis
CASA of NJ, Inc., New
Brunswick
Karen Fisher
Office Evolution Woodbridge,
Iselin
Siri Heinrichs
Berkowsky and Associates,
Inc. Cranbury





Shore Region Cont.

Mary A. Mason

Broad Waverly Staffing, Eatontown

Lisa A. Mulligan

Therapeutic Outreach, Roosevelt

Nichole Nappi,
Jersey Shore Arts Center, Ocean Grove
Marlene Sanders

Independent Interviewers LLC, Red Bank Jennifer Schulman

Web Marketing Management LLC, Asbury

Christine Suarez-Loures, Esq.

Comp-X Medical Management, Avon by

South Jersey Region

April Casseus

Solace Parenting Support Services,

Berlin

Valerie Laviolette

TD Bank, Medford

Fiona L. Malloy

TD Bank, Cinnaminson Lori M. Shilling Untangled Wellness, Manalapan

Nicole van Rensburg

Bloom Medicinals of PA, LLC, Boca

Raton, FL Ashley D. Wright

South Jersey Sedan & Limousine Service, Mt. Laurel

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Claudia DeLaCruz

BCB Community Bank, Fairfield

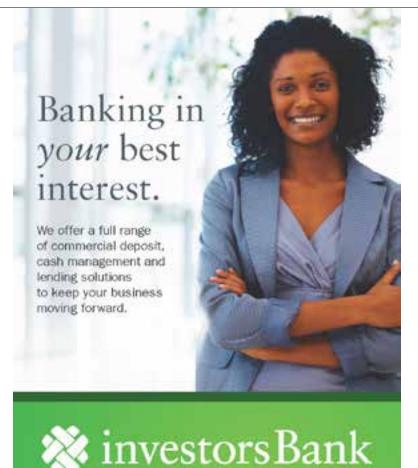
Harvetta Lynch PNC Bank – West Orange

Cailin Mcnamara

Donnelly Energy, Wayne

Andreia Miller

Donnelly Energy, Wayne



Angelos Konzinas, Branch Manager

201.438.4760

246 Hackensack Street, East Rutherford, NJ 07073

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What is Workplace Culture and What Does it Mean for My Business?

by Taryn Abrahams

The term "Workplace Culture" has become a big buzz word lately, yet many business owners and professionals struggle to clearly define what it means. Some people tie workplace culture to diversity and inclusion, while others describe it as cohesiveness and effective employee relationships. Through my studies and work as a Corporate Behavioral Specialist, I've learned that there really isn't a wrong way to define it, rather it has different meanings for different people.

If you do an Internet search on workplace culture, you will find it is defined as the environment that surrounds you at work all the time. It is a powerful element that shapes your work enjoyment, your work relationships, and your work processes. However, culture is not something that you can see, except through its physical manifestations in your workplace. In many ways, culture

is like personality. In a person, the personality is made up of the values, beliefs, underlying assumptions, interests, experiences, upbringing, and habits that create a person's behavior.

An organization's culture is made up of all of the life experiences each employee brings to the organization. Culture is especially influenced by the organization's founder, executives, and other managerial staff because of their roles in decision making and strategic direction. Still, every employee has an impact on the culture that is developed at work.

Things to Keep in Mind

Workplace culture is typically not at the forefront of the minds of business owners, and usually it is not something that is discussed.... unless there are issues or barriers



that are affecting the day-to-day business or your overall profitability. Here are a few aspects about culture that are important to keep in mind:

- Culture is learned
- People Shape Culture
- Culture is a collection of words, silence, action, and • inaction—if you want to change culture you need to change the things you do and don't do, and change the things you discuss and don't discuss
- Culture can be changed but must be a collective approach
- Culture starts with PEOPLE.... NOT processes

Physical Manifestations

Since workplace culture is somewhat difficult to define, it is important to be aware of some of the signs and symptoms that may occur as a result of a weak workplace culture:

- Loss of productivity
- High Turnover-Retention Issues
- Discrimination/Bullying/Harassment
- Inclusion Issues
- · Missed Deadlines/Missed Quotas
- Micro Management
- Low Employee Engagement
- Lack of Empathy in Employees
- Poor Internal Communication
- Negative Company Reputation/Negative Reviews
- Negative Cliques and Gossipers
- Dictator Managers
- · Lack of Process/Weak Leadership

What Can Employers Do

If your business is experiencing any of these physical manifestations, it could mean your company suffers from a weak workplace culture. Just having one of these issues can create long-term disruption in both your productivity your profitability. Although improving workplace culture isn't easy to do, setting the right intention and taking a companywide collective approach can create positive change. The biggest obstacle for businesses is being able to objectively identify the symptoms when they arise and addressing them proactively to avoid a ripple effect throughout your business. A proactive approach will save you money and resources, protect your business from potential lawsuits, and protect your company reputation. Having a focused intention

is the first step to addressing culture, and by setting that intention you can then begin to address the symptoms.

© Taryn Abrahams



Taryn Abrahams, a corporate behavioral specialist, human interaction expert, and owner of Empower Behavioral Services, helps companies implement behavioral best practices to improve workplace interpersonal relations and holistically strengthen corporate culture. Leveraging her experience as a psychotherapist, Taryn's innovative

suite of workshops is designed to enhance employee morale, foster collaborative and productive workplace environments, and nurture employee loyalty and ambassadorship. Her clinical background and behavioral mind-set provide deep insight that fosters an improvement in interpersonal relations. Taking her work beyond a check-the-box compliance and HR focus, Taryn's interactive workshops, consulting services, and ongoing support help companies create long-term sustainable change—increased productivity, revenue growth, and a solid marketplace reputation. Empower Behavioral Services is of a full-service consulting and training company focused on helping businesses strengthen interpersonal relations. EBS Workshops cover a variety of areas, including diversity training, communications training, and unconscious bias training, with a focus on authentic employee interactions. Taryn can be reached at, 973.803.8276 or info@empowerbehavioralservices.com.



Scenes from the 2018 NJAWBO Holiday Dinner & Expo













Images are available for purchase from NJAWBO photographer, Diane Lizza, via the contact page on her website. View all the photos for the 2018 Holiday Dinner at http://maplecroftstudio.com/Collections/264154

Scenes from the 2018 NJAWBO Holiday Dinner & Expo















PLAN TO GROW YOUR BUSINESS BY FOCUSING ON THESE 9 THINGS

by Holly Kaplansky

As a business owner, the most important area to focus your attention is on growth. Without consistently growing your business, you will fail. A business development plan is a highly effective way to grow your business, but it can be time intensive and requires focus, planning, stamina, and doggedness.

As the owner you are best suited to drive this challenge. You are the number one salesperson for your company. You understand your business better than anyone. You are also privy to financials and resources that will drive how you accomplish growth. Generating new business by growing your customer base is critical to your business success. A good business development plan can be achieved by focusing on the following:

- 1. Goals and ROI (Return on Investment). Set business goals that are clear and achievable. Then develop your strategy to deliver on your goals. Know the amount of your average sale and what level of return you need every month to evaluate whether your efforts are working. Determine the cost per lead to reach your target market. If your value per sale is low, email or advertising might be best to reach a large audience at a low cost per contact. If your value per sale is high, personal contact is definitely a requirement. Work these numbers into a budget for your business development plan.
- **2. A deep understanding of your business.** Do you know what makes you stand out from other businesses that are similar to yours? Perhaps it's as simple as having an assistant answering and directing calls instead of frustrating a caller with an automated voice mail system. Make a list of the things that make you stand out. For example, your products are creative. Your service comes with a guarantee. You are a problem solver. This will 4 guide you as you uncover prospect needs and how you can best help them. It will also help you develop language/content for your marketing that is more engaging, which results in more customer and prospect interest. Also, know who your competitors are and evaluate what they offer. Make sure you differentiate yourself from them. Differentiation may be your most powerful development tool.
- **3.** A deep understanding of your customers. Before any investment in business development, have a deep understanding of who your customers are, what types of customers are most profitable and/or easiest to close, and who your best prospects are. Potentially, you may provide a service to a wide audience, but at least at the outset, focus your efforts on your best prospects. Once you have a clear understanding of who your customers are, drill down on their needs. Have a clear understanding of the "why"—the reason they would buy from you. Determine which product or service is most attractive to each type of customer. To enhance your return on marketing efforts, develop your approach to address their specific challenges. Adapt your messaging and methods for specific customer segments. Segment your market and your approach.
- **4. Having a plan but adjust it to improve outcomes.** Start with a plan that fits your budget. Monitor where your customers come from to measure whether your activities are successful or not. Track your results and see what works best. Then refine your approach to keep what has the best ROI and discontinue those that are performing poorly. Build on strategies that perform well. Start with limited audiences then expand your efforts to larger segments. When you have a successful development plan, bring in more business by trying new things.
- **5. Staying top of mind.** Use a variety of marketing methods such as email, advertising, social media, mailings, and blogging at regular intervals to create a buzz for you and your company. Then when customers are ready to make a purchase, they will think of you. Also, stay visible. Invest in and build your business networks. Networking allows you to build relationships with people and encourage them to refer customers to you. Stay in front of prospects by being active in organizations. Volunteering allows others to experience your expertise and dedication firsthand.

- 6. Adding value and building trust. Rather than going after prospects' wallets, go after their hearts. People don't do business with companies, they do business with people. Whether you are networking, emailing, or posting on social media, add value by sharing information and knowledge. Be an advisor, obsess over treating customers right, and be sure to have a reputation for great service. Be a consultant, not a salesperson. Be prepared to give good advice even if it doesn't lead to a sale. Goodwill and recommendations may have more long-term value than short-term sales gains.
- 7. Asking for business. After you've met with your prospect, submitted your proposal, and followed up, consider closing the deal by asking for the sale. A "let's do business together" approach is direct and honest and signals the confidence in the value of your product or service. In the same realm, once your business with a client is either underway or completed— assuming the relationship is a good one—ask them for a referral. Don't assume that your customers are passing the word about your business—that isn't going to do much to increase your customer base. After every sale, ask your satisfied customer if they know anyone else who would be interested in your products or services. But it goes the other way, too. Give referrals at every opportunity. The more you give the more you get back.
- 8. Doing something related to business development on a regular basis. Be sure that both you and your team focus on new business efforts every day. Make it a discipline so it becomes part of your routine. Any effort is helpful—calling a prospect, sending an email, mailing a handwritten note card, or writing a blog.

9. Not going it alone. While you are the driving force behind growing your business, that doesn't mean you must be responsible for the implementation of your business development plan. Marketing professionals, for example, can take care of the implementation of your marketing strategies. Rely on experts to take the burden for the execution of the entire plan off your already full plate.

New business development doesn't happen overnight. It is about looking ahead and putting strategies in place that will ensure a steady stream of sales coming from relationships and supported by marketing through multiple channels.

© Holly Kaplansky



Holly Kaplansky has owned Minuteman Press in Newark since 2005, after a successful 30-year career in corporate upper-management, including brand manager for Kraft Foods, global marketing director for Ovid Technologies, and chief operating officer for a licensee of Russ Berrie plush toys. Minuteman Press of Newark is a

high-quality business printer known for exceptional service and fast turnaround. Holly is currently president of the New Jersey Association of Women Business Owners (NJAWBO), immediate past president of the North Essex Chamber of Commerce, a founding board member of the New Jersey LGBT Chamber of Commerce, a member of the Rutgers CUEED EPI Alumni Board, and an Advisory Board Member of the Rutgers Small Business Development Center in Newark, NJ. Holly is past president of the Essex Chapter of NJAWBO and past president of the New Jersey Chapter of Women in Communication. Minuteman Press of Newark is a registered M/WBE and DBE. She can be reached at holly@mmpnewark.com, 973-624-6907, or www.mmpnewark.com.



Scenes from the 2019 NJAWBO Spring Conference













Scenes from the 2019 NJAWBO Spring Conference













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Scenes from the 2019 NJAWBO Spring Conference Cont.









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-owned business partners can help us provide more options, better solutions and, in the long run, superior products and services. With our partners, we look to create win-win business opportunities as we continue to maintain an edge in an increasingly competitive marketplace. And, together, we continue to make things work for our customers, shareholders and employees, alike. For more information about becoming a member of PSEG's supplier network, log on to

https://corporate.pseg.com/aboutpseg/suppliers/doingbusinesswithpseg/supplierstandardsanddiversity



WOW Member News

Gina Marie Mattei Hosts 2nd Annual Business Back-to-School





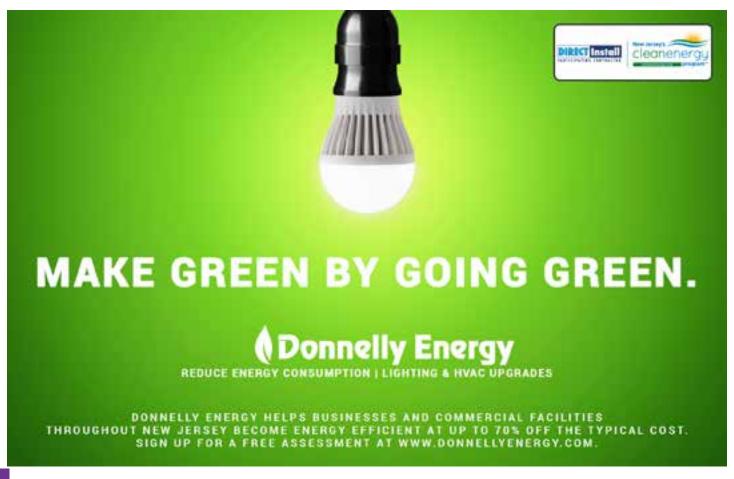
NJAWBO Member Gina Marie Mattei organized and hosted the 2nd Annual Business Back-to-School networking and charity event for business owners on September 18 in Westfield to benefit CASA of Union County. NJAWBO was an in-kind sponsor for the second year in a row. Gina is the president of Revelation Creative, located in Asbury Park.

Court Appointed Special Advocates (CASA) of Union County recruits, trains, supervises, and supports community volunteers to advocate for abused, neglected, and abandoned children placed in foster homes or residential facilities.

Top photo: From left to right are Taryn Abrahams, MetroEast Region Leadership Team Chair and owner of Empower Behavioral Services, LLC; Marla Higginbotham, executive director of CASA of Union County; and Donna Thompson, NJAW-BO VP of Programming & Events and owner of Woodpecker Press, LLC.

Bottom photo: Taryn and Donna are awarding Gina Marie Mattei, president of Revelation Creative, with the door prize from NJAWBO.

Do you have member news you'd like to share with NJAWBO? Send it to njawbo@njawbo.org with "WOW News" in the subject line. Photos must be high resolution jpgs (300kb or higher).



NJAWBO Upcoming Events

Shore & Central Regions Joint "Meet & Greet"

Monday, October 7, 2019 | Office Evolution, Woodbridge Hosted by NJAWBO Member, Karen Fisher Join us in Middlesex County for casual networking and the opportunity to learn about our host, her business, each other, and NJAWBO!

Central Region October Networking Lunch

Tuesday, October 8, 2019 | Confectionately Yours, Franklin Park Join us for networking over lunch!

Northeast Region October Networking Breakfast

Thursday, October 10, 2019 | Suburban Diner, Paramus Join us for our monthly networking breakfast.

MetroEast Region October Networking Lunch

Wednesday, October 16, 2019 | Greek Taverna, Montclair Come out and network over lunch with the MetroEast Region.

NJAWBO Employer Power Hour—Get the Max from Your Employees

Tuesday, October 22, 2019 | Offices of Marketsmith Inc., Cedar Knolls This Power Hour panel presentation is designed for employers & managers. The program will begin promptly at 1:15pm. Bring a coat to donate to the Marketsmith Coat Collection.

South Jersey Region October Networking Lunch

Thursday, October 24, 2019 | Carlucci's Waterfront Restaurant, Mount Laurel Join the South Jersey Region for business networking over lunch.

Northwest Region October Networking Lunch

Tuesday, October 29, 2019 | Tiff's Grill & Ale House, Morris Plains Join the Northwest Region for business networking over lunch.

NJAWBO "Open House" Networking Happy Hour

Monday, October 30, 2019 | Bahama Breeze, Wayne Join the three Northern NJAWBO Region Leaders for some fun, casual networking, and the opportunity to learn about NJAWBO!

Jingle & Mingle
NJAWBO HOLIDAY
NETWORKING DINNER
The Bethwood, Totowa, NJ

Network
Win a Prize
Eat & Greet
Be Entertained
Celebrate the Season
Mingle with Our Sponsors

SAVE THE DATE!

Thursday, December 5, 2019 5:30-8:30 P.M.

NJAWBO "Meet & Greet" at BCB Bank

Monday, November 4, 2019 | BCB Bank, Fairfield Join us for networking and learn Online Banking/Shopping/Selling Safety Tips for Business Owners.

Shore Region November Networking Lunch

Thursday, November 7, 2019 | Rooney's Oceanfront Restaurant, Long Branch Join us for networking over lunch with a beautiful view of the ocean!

Central Region November Networking Lunch

Tuesday, November 12, 2019 | Location TBA Join us for networking over lunch!

Northeast Region November Networking Breakfast

Thursday, November 14, 2019 | Suburban Diner, Paramus Join us for our monthly networking breakfast.

MetroEast Region November Networking Lunch

Wednesday, November 20, 2019 | Greek Taverna, Montclair Come out and network over lunch with the MetroEast Region.

2019 Jingle & Mingle NJAWBO Holiday Networking Dinner

Thursday, December 5, 2019 | The Bethwood, Totowa Celebrate with NJAWBO—Food, Festivities, Entertainment, & Networking!

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



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NJAWBO GENERAL INFORMATION

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.

NJAWBOBoardof Trustees 2019-2020

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The Bottom Line Quarterly Newsletter

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www.njawbo.org

Production/Advertising Coordinator: Donna Thompson, njawbo@njawbo.org

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https://www.njawbo.org/the-bottom-line

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REVENUE

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