NEW JERSEY BUSINESS ACTION CENTER

ANNUAL REPORT



BROUGHT TO YOU BY:





Answers, Advocacy, Connections









LIEUTENANT GOVERNOR TAHESHA WAY, ESQ. New Jersey Lieutenant Governor and Secretary of State

Dear Friends.

Welcome to the New Jersey Business Action Center's (NJBAC) Annual Report. We are delighted to share our remarkable accomplishments and ongoing efforts in serving the New Jersey business community.

NJBAC, housed within the New Jersey Department of State (DOS), serves as the State's liaison to the business community, offering free information, services, and resources across various areas such as business registration, financial programs, regulatory compliance, property selection, workforce training, and more.

Since its establishment 15 years ago, NJBAC has consistently fulfilled its promise to serve as a comprehensive resource for all businesses located in New Jersey. Hundreds of thousands of New Jerseyans are contributing to our statewide prosperity every day. We understand the value of investing in tools and resources, like the New Jersey Small Business Manual, for business owners and entrepreneurs because the return is high. When our small business community thrives, we all do.

Building on Governor Murphy's commitment to fully update New Jersey's State Plan for the first time since 2001, the State Planning Commission approved the publication of the Preliminary Draft Plan of the State Development and Redevelopment Plan. The State Development and Redevelopment Plan, developed through collaboration across all levels of government, serves as a guide to inform the public and encourage state agencies, counties, and municipalities to align their land use policies with its vision. This ensures that New Jersey will be successful in creating fairer and more equitable communities.

Thank you for joining us as we reflect on our achievements and work towards building a foundation for a prosperous future.



TAHESHA WAY
Lieutenant Governor



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MESSAGE FROM THE EXECUTIVE DIRECTOR

In 2024, we saw years-long efforts and hard work by the New Jersey Business Action Center (NJBAC) come to fruition on several key fronts, most notably, the approval of the first update of the State Development and Redevelopment Plan in 23 years, the launch of the nation's first of its kind Cannabis Training Academy, the publication and distribution of the New Jersey Small Business Manual, and more.

The past year demonstrated emphatically the extraordinary service the NJBAC provides to support businesses at every stage of their development, including business registration, financial programs, regulatory compliance, property selection and workforce training.

The milestones and accomplishments highlighted in this report reflect the incredible range of services and resources the NJBAC provides to business of all sizes. It also shows the diversity of the clients it serves: large and small businesses, entrepreneurs, corporations, municipalities, business owners from underserved communities, business districts, chambers of commerce, non-profit organizations, and even other State agencies.

Thanks to the assistance they received from the NJBAC, businesses have or are in the process of expanding their physical space, were introduced to the potential of exporting, overcame regulatory hurdles, learned the intricacies of starting a cannabis business, upgraded facilities and equipment to become energy efficient, directed to major financial grants, and more.

The net result of all this assistance? Greater profitability for businesses which in turn leads to the retention and expansion of jobs which is the lifeblood of thriving communities.

Whether a business is just starting or seeking expansion, the NJBAC's singular focus is to make New Jersey a favorable environment for business by removing barriers, simplifying processes, and offering direct assistance tailored to individual business needs. The accomplishments of 2024 made clear the NJBAC's indispensable role, as the State's liaison to the business community, in making New Jersey a great place to do business.



MELANIE L. WILLOUGHBYExecutive Director
New Jersey Business Action Center



OUR MISSION

To provide exceptional technical assistance, customer service, resources and information as advocates and mentors for New Jersey businesses of all sizes, categories and diversities.

OUR VISION

To be a government agency that provides answers, advocacy and connections for New Jersey business of all sizes to start, grow or scale a business.

OUR CORE VALUES

As a team, our intent is to serve business in a thoughtful, careful and visionary way that embraces:

Leadership – NJBAC strives to serve as the nexus of public, private and non-profit resources available to businesses, enabling them to address and assist in resolving issues at the municipal, county and state levels.

Cooperation and Collaboration – NJBAC staff works as a team that generously shares resources, expertise, time and energy with individuals who seek its assistance. The team works with state agencies, outside associations and others to meet the evolving needs of business.

Adaptability – NJBAC advocates are specialists who are action-oriented and flexible. They can adapt to the shifting landscape of the economy and changing business conditions to best meet the needs of employers and employees and enhance profitability.

Diversity – NJBAC advocates serve a diverse population with a variety of needs and provide guidance, advice and direction, all with the greatest respect for and understanding of these differences.

AT A GLANCE

WHAT WE DO

We are a business advocacy team within the Department of State, wholly dedicated to solving problems and maximizing growth opportunities for anyone doing business in New Jersey.

Support and Guidance for All Businesses

Economic Development Project Management
Technical Assistance/Advocacy/Real-time Problem Solving
Site Location for New, Growing and Expanding Businesses
Triaging of and Connection to Funding Opportunities
Connection to All State Agencies' Benefits and Services
Targeted Export Promotion Education & Grants
Assistance for Startups
Guidance for Non-Profits

Commercial Cannabis Education

No-Cost Technical Assistance Program on the Cannabis Licensing Application Process 60+ Online Courses Taught By Cannabis Industry Experts
In-Person and Virtual Instructor Q&A Webinars and Workshops
Coaching/Mentoring Resources

Planning Assistance to Municipalities

Coordination of Statewide Planning to Help Guide Future Growth In New Jersey Workshops, Advice, Resources and Information to Assist Local Governments Help Identifying Opportunities That Are Tied to Smart Growth Development Patterns

Business Enhancement Services for Municipalities and Districts

Targeted District Management Guidance and Implementation Planning
On-site or Virtual Assessment Walk-Throughs
Recommended Ordinances or Policies That Can Be Adapted to Local Needs
Project Concepts or Renderings

OUR MOTTO

Answers, Advocacy, Connections

ANSWERS The NJBAC is ready to provide answers to all things related to business through our helpline, 1-800-JERSEY-7, online live chat, or by requesting an inperson meeting with a NJBAC business advocate.

ADVOCACY A trusted leader for statewide businesses of all sizes, the NJBAC serves as an added value educator, collaborator, navigator and resource guide for managing business projects from inception to completion.

CONNECTIONS Our relationships with state agencies, business and professional organizations, universities and municipalities statewide enable us to provide technical assistance, support and expertise related to all things business.

WHO WE SERVE

Entrepreneurs

Business Owners

Business Leaders

Exporters

Business Districts

Municipalities

State Agencies

Elected Officials

Nonprofit Organizations



OUR IMPACT – BY THE NUMBERS

- **\$490+ MILLION** In completed construction and capital expense projects for **536** companies that were provided business advocacy services.
- \$9+ MILLION In grant funding secured for Business Advocacy clients.
- **14,000+** Calls fielded by the Call Center.
- **21,900+** Live Chat conversations.
- **2,800+ / 1,500+** Small Business Manuals mailed / downloaded.
- **900+** Students registered for the Cannabis Training Academy in the first **3** months taught by **25** CTA instructors.
- **60+** Commercial Cannabis Education Courses Available at No-Cost.
- **178** Business Enhancement Special Projects completed for NJBAC clients, as well as municipalities, Economic Development Organizations, Regional Authorities, and District Management Entities.
- **1,100+** Stakeholders took part in sessions and presentations of the Preliminary State Development and Redevelopment Plan, leading to the first update of the State's Development and Redevelopment Plan in 23 years.
- **45** Workshops and webinars were given to **146** municipal officials and district municipal officials and district management leaders to learn about the State Plan.
- 19 Underserved New Jersey businesses were exposed to export opportunities through NJBAC's participation at the Fancy Food Show, generating nearly \$50K in actual export sales and an additional \$10K from buyer's meetings.
- **461** Resources for Growth, a signature NJBAC convening for businesses, welcomed **725** participants and partners in total at three in-person events.

SMALL BUSINESS ADVOCACY

The Office of Small Business Advocacy (OSBA) provides real time assistance for business owners seeking information about registration and document amendments, certifications, and other business operations. Support is provided through the helpline, **1-800-JERSEY-7**, and a live chat housed on **business.nj.gov** and **nj.gov/state/bac.** The strength of this office is the accessibility and commitment of OSBA staff to provide confidential and current answers for questions from businesses of all sizes and industries.

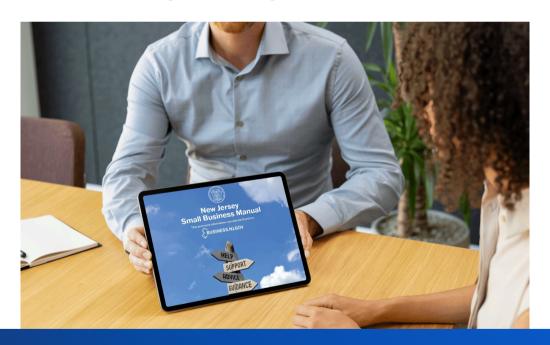
2024 Notable Accomplishments:

- Live chat conversations totaled 21,342. Approximately 97% of chats originated from the business.nj.gov site, almost 3% of chats from the NJBAC website, and less than 1% from the Innovations teams' Facebook page.
- The helpline responded to 15,443 calls. On a scale of 1 to 4, with 4 being "very satisfied," more than 70% of survey respondents rated their experience with the helpline "3" or "4."
- OSBA staff participated in 49 events in every corner of the state, including
 partner-hosted events, like webinars hosted by Small Business Development
 Centers (SBDCs) and professional development events like the annual Downtown
 New Jersey conference, as well as NJBAC-initiated events. Resources for Growth,
 a signature NJBAC convening for businesses, welcomed 725 participants and
 partners, in total, at three in-person events.

Donald Newman, Manager of the Office of Small Business Advocacy

Mandated by legislation (P.L.2023, c.27) and signed into law by Governor Murphy, the NJBAC made available a hard copy of the Small Business Manual, a publication that provides information and guidance on establishing, maintaining, and expanding a small business. Available in English and Spanish, in hard copy and as a digital download, more than 2,800 Small Business Manuals have been mailed and more than 1,500 downloaded since its release in May 2024.

NJBAC worked in collaboration with the New Jersey Economic Development Authority (NJEDA), the Office of Innovation, and other community-based partners to create a resource to help small businesses grow and thrive in New Jersey. The manual includes information about state and local permits and inspections, financial assistance programs, lease contracts, commercial real estate transactions, and a variety of other topics related to owning and operating a small business.



"The small business sector is crucial to our state's economy. Hundreds of thousands of New Jerseyans are contributing to our statewide prosperity every day. We understand the value of investing in tools and resources, like the New Jersey Small Business Manual, for business owners and entrepreneurs because the return is high. When our small business community thrives, we all do."

Lieutenant Governor Tahesha Way

BUSINESS ADVOCACY

The Office of Business Advocacy (OBA) encourages the retention and growth of companies in the state of New Jersey by providing project management services to mid-large size businesses looking to expand or relocate in New Jersey. The OBA uses its vast well of contacts across state agencies, including the NJ Economic Development Authority (NJEDA), Department of Environmental Protection (DEP), Board of Public Utilities (BPU), Department of Labor and Workforce Development (NJDOL), Department of Community Affairs (DCA), and Department of Transportation (DOT), to provide advocacy for companies seeking permitting, financing options, government navigation, site-selection, training grants, energy efficiency grants and workforce development.

2024 Notable Accomplishments:

- Provided advocacy services to 536 companies and assisted in the creation of over 500 new jobs and the retention of over 1,000 jobs through companies expanding and moving into New Jersey.
- Closed FY '24 with \$435.5 million worth of successfully closed construction/cap-ex projects, both new construction and gut-rehab, as well as more than \$400 million in other projects, including acquisition.
- Supported over \$3 billion of new development projects and facilitated more than
 \$9 million in grants being awarded to businesses.

Stephen Milgrom, Manager of the Office of Business Advocacy

Union Beverage Packers, a manufacturer of bottled and canned soft drinks, sought to upgrade its facility in Hillside, Union County. With significant help from Steve Milgrom, manager of the Office of Business Advocacy, Union Beverage received a \$150,000 Manufacturing Voucher Program grant from the NJEDA to buy new and more efficient equipment, and was approved for a \$3 million grant from the BPU to help finance a new combined heat and power (CHP) system, which has the potential to reduce the company's energy bill from \$4.5 million per year to less than \$1 million per year.



Steve Milgrom at the Business Action Center has been an invaluable player for us ...

Steve has built a relationship directly with DEP that we never were able to accomplish before. Through Steve's leadership, we now have a pollution prevention program and handson technical assistance. In addition, he has guided us through various grant programs offered by EDA and others, including the EDA improvement grant, CO-Gen support and the Manufacturing Voucher Program. I know it is often that you get nothing but complaints about government employees, so I wanted to make sure that I let you know that you have an outstanding one in Steve Milgrom.

- Yaron Gohar, CEO of Union Beverage Packers in a letter to Gov. Murphy

EXPORT PROMOTION

The Office of Export Promotion (OEP) provides essential guidance and resources for businesses looking to start or expand their goods and services export offerings. Whether businesses are new to export or looking to grow their existing international sales, OEP staff supply educational opportunities and resources about export compliance and procedure as well as assistance with developing an export plan. This office is a Small Business Administration (SBA) partner, collaborating at the state level for the New Jersey State Trade Expansion Program (NJSTEP). The strength of this office is the OEP team's extensive knowledge of the export process and related best practices as well as a developed global network of contacts in the international marketplace.

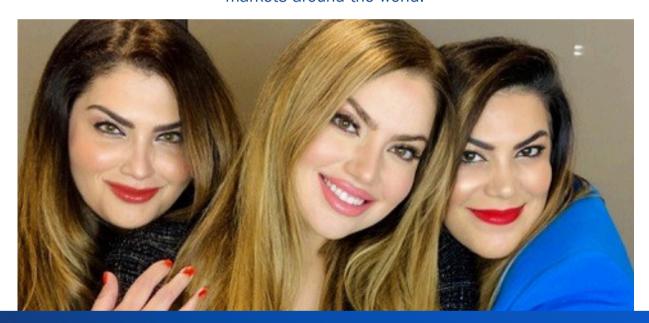
2024 Notable Accomplishments:

- The Office of Export Promotion (OEP) continued the New Jersey State Trade
 Expansion Program (NJ STEP) through funding from the SBA to help Garden State
 businesses expand export sales and increase New Jersey jobs. To date, in the
 2023-2025 program, 47 participating companies reported actual export sales of
 \$23.7 million and the creation/retention of 712 jobs.
- At the 2024 Summer Fancy Food Show, at which buyers from 60 countries attended, the OEP managed the NJ State pavilion and developed global sales programs for 19 New Jersey-based companies new to exporting from underserved and underrepresented business communities. In less than six months, these firms created and retained 45 jobs (15 new; 30 retained). Also, the firms generated over \$50,000 in actual export sales of which \$10,000 were through foreign buyers' meetings developed by the OEP.
- The OEP received its third "E" Award (One President's Award and two "E" Star) for Export Service in recognition of its continuous significant contributions to increase in U.S. exports. This award is the highest honor given to providers of export services to exporters by the U.S. Dept. of Commerce.

William Spear, Manager of the Office of Export Promotion

Thumb Bread, LLC, a Hoboken-based wholesale bakery founded by three sisters, was one of 19 New Jersey-based businesses selected to participate in our New Jersey Pavilion at the 2024 Summer Fancy Food Show.

Thanks to the NJBAC's OEP, Thumb Bread made connections and introductions with industry leaders, distributors, and potential partners who provided insights into international markets and guided the company through the export process. These relationships have expanded the company's network as well as the opportunity to scale beyond national borders. Through the OEP's support and the exposure it provided through the Fancy Food Show, Thumb Bread is now well-positioned to take their business to a global audience and bring their products to new markets around the world.



We could not have considered exporting as an option without the incredible support of NJBAC. Their guidance and the opportunity to participate in the Summer Fancy Food Show were invaluable. The show put us in front of numerous overseas buyers, key decision makers, and industry leaders, providing exposure that set the foundation and stage for our future growth. These connections and introductions opened up so many opportunities to explore exporting our product overseas as we continue to scale. As a small business, support like this is essential for us to grow. We're optimistic that within the next year or so, our brand will have successfully scaled internationally, and we deeply appreciate NJBAC's role in making this vision possible.

Gonca Esendemir, Co-Founder and CMO of Thumb Bread

BUSINESS ENHANCEMENT

As part of our work with municipalities, the NJBAC provides Business Enhancement (BE) Services to help elevate business prosperity in local communities and mixed-use commercial districts in New Jersey. Our BE Services encompass comprehensive and detailed special assessments that may include initial walk-throughs of business districts and main streets; research into local traffic, market data, roadways, parking rules, etc.; recommendations for actionable steps, policies and ordinances; renderings or templates for storefront and facade designs that can be adapted for local use; connecting clients with technical and financial resources and programs to foster and facilitate district revitalization; presentations of the NJBAC's business, district, and municipal support at public meetings; and more. By providing this technical assistance and guidance to local governments and district management entities, NJBAC has helped to jumpstart, improve and strengthen local economies made up of successful businesses.

2024 Notable Accomplishments:

- Provided BE services (outreach and education, technical assistance, special assessments, advocacy and partnerships) to more than 140 municipalities, counties, district management organizations, other NJBAC offices, and other state agencies and departments.
- Completed 178 special projects for NJBAC, municipalities, counties, economic development organizations, regional authorities, counties and district management entities.
- Researched, created and sent out 24 Business Enhancement Connection emails, each to over 1500 municipal, business district, and economic development stakeholders, providing twice-monthly guidance about revitalization best practices and available grant and other technical resources that support business and business district prosperity.

Jef R. Buehler, Assistant Director, Business Enhancement Services

The NJBAC has been championing the economic revitalization of the Borough of Fair Lawn's major commercial districts for several years. NJBAC Assistant Director Jef Buehler of Business Enhancement Services worked with the Borough of Fair Lawn to successfully compete for an inaugural federal economic transformation program grant from the U.S. Department of Commerce's Economic Development Administration (EDA).

A Business Enhancement Special Assessment developed by Buehler served as the bedrock for the Borough's successful pitch for the revitalization grant.

In winning the grant, Fair Lawn outcompeted over 500 other applicants nationally to be selected as a host organization for the EDA's Economic Recovery Corps program, starting in February 2024.



Fair Lawn's selection for the Economic Recovery Corps. Program has enabled the Borough to be provided a full-time urban planning professional, known as an Economic Recovery Corps. Fellow, for 2.5 years to facilitate the economic revitalization of Fair Lawn's Broadway Commercial District along State Route 4 as well as tap into a national network of economic development assets. This secured federal investment into Fair Lawn is valued at over \$275,000. Fair Lawn is the only New Jersey location to be selected for the program.

The NJBAC has worked hand in hand with Fair Lawn's Economic Recovery Corps. Fellow to navigate government agencies and opportunities in order to develop Broadway.

Significant outcomes have also included major improvements to our train station to create a more vibrant area.

Ryan Greff, Fair Lawn Main Street Executive Director

PLANNING ADVOCACY

The Office of Planning Advocacy (OPA) provides planning opportunities and programs, certification, and regional planning best practices for municipalities and stakeholders connected to or affected by municipal planning. The coordination of statewide planning balances guiding future growth into compact, mixed-use development and redevelopment while ensuring the protection of the State's environmental resources. The strength of this office is its ability to rely on the State Plan to achieve comprehensive, long-term planning that integrates with programmatic and regulatory land-use decisions at all levels of government and the private sector.

2024 Notable Accomplishments:

- On December 4, 2024, the State Planning Commission approved the release of the OPA's Preliminary State Development and Redevelopment Plan. The updated plan includes two new goals that reflect the Administration's goals on environmental justice and climate change (which addresses clean energy and energy efficiency). The approval begins the process of Cross-Acceptance, comparing municipal, county and state land use plans with the State Plan to achieve maximum consistency across all levels of government.
- The Cross Acceptance Manual, which provides an overview of the counties' role and responsibilities during the Cross Acceptance process, was developed, approved and distributed to all 21 counties in New Jersey.
- The OPA launched the "NJ Smart Growth Explorer" tool to help municipalities and developers more easily site projects earlier in the development process. The nocost geospatial tool provides several mapping layers to identify climate and environmental information alongside development/redevelopment factors that help provide a comprehensive view of New Jersey's landscape.

Walter C. Lane, Acting Executive Director of NJ Office of Planning Advocacy

Building on Governor Murphy's commitment to fully update New Jersey's State Plan for the first time since 2001, the State Planning Commission approved the publication of the Preliminary Draft Plan of the State Development and Redevelopment Plan in December 2024.

The State Development and Redevelopment Plan, developed through collaboration across all levels of government, serves as a guide to inform the public and encourage state agencies, counties, and municipalities to align their land use policies with its vision. It aims to promote a balanced and inclusive strategy for managing and guiding growth across New Jersey, centered on ten key land use priorities.

The Department of State's Office of Planning Advocacy began outreach in 2023 to develop this draft. The updated Draft Plan adds a new focus on environmental justice and builds upon the State's ongoing initiatives to address the following areas: Economic Development, Housing, Infrastructure, Revitalization and Recentering, Climate Change, Natural and Water Resources, Pollution and Environmental Clean-Up, Historic and Scenic Resources, Equity, and Comprehensive Planning.



We are taking a significant step forward in shaping New Jersey's future with today's release of the Preliminary Draft Plan of the updated State Development and Redevelopment Plan. This Plan reflects decades of progress and underscores our commitment to balanced growth, equitable development, and opportunity for all New Jerseyans.

Governor Phil Murphy

CANNABIS TRAINING

In supporting Governor Murphy's call for diversity and equity in the cannabis industry, and aiding communities most harmed by the war on drugs to participate in the cannabis industry, the NJBAC was designated by the New Jersey Cannabis Regulatory Commission to build and launch the Cannabis Training Academy (CTA), an online technical assistance and educational program that supports local cannabis entrepreneurs who wish to apply for a cannabis license in New Jersey or are seeking other pathways to work inside this multi-billion dollar market, all at no cost. In total, the CTA offers 10 levels filled with at least 60 learning modules of video and PowerPoint presentations.

2024 Notable Accomplishments:

- The CTA launched in October 2024 and enrolled 700 students within the first two months. The CTA has since become the largest government-run cannabis technical assistance program to exist in the country. By the end of 2024, the CTA had nearly 900 students.
- 25 CTA instructors were selected from a competitive pool of candidates. To
 ensure that prospective cannabis applicants get the business support they need
 to confidently apply for a cannabis license, the NJBAC contracted with qualified
 instructors who have won cannabis licenses in New Jersey and beyond, or are
 otherwise supporting, consulting, or working within the cannabis industry inside
 and outside of the state.
- Hosted nearly a dozen supplemental webinars and instructor Q&A sessions that enable students to gain a more holistic understanding of the Garden State's cannabis industry. The webinars span the entire spectrum of topics, including the types of licenses, municipal laws and site control, application preparedness, creating a cannabis business plan, financial forecasts, the conversion of a conditional license to an annual license, labor union documentation, as well as community, security and environment-related issues.

Tauhid Chappell, Executive Director of the Cannabis Training Academy

Kayla Massenet had a conditional license when she started the Cannabis Training Academy. Seeking to operate a legal cannabis business, she enrolled in the CTA to learn what was involved in converting a conditional license to an annual license. CTA level 6A and 6B addresses the conditional to annual license conversion. The knowledge Massenet gained from the program of what that complex process involves will better inform her entrepreneurial journey going forward.



I was awarded my conditional license, and I started taking the classes at CTA and I've learned a lot. I've learned from angles that I never even thought of and I thought it to be quite informative. The delusion of what I thought I was getting into compared to, "Okay, what am I really into now?" It's a lot harder than what I thought it would be. And I think learning who to trust, learning who's real, for me, this is like one of the safest places I think I've been since I've started this journey. A lot of people, they're in their suits, but that doesn't mean that they have the best interests. Thanks for creating this safe space of learning and safe space of actually providing the appropriate information.

—Kayla Massenet, seeking licenses in cultivation, retail and wholesale



The work of the New Jersey Business Action Center (NJBAC) is far-reaching and broad in scope. The hands-on, personalized assistance and guidance the NJBAC provides to the diverse business community departs from the conventional approach of many established government entities. This innovative approach to public service requires raising awareness with members of the state's business community, some who may be wary of seeking government assistance.

Through the Office of Events, the NJBAC identifies, registers, creates and attends a broad range of outreach events to educate businesses of all sizes across the state so they know about the services and resources available to them, all at no cost, to help them grow and thrive.

NJBAC leaders, managers and staff travel across the state to build relationships and establish connections, speaking at events and engaging with a wide array of business constituents in order to foster a sense of community and promote the work of the NJBAC.

2024 Notable Accomplishments

- Successfully coordinated webinars, exhibits, presentations and attendance to 88 events that reached an audience of 12,174.
- Hosted "Small Business Big Grants" webinar which drew 325 attendees.
- Held three "Resources for Growth" events (Sussex, Hudson and Vineland) that drew 461 attendees. Resources for Growth brings together the relevant government entities that impact businesses in New Jersey directly to the people doing business in the state. Nearly 100 resource providers representatives from key government agencies that service businesses, critical government divisions that provide grants and loans to businesses, and state departments that regulate businesses participated in a Resource for Growth event in 2024, providing attendees with important insight into the financial assistance and no-cost services available to them, as well as the laws affecting their business.



HOW TO FIND US

Business Helpline

1-800-Jersey-7 (1-800-537-7397)

Websites (Featuring Live Chat Mon-Fri)

business.nj.gov
nj.gov/state/bac

Request a Meeting

www.nj.gov/state/bac/about-us/meet-with-us/index.shtml

Social Media:



LinkedIn



Facebook