Welcome to The Bottom Line!

As we reorganize and reenergize, along with your board of directors and region leaders, I want you to know that NJAWBO is here to serve and support you. That’s why it’s important to take a few minutes to answer the “NJAWBO Survey” included in this issue. Your responses will guide us as we work together to reshape NJAWBO and make it the premiere organization for women business owners in the state of New Jersey.

Our theme and tagline for 2016 is Relationships, Referrals, and Revenue!

We all recognize that building relationships is the foundation for growing a business, and we develop relationships with people we know, value, and trust. Over time, these relationships lead to referrals, and referrals lead to increased profits—or revenue.

It all begins with networking—an important topic to many members based on feedback we’ve received at the events we’ve held across the state thus far this year. This issue provides great networking insight and tips for you.

NJAWBO offers countless networking opportunities. Visit njawbo.org to view the Calendar of Events. To start networking in a big way, I invite you to attend our first statewide event on April 20, 2016, at the Crowne Plaza in Edison, NJ. For details, see page 8.

Whether you are a start-up, a mid-size, or a million-plus company, you’ll find there’s more value in a NJAWBO membership than ever before.

Here’s to your success,

Rosanna Imbriano
NJAWBO State President
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
Dee Ballington
  Dee Ballington Coaching LLC,
  Little Silver
Kay Conti
  A.D. Ornamentals, Trenton

MetroEast Region
Celenita Alicea
  Horizon Blue Cross Blue Shield of New Jersey, Newark
Louri Rivero Borr
  Rivero CPA, LLC, Westfield
Lawrese Brown
  Brown Coaching and Consulting, LLC, East Orange
Helaina Jeannot
  Doone Homes, Roselle
Sarah Tooma
  Jordan Baris Inc. Realtors, West Orange

Northeast Region
Karen Arakelian
  White House Designs for Life, Fairfield
Casey Carpenter
  The Sales Breakthrough Coach, Montclair
Cecelia Henderson
  WSI Marketing Edge, Wayne
Utenzi Miller
  Elegant Eyes, Inc., East Orange
Lorraine Montalbano
  Keller Williams Valley Realty, Woodcliff Lake
Donna Perillo
  Chiropractic Healing Center of NJ, Pompton Plains
Antonella Romano
  Stone and Tile Emporium, Inc., Wyckoff
Debra Tucker
  Options Plus Plan, Wayne
Sandy Cohen
  Epstein & Cohen, LLC, Little Silver
Theodora Sergiou
  Nicholas Pools Inc., Toms River
Brandie States
  SolarCity, West Berlin

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: Camden, Burlington, and Gloucester, Atlantic, Cape May, Cumberland, and Salem Counties

www.njawbo.org
6 Simple Networking Tips That Jump-Start Relationships

The thought of networking doesn’t necessarily conjure up “warm and fuzzy” feelings for business owners, especially those who claim they’re shy or consider themselves introverts.

But networks are vital, not only to your sense of self, but for your happiness and well-being. Think about it. Who do you turn to for support, advice, favors, and fun? Whether it’s family, friends, colleagues, mentors or teachers—these people belong to your network.

As a NJAWBO member, you belong to a network of smart, talented women (and men) business owners who are willing to help you. Before your next networking event, use these six networking tips to jump-start a relationship:

1. Take a genuine interest in someone. Say something nice; compliment their hair, jacket, shoes—whatever. Mean it and be sincere. —Holly Kaplansky

2. Check the attendee list so you know who will be at the event. Check out their websites and know who you want to speak with before you get there. Then use your knowledge about them to start a conversation. —Donna Thompson

3. Knowing your target market will make your networking more productive and profitable. —Rosanna Imbriano

4. When networking, wear a name tag or badge that includes your name, company name, and if possible, the industry you are in when your company name does not convey that information. —Brenda Hendrickson

5. Be positive about beginning new relationships while networking. Be a good listener and avoid the hard-sell approach. Everyone is looking for business at networking events, but establishing relationships is the first step. —Debra Courtright

6. Tell each person one thing about yourself outside of your business that will help them remember you. For example, I once told a room full of people that I was the oldest person to go to a Lady Gaga concert. Several years later someone came up to me and remembered that I had shared that. —Laurel Bernstein

Have networking tips to share? Please send them to newsletter@njawbo.org with “Networking Tips” in the subject line.
To help you and your business prosper and grow, please take a few minutes to read this entire survey and respond now. Feel free to print it out and mail it to NJAWBO, 549 Pompton Ave., Suite 107, Cedar Grove, NJ 07009 or use the following link to complete the survey online:

https://www.surveymonkey.com/r/8Q6XF2T

1. Please check the ONE area that presents the biggest challenge for you and your business.

To better meet your needs and offer programs to help you grow your business, add details in the space below. For example: Social Media Marketing: How to use LinkedIn to establish myself as an expert. Sales: Strategies to upsell my services. Technology: How to work more efficiently in Windows 10.

☐ Advertising
☐ Financial
☐ Hiring/Workplace Issues
☐ Legal
☐ Public Relations
☐ Social Media Marketing
☐ Marketing: Strategies
☐ Networking
☐ Sales
☐ Technology
☐ Time Management

2. NJAWBO will plan programs and events based on members’ challenges from the list in number 1. Which of the following would you most likely attend? You can check more than one.

☐ Half-Day Workshops
☐ Networking Events
☐ All-Day Conference with Keynote Speaker and Workshops
☐ Business Expo
☐ Webinars/Teleseminars (Online)
☐ All events that interest me.

3. Would you consider a leadership role in NJAWBO?

This is a great opportunity to showcase you and your business to NJAWBO members, NJAWBO partners, other business organizations, and the public.

☐ Yes, I’d love to take a leadership role.
☐ Maybe, please contact me so I can learn more about the position.
☐ No, not at this time.

If you checked “Yes” or “Maybe,” please put your name and contact information in the space below.

____________________________________________
____________________________________________
____________________________________________

4. Would you consider serving on a committee for one NJAWBO event? This is an opportunity to showcase you and your business to NJAWBO members, NJAWBO partners, and the public.

☐ Yes, I’d love to serve on a committee.
☐ Maybe, please contact me so I can learn more about the position.
☐ No, not at this time.

If you checked “Yes” or “Maybe,” please put your name and contact information in the space below.

____________________________________________
____________________________________________
____________________________________________

5. Would you be willing to mentor a business start-up? NJAWBO will promote you and your business, as well as the start-up.

☐ Yes, I’d love to mentor a start-up business.
☐ Maybe, please contact me so I can learn more.
☐ No, not at this time.

If you checked “Yes” or “Maybe,” please put your name and contact information in the space below.

____________________________________________
____________________________________________
____________________________________________
6. Would you like to represent NJAWBO by presenting a workshop or serving on a panel? You gain visibility, showcase your expertise, and attract new clients/customers.

- Yes, I'd love to present a workshop or serve on a panel.
- Maybe, please contact me so I can learn more.
- No, not at this time.

If you checked “Yes” or “Maybe,” please put your name and contact information in the space below.

7. How can NJAWBO help you and your business?

Please be as specific as you can. Example: I joined NJAWBO to connect with and surround myself with like-minded women business owners who I can learn from, help, partner with, and earn referrals from.

WOW! Share Your Good News—Send it to The Bottom Line

Don’t be shy—share your good news so it can be featured in The Bottom Line WOW! column. What is good news?

Accomplishments
When you receive an award, are appointed to a board, earn a degree or a certificate, publish a book, create a program, participate in volunteer/charity work, etc., send it to newsletter@njawbo.org with “Member News” in the subject line.

Please include...
- Your name
- Your title and company name, with website link
- Name of award, degree, position
- Name of organization, group, or school presenting the award or honor
- Date received
- Why you received the award or honor

Made-Up Example: On February 17, Katie Kourageous, owner of Auto Parts and Auto Accessories, was one of 20 South Jersey women business owners honored by the Fabulous Foundation. Katie received the award for creating a mechanics program for middle school girls.

Media Mentions; Publication
When you (or your business) are recognized by the media in print or online (blog post, newsletter, article), audio (podcast, teleseminar), or video (TV, YouTube, teleseminar)—or you publish—send it to newsletter@njawbo.org with “Member News” in the subject line.

Please include...
- Your name
- Your title and company name, with website link
- Name of media
- Name of book, blog post, article, podcast, etc., with web links

Made-up Example: March 10, My City Chamber of Commerce: Katie Kourageous, owner of Auto Parts and Auto Accessories, presented “Customers for Life.” Katie, who has been in business for 20 years, shared the important lessons she has learned that keep customers loyal for the lifetime of a business.
Top 10 Ways to Stop the Financial Bleeding and Push Through the Chaos of a Financial Crash

by Debra A. Courtright

You are speeding along the highway of small business entrepreneurship: you have clients—money is coming in; money is going out. But this balance is precarious, so you move cautiously through the yellow light—and then bam! You are hit from behind. Your cash flow is sideswiped and your business is bleeding everywhere. Enter chaos: telephone calls, collection agency letters, and threatening letters to shut you down.

How do you stop the bleeding? What strategies can you use to get through this financial crash? First and foremost, DO NOT PAY anything based on harassment until you can look at the whole picture to better understand your situation—then follow these step-by-step instructions. It could save the life of your business.

1. DO NOT pay bills as they arrive. You need to strategize how you will make payments based on available cash flow, or you could run short for necessities.

2. Prioritize your expenses (vendors) by listing the absolute necessities first (rent, utilities, staff, etc). Do not forget any automatic charges deducted from your checking account.

3. Create a cash flow projection by the week, for each month, including anticipated income and expenses. To help keep track of pending debt, enter all invoices into an accounting program to track accounts payable.

4. Figure out your breakeven point. Simply put: how much money you need each week, and ultimately, at the end of the month, to pay all of your expenses. Don’t forget to include any miscellaneous expenses like networking, travel, meetings, etc.

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- and women-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 www.pseg.com/supplierdiversity or call the office of Supplier Diversity at 973-430-7285.
5. Run your accounts receivable report and work diligently in collecting all outstanding invoices. If you have anything due over 90 days, consider using a collection service (fees range from 25 percent to 33 percent). Run reports that can help you analyze your cash flow. Do the majority of your funds arrive around the 10th to 15th or at the end of the month?

6. Based on your cash flow analysis, pay your monthly expenses twice a month: for example, the 10th and 25th normally work; however, your business obligations may indicate that you need to change these dates. Changing dates allows you to deposit income so you know what funds are available to pay the expenses, instead of projecting the receipt of income.

7. Before you pay any bills, balance or reconcile your bank account.

8. Before you pay anything, calculate the amount of income received during the previous half month and put aside a minimum of 2.5 percent into a no-touch savings account for severe emergencies. (Ideally, you want to put away more, but be realistic).

9. If you fall behind with vendor payments, call them and work out a strategy for partial payments. If you reach out to them before they call you, you have a better chance of working things out. Make sure you can meet your payment promises.

10. Treat your REVENUE like GOLD!

What if your crash is life threatening to your business, and you are unable to answer the phone or open another envelope or sit anywhere near your desk for fear of coming face-to-face with past due invoices? The smartest move you can make is to find someone to take over these tasks for you. It does not have to be a paid consultant. It could be a friend, a colleague, a spouse—but I highly recommend someone who can be objective in helping you stop the bleeding.

An Event for Women of All Ages & Lifestyles!

Spring 2016

NORTH JERSEY WOMAN EXPO

May 2, 2016 • 4-8pm
MAYFAIR FARMS WEST ORANGE, NJ

Vendors, don’t wait.
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Keynote Speaker

Joan Herrmann
On-Air Radio Personality
Creator, Host, and Producer of the radio show Change Your Attitude... Change Your Life airing on New York’s WOR 710 AM (the No. 1 news/talk radio station in the market) and streaming on iHeartRadio

Publisher of the monthly digital magazine Change Your Attitude...Change Your Life: 24/seven (distributed to hundreds of thousands of readers, worldwide)

Founder of the Change Your Attitude...Change Your Life (CYACYL) brand

In her inspirational keynote presentation, You Are What You Think, Joan will share her journey as a woman who, at age 45, had an epiphany: she no longer knew who she was. This realization prompted her to begin the process of self-discovery and ignited the flame of passion, and the Change Your Attitude...Change Your Life brand was born. A now successful business owner, Joan shares the wisdom that she has acquired regarding the power of our thoughts and intentions, and she teaches that with the right mind-set and unwavering tenacity, the sky is the limit.

2016 NJAWBO SPRING

Shore Region
CONFEREE SPEAKERS

Traditional & Social Media Panel Discussion

Antonella Romano, Stone and Tile Emporium, Inc.
Patricia Singer, Follow Me Social Media Consulting
Speaker TBA from News 12 New Jersey
Facilitator: Lathea Morris, M&L.com

3Rs of Business Growth Round-Table Rotation Presenters

<table>
<thead>
<tr>
<th>Relationships</th>
<th>Referrals</th>
<th>Revenue</th>
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<tbody>
<tr>
<td>Laura Graziano, Laura E. Graziano, LLC</td>
<td>Donna Miller, C3 Workplace</td>
<td>Sandy Cohen, Epstein &amp; Cohen, LLC</td>
</tr>
<tr>
<td>Bonnie Jerbasi, House Call Attorneys</td>
<td>Donna Perillo, Chiropractic Healing Center of NJ</td>
<td>Debra Courtright, DAC Management Inc.</td>
</tr>
<tr>
<td>Grace Pirozzi, Pirozzi &amp; Hillman</td>
<td>Barbara Zaccone, BZA LLC</td>
<td>Sue Fitzpatrick, Fitzpatrick Printing Solutions, Inc.</td>
</tr>
<tr>
<td>Laurel Bernstein, Laurel Bernstein &amp; Associates</td>
<td>Holly Kaplansky, Minuteman Press of Newark</td>
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A Celebration of New Jersey Business Women
Build Relationships, Foster Referrals, and Grow Revenue

The 2016 NJAWBO Annual Statewide Spring Luncheon Conference and Expo

Wednesday, April 20, 2016
10:30 am - 2:00 pm
Crowne Plaza
2055 Lincoln Highway
Edison, NJ 08817

Featuring:
3Rs of Business Round-Table Rotation Buffet Lunch
Traditional & Social Media Panel Keynote Presentation Member/Sponsor Exhibits

NJAWBO
NJ Association of Women Business Owners

Register in Advance at www.NJAWBO.org

Corporate Sponsors

Media Sponsors

Northeast Region

MetroEast Region
Do You Make Any of These 5 Big Networking Blunders?

by Joyce Restaino

Are you frustrated because your networking is not working? Have you joined two, three, or more organizations hoping to attract new business—only to leave events with ZERO eager prospects?

You’re not alone.

Although networking is a proven and powerful way to connect with new clients—the sad truth is people often go about it the wrong way. But it’s not their fault. They never learned how to network successfully.

Businesspeople who complain about their no-results networking typically make these five big networking blunders:

1. **They join an organization without a plan.** You know the old saying, “Failure to plan is a plan for failure.”

   This bears out when businesspeople give little thought before joining an organization. They never ask themselves the most basic questions like “Why should I join this organization?” “Does its mission align with my values?” “Who are the members?” “How can I help the organization?” “How can the organization help me? The same holds true when joining online forums and groups.

   *How will you make the most of your memberships?*

2. **They believe everyone needs their products or services, so they join for the “get” without considering the “give.”** This results in frustration, stress, and failure because they put sales before relationships. Sales are the result of relationships built on trust—the trust you earn when you prove you have a person’s best interests at heart. People buy because they want to buy—not because you want them to buy. And they buy from people they know, like, and trust.

   *Create a list of people who buy from you. Why do they buy from you? How many reasons are based on know, like, and trust?*

3. **They fail to create a sit-up-and-take-notice interest in their products and services during introductions.** Most businesspeople introduce themselves by their title and industry and how long they’ve been in business. Unfortunately, the audience doesn’t benefit from that information. No wonder they fail to create interest in their products and services.

   Creating a concise introduction that captures the essence of your business is challenging. I changed mine a number of times until I settled on this latest one: “I offer the four I’s. (Creates interest. What are the four I’s?) I turn your ideas into information (like this article you’re reading)—newsletters, books, special reports, blog posts—to help boost your influence and increase your income.” (The benefits are having a newsletter, book, etc., to increase your influence and income.) I close by quoting Mark Twain, which always gets a laugh (people like to laugh): “Writing is easy, all you have to do is cross out the wrong words.”

   *Does your introduction create curiosity? Does it include benefits so those attending grasp the value in what you have to offer?*

4. **They are invisible.** Joining an organization just to be listed in the directory is meaningless and a waste of money. People who are active and involved get known, get referrals—and get more business.

   When I joined NJAWBO about 25 years ago (yes, that long ago!), I was just launching my writing and editing business. At the time, I was a former English teacher writing a consumer column that appeared in two local Northern New Jersey newspapers—so I had the writing bona fides. Because I wanted to show NJAWBO members I was the real deal, I volunteered to serve as the Bergen chapter (when NJAWBO was organized by chapters) newsletter editor.

   Besides, volunteering is about “the give and the get” of belonging to an organization. My give was my time and knowledge. My get was sharpening my editing skills, adding experience as a newsletter editor to my résumé,
and gaining a reputation as someone who could deliver what she promised. The newsletter won an award during my tenure as editor—an additional boost to my credentials.

Now, I’ve taken the position as The Bottom Line editor to give back to NJAWBO because NJAWBO has given so much to me: lifelong friendships, exposure to exciting and different ways to grow my business, the opportunity to meet and mingle with industry experts, and my partnership with Donna Thompson, as the co-founders of the Big Bold Business® book series and brand.

How can you give to the organizations you joined in a way that will showcase your skills and enhance your reputation (which builds trust)?

5. They fail to act. The unfortunate truth is that most people talk but fail to act. Strong relationships and strategic business alliances slip through the cracks for this simple reason: people don’t follow up. All it takes is a phone call or an email after an event to keep the conversation going.

Name one person you want to follow up with after attending a networking event. Why? What action will you take to make it happen?

It’s frustrating when networking leads to a dead end. To put an end to that frustration, have a plan before you join an organization or attend an event. To help you get started, answer the questions after each of these five networking blunders.

Joyce Restaino, The Bottom Line editor, is an award-winning writer and editor. She owns Joyce Restaino Writing and Editing Service and is a co-founder of the Big Bold Business® book series and brand. She works with business owners and professionals who want to increase their credibility and visibility through the power of the written word. To find out how Joyce can transform your knowledge and know-how into articles, blogs, books, and more you can reach her at 973-697-1721 or joycerestaino@optonline.net.
Meet Your NJAWBO Board of Trustees

Rosanna Imbriano is a marketing strategist and president of R.I. Consulting, LLC, Cedar Grove, New Jersey, which she launched in 2001. She helps business owners and nonprofits market themselves in nontraditional ways to attain optimum growth and guides them on formulating business goals, developing cost-effective strategic marketing plans, and managing the plan’s implementation. Rosanna also founded her own non-profit SempreAvanti, Inc., which is a resource for Italians everywhere. The organization went international in its first six months and has thousands of followers worldwide.

Holly Kaplansky has owned Minuteman Press of Newark since 2005, which she purchased after a successful 30-year career holding corporate upper-management positions, including brand manager for Kraft Foods, global marketing director for Ovid Technologies, and chief operating officer for Russ CandyBears, a licensee of Russ Berrie plush toys. Minuteman Press is a high-quality business printer known for exceptional service and fast turn-around times. In addition to serving as first vice president on the NJAWBO State Board and past president of the Essex chapter, she is also currently the president of the North Essex Chamber of Commerce.

Donna R. Thompson is the owner of Woodpecker Press, LLC, which helps business owners self-publish. She co-founded the Big Bold Business® Book Series, which features short chapters of business insight and advice written by business owners. She also provides editorial services to publishers and public relations services to authors and entrepreneurs. Donna loves helping clients understand publishing and the benefits of adding that “published author” credential to their list of achievements. Her business background, with her extensive career in publishing, allows her to bring her unique combination of insight to every project.
Brenda Hendrickson is an award winning entrepreneur who uses her accounting and tax experience to bring “Frugalism” about being cheap; it’s about being wise with your assets and has many rewards. Brenda’s book, How To Be A Frugal Millionaire, includes hundreds of tips, including “Accumulating wealth in 23 simple ways.” Brenda has also contributed chapters to Jersey Women Mean Business: Big Bold Business Advice from New Jersey Women Business Owners and Big Bold Business Advice from U.S. Business Owners.

Debra A. Courtright is president of D.A.C. Management, Inc., which came into existence a long time before it was officially a named business. Her early beginning was running the finances of her father’s small pizzeria and then taking on the challenge of running two fast-food venues while in high school. From there, her accounting and bookkeeping skills have taken her on many roads and journeys, serving profit and non-profit organizations and small- and medium-sized businesses and their special cash flow needs.

Laurel Bernstein is president of Laurel Bernstein & Associates, a New Jersey–based consulting and training firm focused on enhancing performance and leadership skills for small business owners. Laurel advises company owners on how to evaluate their business models, plan vibrant strategic initiatives, and design team development. She has an impressive track record of improving organizational effectiveness, the hallmarks of success.

Kings Food Markets
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Event Coordinator Spotlight

Laura Graziano
Northeast Region Event Coordinator
Laura E. Graziano, LLC
Wayne, New Jersey

Laura Graziano is an inspirational speaker, writer, and personal development coach who helps others to heal, grow, and flourish to their full potential in life—mind, body, and spirit. Her coaching and programs touch and inspire groups and individuals to reach deep within themselves, reignite their passions, develop their talents and abilities, and learn healthy ways to cope with life’s trials—always with an element of fun included. She empowers her clients and program participants with real tools to transform obstacles into opportunities for true and lasting joy and vitality for life.

*Every time I attend a NJAWBO Event, I learn something I can take back to improve my business. Plus, I am always energized by this network of smart, savvy business professionals helping one another to succeed!*  

—Laura E. Graziano

Lawrese Brown
MetroEast Region Event Coordinator
Brown Coaching and Consulting, LLC
East Orange, New Jersey

Lawrese Brown is on a mission to equip students with the skills, learning, and development necessary to navigate all post-secondary pathways. To date, her organization, Brown Coaching and Consulting, LLC, has served thousands of students through learning partnerships with top educational institutions and organizations such as Big Brothers Big Sisters, Boys and Girls Club Newark, Young Women’s Leadership Network, Step Up, and Girls Who Code.

*I believe it’s important for both members and non-members to come to the NJAWBO MetroEast events because being in business means a commitment to continuous learning. At our networking events, we not only share best practices but also share our stories of struggle and success—and businesses, especially when you are in them for the long-haul, are built on both.*  

—Lawrese Brown

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<tr>
<th>Region</th>
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<tr>
<td>Shore Region</td>
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<td>4th Thursday</td>
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RELATIONSHIPS ➔ REFERRALS ➔ REVENUE
NJAWBOUpcoming Events

**Thursday, April 14, 2016,** Time: 8:00–9:30am
NJAWBO Northeast Region April 2016 Business over Breakfast, Paramus, NJ

**Wednesday, April 20, 2016,** Time: 10:30am–2:00pm
2016 Annual Statewide Spring Luncheon Conference and Expo, Edison, NJ

**Thursday, May 5, 2016,** Time: 11:30am–1:30pm
NJAWBO Shore Region May 2016 Networking Luncheon, Long Branch, NJ

**Thursday, May 12, 2016,** Time: 8:00–9:30am
NJAWBO Northeast Region May 2016 Business over Breakfast, Paramus, NJ

**Friday, May 13, 2016,** Time: 11:30am–1:30pm
NJAWBO Central Region May 2016 Networking Luncheon, Princeton, NJ

**Tuesday, May 17, 2016,** Time: 5:30–7:30pm
NJAWBO MetroEast Region Evening Networking Event Hosted by Kearny Bank, Fairfield, NJ

**Friday, May 25, 2016,** Time: 11:30am–1:30pm
NJAWBO Northwest Region May 2016 Networking Luncheon, Budd Lake, NJ

**Thursday, May 26, 2016,** Time: 11:30am–1:30pm
NJAWBO South Jersey Region May 2016 Networking Luncheon, Mt. Laurel, NJ

**Thursday, June 2, 2016,** Time: 11:30am–1:30pm
NJAWBO Shore Region June 2016 Networking Luncheon, Piscataway Township, NJ

**Thursday, June 9, 2016,** Time: 8:00–9:30am
NJAWBO Northeast Region June 2016 Business over Breakfast, Paramus, NJ

**Friday, June 10, 2016,** Time: 11:30am–1:30pm
NJAWBO Central Region June 2016 Networking Luncheon Hosted by Investors Bank, Somerset, NJ

**Friday, June 29, 2016,** Time: 11:30am–1:30pm
NJAWBO Northwest Region June 2016 Networking Luncheon, Budd Lake, NJ

**Thursday, July 14, 2016,** Time: 8:00–9:30am
NJAWBO Northeast Region July 2016 Business over Breakfast, Paramus, NJ

Visit the NJAWBO Community Calendar at http://www.njawbo.org/events/event_list.asp for event details.

---

**NJAWBO STATEWIDE HOLIDAY DINNER & EXPO**
The Bethwood, Totowa, NJ

Network  Win a Prize  Eat & Greet
Be Entertained  Meet Our Sponsors  Shop the Vendor Expo
Save with the Coupon Book

SAVE THE DATE!

**Thursday, December 1, 2016**
5:30–8:30 P.M.

---

**NJAWBO REGION EVENT COORDINATORS**

Central Region: Tonya Woodland
MetroEast Region: Lawrese Brown
Northeast Region: Laura Graziano
Northwest Region: open
Shore Region: Sue Fitzpatrick
South Jersey Region: open

**SAVE THE DATE!**

**NJAWBO Board of Trustees Meeting—Annual Meeting**
Monday, June 27, 2016
4:30–6:30 P.M.
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. NJAWBO will be celebrating its 40th Anniversary in 2018!

NJAWBO Board of Trustees 2015-2016
President: Rosanna Imbriano, 973-444-2317, info@RIConsultingLLC.com
President-Elect: Holly Kaplansky, 973-624-6907, holly@mmpnewark.com
Communications Coordinator: Donna R. Thompson, 973-476-2719, donna@woodpeckerpress.com
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The Bottom Line Quarterly Newsletter
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