

Welcome to our  
networking meeting!



CRAFT  
**BAGEL**co.  

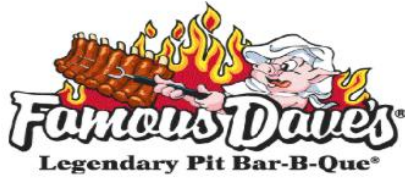

Today's agenda  
Scan the QR code





**BE KNOWN**





# Student Internship Job Sites





# RW DELIGHTS



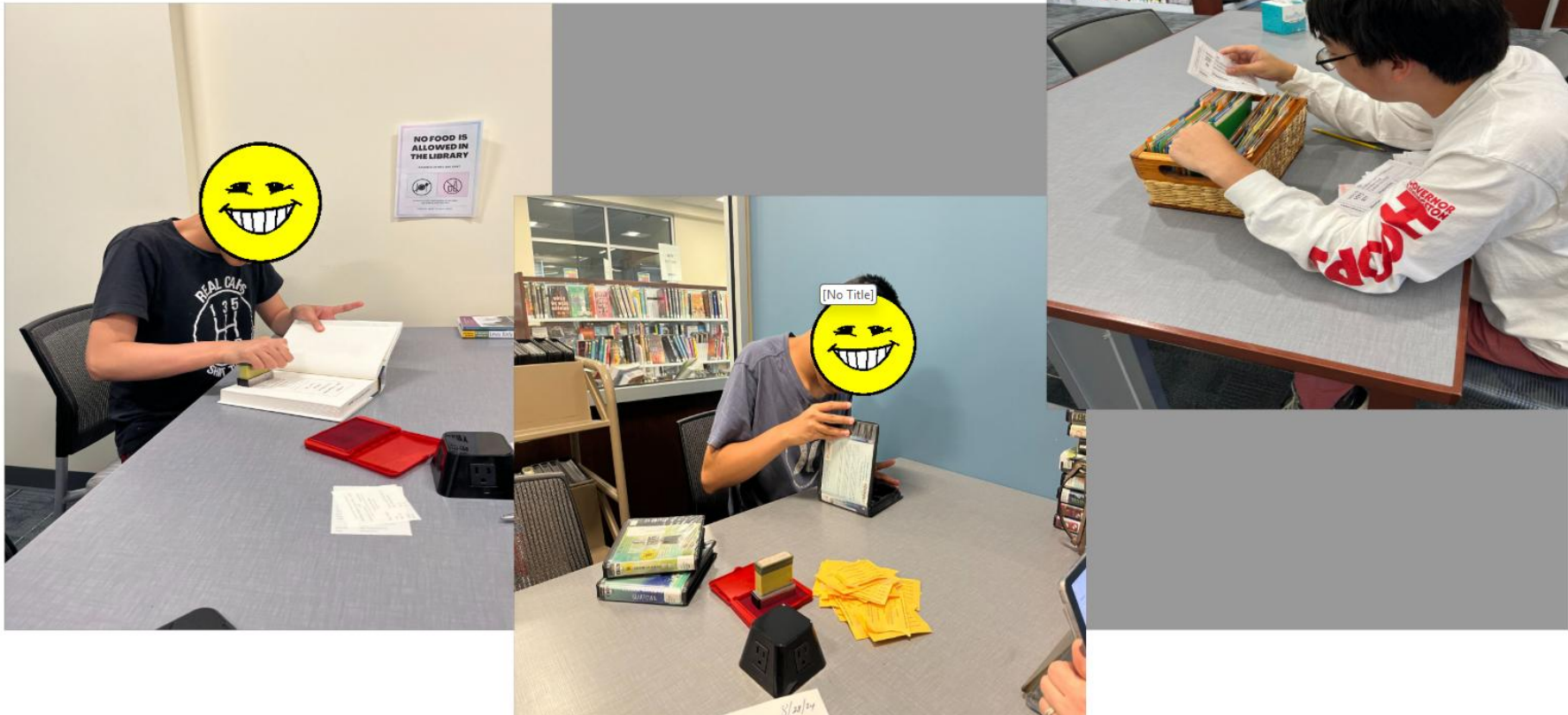


## FAMOUS DAVE'S





## BERKELEY HEIGHTS PUBLIC LIBRARY





## EMBASSY SUITES



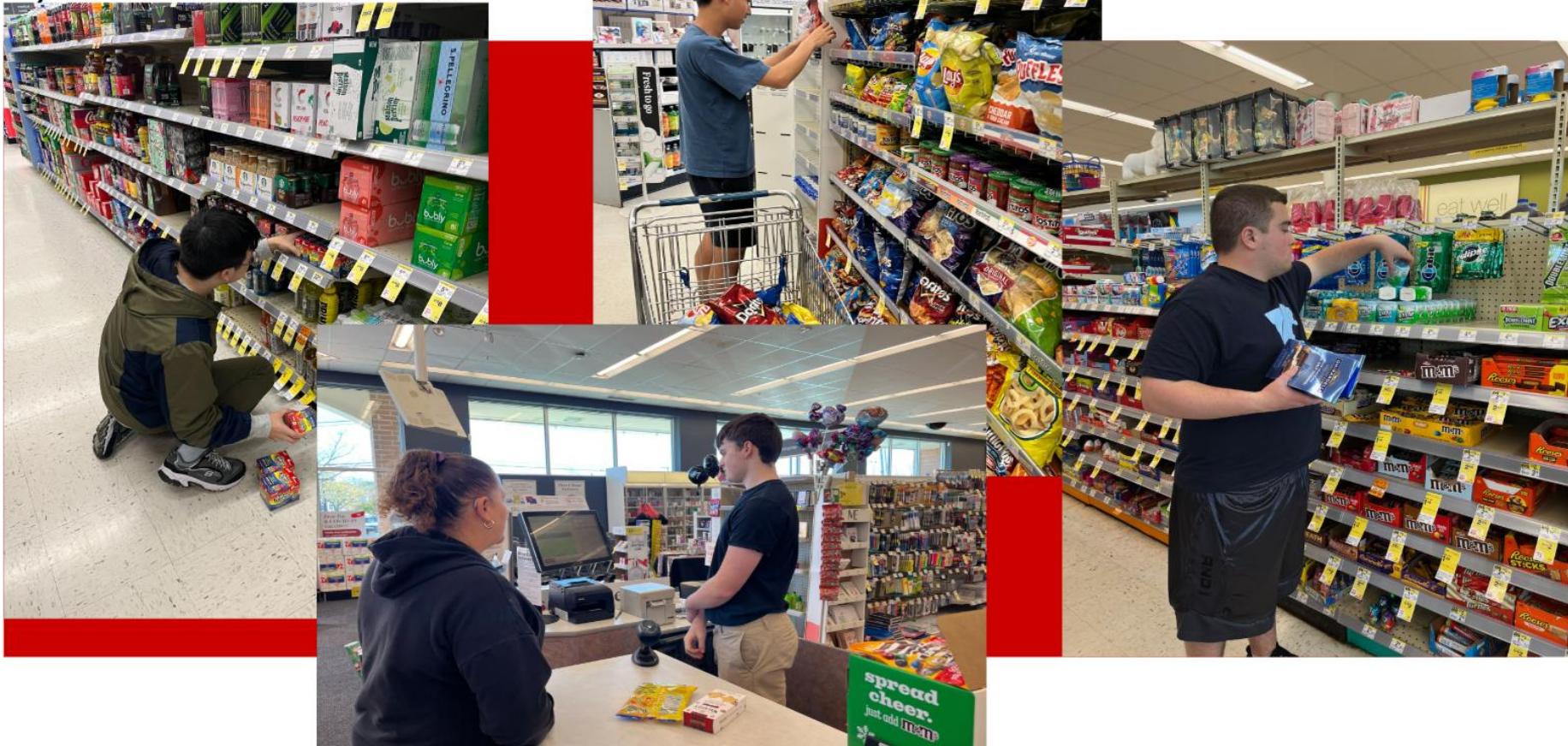


# BERKELEY HEIGHTS YMCA





# WALGREENS







**NJEDA**  
ECONOMIC DEVELOPMENT AUTHORITY

# NJEDA FINANCING AND GRANTS

2025





2023

## About the NJEDA

The New Jersey Economic Development Authority (NJEDA) serves as the State's principal agency for driving economic growth.

The NJEDA is committed to making New Jersey a national model for inclusive and sustainable economic development by focusing on key strategies to help build strong and dynamic communities, create good jobs for New Jersey residents, and provide pathways to a stronger and fairer economy. Through partnerships with a diverse range of stakeholders, the NJEDA creates and implements initiatives to enhance the economic vitality and quality of life in the State and strengthen New Jersey's

**HELPING TO BUILD A STRONGER AND FAIRER NEW JERSEY ECONOMY**



## Why Consider NJEDA as a Funding Source?

NJEDA can support these endeavors through:

- » Grants
- » Loans
- » Bonds
- » Technical Assistance

**You can apply for more than one product at the same time and combine resources!**



## NJEDA GRANTS FOR SMALL BUSINESSES



### Small Business Lease Grant

Provides **grant funding to offset a portion of lease payments** for small businesses leasing new or additional space in NJ.

**Launched Oct/21**



### Small Business Improvement Grant

Reimburses business owners **up to \$50,000** for costs associated with making interior and/or exterior building improvements, and/or purchasing/installing furniture, fixtures, and/or equipment. Home-based business are eligible.

**Launched Feb/22**



### Small Business E-Commerce Support Program

Provides **free e-commerce and digital marketing consulting services** to NJ small businesses in the restaurant, retail and personal care industries that operate from a commercial location.

**Launched Feb/23**



### Main Street Acquisition Support Grant

Reimburses NJ small businesses **up to \$50,000** for closing costs related to the purchase of a NJ commercial property from which the small business will operate.

**Launched Oct/24**

**If you're eligible for all four grants, you can apply for all four at the same time!**





# Business Banking

## FINANCING RESOURCES





## NJEDA FINANCING FOR SMALL BUSINESSES



### Small Business Fund

Provides **up to \$500,000** in funding for eligible applicants with revenue less than or equal to \$3,000,000. Funding can be used for working capital and/or purchase of fixed assets.



### Direct Loans

Provides **up to \$2 million** in financing for eligible New Jersey-based businesses committed to job creation and/or retention in New Jersey. Funding can be used for working capital and/or purchase of fixed assets.



### Premier Lender Program

Provides **up to \$2 million** in funding through the partnership with banks. Funding can be used for working capital and/or purchase of fixed assets. Up to \$750,000 line of credit guarantee.



### NJ Capital Access Fund

Provides **up to \$250,000** in working capital loans to eligible businesses and nonprofits in New Jersey. Applicants need to be in business for at least one year prior to application date. No specific collateral requirement.

**HOME-BASED BUSINESSES ARE NOT ELIGIBLE**



## NJ LEND

Increased access to lending capacity to further support growth and stability of New Jersey businesses—available directly through NJEDA or in partnership with a Premier Lender.



Provides New Jersey small businesses and nonprofits, that are committed to job creation and/or retention, **up to \$5 million** in loan financing for commercial real estate and equipment and **up to \$1 million** for operating

- » Eligible businesses and nonprofits must:
  - ✓ Have at least 2 full calendar years in operation (3 years for nonprofits)
  - ✓ Have no more than 750 employees
  - ✓ Create or retain one full-time W-2 job for every \$65,000 borrowed within two years of closing (can be a new job, an existing job, or a combination of both)
- » Fees:
  - ✓ Have a 50% of personal guarantors (owners) with a minimum credit score of 700 (not required for nonprofit)
  - \$1000 application fee due at time of applying
  - 0.875% commitment fee due at approval of loan acceptance (Only \$750 for loans with Premier Lenders)
  - 0.875% closing fee due loan closing
  - 0 closing fee for loans with Premier Lenders)



QUESTIONS?



**Michelle Osorio**

Senior Small Business Liaison

*North Jersey, Bilingual (Spanish/English)*

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NJEDA.gov



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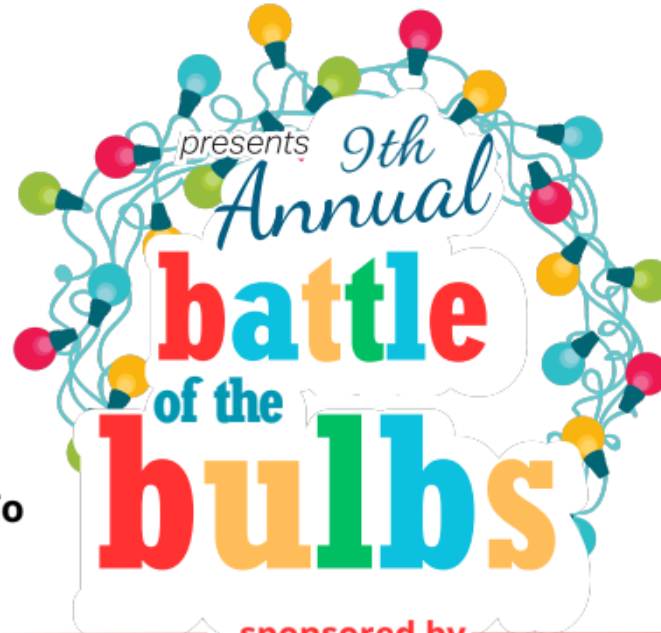
@NewJerseyEDA



# Battle of the Bulbs



For More  
Information Go To  
**BHBCNJ.COM**



**NOMINATE  
HERE**



sponsored by





# Taste of Berkeley Heights

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Monday  
February 23<sup>rd</sup>:  
6-9pm



# Taste of Berkeley Heights



## 2024 Taste of Berkeley Heights

- 24 food establishments/home bakers
- Over 300 attendees
- 18 influencers with over 140k followers

## Looking for sponsors

- All sponsorships come with tickets to attend
- Presenting/Gold sponsors will be featured on street banners over Springfield and Plainfield Ave



BHBC  
ANNUAL  
*Holiday Party*

DEC 10  
AT 5:30 PM  
NEELAM  
BEER & WINE PROVIDED

As always this event is complimentary for our members, we kindly request each person brings in a box of diapers as a donation to support Moms Helping Moms.

**BHBC**  
Berkeley Heights  
Business & Civic

*Moms*  
HELPING  
*Moms*





**BERKELEY HEIGHTS  
VOLUNTEER RESCUE SQUAD**

*Serving the Community Since 1942*



## Annual Pancake Breakfast

### ALL YOU CAN EAT



Pancakes  
Sausage  
Orange Juice  
Coffee/Tea

**Sat. Nov 15, 2025**

**8:00 am-Noon**

**Mt. Carmel Hall  
56 River Rd Berkeley Hts**



**venmo**

**DONATE HERE!**

**PROCEEDS WILL BENEFIT COMMUNITY PROGRAMS**

email: [berkeleyheightsrotaryclub@gmail.com](mailto:berkeleyheightsrotaryclub@gmail.com)

Phone: (908) 898-1798 for information



## BHVRs 8TH ANNUAL HOLIDAY FUNDRAISER



**NOVEMBER 21**

LOCATED AT: MT. CARMEL HALL

**ONLINE NOVEMBER 16-23**

HELP US RAISE MONEY TO PURCHASE (3) LIFE SAVING  
JUMP KIT BAGS & "FIRST ARRIVING" TECHNOLOGY  
PLATFORMS WITH (2) TV SETS FOR THE BHVRs TEAM,  
ESSENTIAL LIFE SAVING TOOLS FOR OUR BHVRs!

JOIN OUR FACEBOOK GROUP!



JUMP KIT BAGS



FIRST ARRIVING TECH







**THANKSGIVING TURKEY TROT**  
**Gobble & Go 5K**

BERKELEY HEIGHTS MAYORS WELLNESS COMMITTEE  
MAKING BERKELEY HEIGHTS HAPPIER & HEALTHIER

**THURSDAY,  
NOVEMBER 27**  
**9:00 AM**  
REGISTRATION OPENS  
AT 8:00 AM

**THE PARK**  
FORMERLY CONNELL  
100 CONNELL DRIVE, BERKELEY HEIGHTS  
(NEAR FISERV)

PRE-REGISTRATION: \$30  
RACE DAY REGISTRATION: \$40  
PRICE INCREASES AFTER NOVEMBER 13

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### EXTRA FUN & FESTIVITIES

**Costume Contest:** Dress up in your best turkey or Thanksgiving-themed attire to win prizes!

**Thankfulness Wall:** Write what you're grateful for on Berkeley Height's community Thankfulness Wall!

**Race T-shirt:** First 200 registered racers receive an inaugural BH Gobble and Go Tshirt (sizes not guaranteed).

**Snacks:** Enjoy treats and refreshments.





**REGISTER HERE**  
[HTTPS://BIT.LY/BHGGOB25](https://bit.ly/BHGGOB25)

**SUPPORT A GREAT CAUSE!**  
Proceeds from this event will go to support the Berkeley Heights Volunteer Rescue Squad



**HAVE QUESTIONS? INTERESTED IN SPONSORING?**  
Contact us at [bhturkeytrot@gmail.com](mailto:bhturkeytrot@gmail.com) for more details!

**HOSTED BY:**  
TOWNSHIP OF BERKELEY HEIGHTS • THE PARK  
HIGHLANDER WOLFPACK RUNNING CLUB







# Thanks to our season sponsors

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