

Business Tool Kit:

A curated list of helpful links, webinars, and articles on specific small business topics.

Visit our “[News & Events](#)” page to see upcoming seminars on different business topics.

[SBA.gov:](#) (U.S. Small Business Administration) Loan options, General Small Business Support, Templates, Guides, and Articles

[Business.NJ.gov:](#) Guides to Plan, Start, Operate, and Grow a business in NJ

[NJEDA.gov:](#) (NJ Economic Development Authority) Grants, Funding, & Loan Options

[SCORE.org:](#) (Service Corp of Retired Executives) Free Consultations, Recorded Webinars, and Templates

[NJSBDC.com:](#) (NJ Small Business Development Center) Free Consultations, Webinars, Networking Events, Templates, and Guides

[USDA.gov:](#) (U.S. Department of Agriculture) Rural Development Loans and Grant Programs

*****Subscribe to SBA, NJEDA, SCORE, NJSBDC, and USDA email lists to get latest information, webinars, program updates, and events*****

[Recent News/Updates:](#) Updated periodically with new programs, significant changes, and information that affects small businesses in NJ.

[NJ Manufacturing Voucher Program set for \\$20M Phase II](#)

Local Chambers of Commerce

Network, attend local events, build relationships, and better understand your local market. Opportunities to showcase your business to the community at events even for non-members.

[Cape May County Chamber of Commerce](#)

[Avalon Chamber of Commerce](#)

[Greater Wildwood Chamber of Commerce](#)

[Ocean City Chamber of Commerce](#)

[Middle Township Chamber of Commerce](#)

[Sea Isle City Chamber of Commerce](#)

[Upper Township Business Association](#)

[NJ Business & Industry Association](#)

[Lower Township Chamber of Commerce](#)

[Chamber of Commerce of Southern New Jersey](#)

[Greater Cape May Chamber of Commerce](#)

Women Owned Business

Recent Updates: New Jersey Senate Bill 3013 signed into law on 08 January 2024. This bill requires that the various statutory definitions of women's business enterprise include businesses owned, in whole or in part, by an irrevocable trust of which the majority of beneficiaries or trustees are women. [SUMMARY](#)

NJ.Business.gov Business Certification Guides

- [Minority and/or Women Business Enterprise \(M/WBE\)](#)
- [MWBE, SBE, VOB and Other Certifications](#)

SCORE Page: [Resources for Women Entrepreneurs](#)

SCORE Webinar: [Should You Get Certified as a Women Owned, Veteran Owned, Minority Owned Business](#)

SCORE.org under "Workshops & Events" then "Recorded Webinars" has a wide variety of videos specifically for Women owned Businesses.

Veteran/Disabled Veteran Owned Business

NJ.Business.gov Business Certification Guides

- [Veteran and Disabled Veteran-Owned Business](#)
- [MWBE, SBE, VOB and Other Certifications](#)

SCORE Page: [Resources for Veteran Entrepreneurs](#)

SCORE Webinar: [Should You Get Certified as a Women Owned, Veteran Owned, Minority Owned Business](#)

SCORE.org under "Workshops & Events" then "Recorded Webinars" has a wide variety of videos specifically for Veteran owned businesses.

Minority Owned Business

NJ.Business.gov Business Certification Guides

- [Minority and/or Women Business Enterprise \(M/WBE\)](#)
- [MWBE, SBE, VOB and Other Certifications](#)

SCORE Page: [Resources for Black Entrepreneurs](#)

SCORE Page: [Resources for Hispanic Entrepreneurs](#)

SCORE Webinar: [Should You Get Certified as a Women Owned, Veteran Owned, Minority Owned Business](#)

SCORE.org under “Workshops & Events” then “Recorded Webinars” has a wide variety of videos specifically for Black and Hispanic owned Businesses.

Starting & Registering a Small Business

[Business.NJ.Gov](#) : Step by step instructions for Planning, Starting, Operating, and growing your business in NJ.

NJSBDC Webinar: [How to Register a Business with \\$0](#)

NJSBDC Webinar: [Start Your Business Journey Registration Guide](#)

NJ Business Action Center Startup Guides

- [NJ Business Action Center \(NJ BAC\) Starting a New Business Checklist](#)
- [NJ BAC Auto Body Repair Checklist](#)
- [NJ BAC Catering and Restaurant Checklist](#)
- [NJ BAC Food Truck Checklist](#)
- [NJ BAC Home Improvement Contractor Checklist](#)

Writing a Business Plan

Writing a successful business plan starts with research and a solid template but is typically best supported with help. Engage the Cape May County bizHub, NJSBDC, or SCORE to work one on one for free with a business coach or mentor.

SBA Article: [Plan Your Business - Write Your Business Plan](#)

[SCORE Business Plan and Financial Planning Templates](#)

SCORE Webinar: [Writing a Winning Business Plan](#)

SCORE Webinar: [How to Write a Business Plan](#)

Funding Your Small Business

[SBA Funding Guide: Fund Your Business](#)

SCORE Article: [How to Get a Small Business Loan: Step-by-Step Guide](#)

SCORE Webinar: [Access to Capital 101 - Funding Options to Start and Grow Your Business](#)

Commercial Loans

-Typically require 2-3 years of tax returns showing profitable operations. These types of loans are harder to qualify for but usually have better terms and rates. It's best to start by talking to a few local banks about your options.

SBA Loans: Loans for Startups, Buying Real Estate, or Business Expansion.

- [SBA 7A Loans Guide](#)
- [SBA 504 Loans Guide](#)
- SCORE SBA Loans Webinar: [SBA Funding Programs Explained](#)

Micro Loans: Loans Typically under \$50K, startups qualify

- CBAC & RBAC are some of the local not for profit microloan lenders that provide loans under \$50,000 to small businesses and startups.
 - o [CBAC: Cooperative Business Assistance Corporation](#)
 - o [RBAC: Regional Business Assistance Corporation](#)

Self Funding/Crowdfunding

SCORE Webinar: [How to Start a Business Without Access to Capital](#)

SCORE Webinar: [How to Launch Successful Crowdfunding Campaign for Your Small Business](#)

Grants for Small Businesses

NJ Grants and financing assistance programs

- [Business.NJ.Gov/Funding](https://www.business.nj.gov/funding)

The NJ Economic Development Authority (NJEDA)

- [NJEDA: Financing & Incentives](#)
- The Small Business Lease Grant
- Small Business Improvement Grant Program
- Ecommerce Support Program

USDA.Gov - [All Programs](#)

- Rural Business Enterprise Grant
- Rural Development Loan & Grant Assistance
- Programs for Beginner Farmers and Ranchers

Grants.Gov

- [Online Grants Database](#)

SCORE Webinars:

- [How to Find and Get a Small Business Grant](#)
- [How to Find Grant Opportunities for Your Small Business](#)

Marketing

SBA Marketing Guide: [Managing Your Business - Marketing & Sales](#)

[SCORE Marketing and Sales Templates](#)

[SCORE Startup Marketing Basics Checklist](#)

SCORE Webinar: [Digital Marketing - The One-Page Marketing Plan](#)

SCORE Webinar: [How to Create a Marketing Plan For Your Small Business](#)

SCORE Webinar: [Startup Marketing on a Budget](#)

NJSBDC Webinar: [Basics of Email Marketing for Small Business](#)

NJSBDC Webinar: [How to Start Marketing Your Small Business](#)

Taxes/Accounting

SBA Guides: Taxes & Accounting

- [Guide: Opening a Business Bank Account](#)
- [Guide: Managing Your Business - Paying Taxes](#)
- [Guide: Managing Your Finances](#)

IRS Small Business Tax Workshop: <https://www.irsvideos.gov/Business/SBTW>

NJSBDC Webinar: [Accounting for Small Businesses - Navigating The Financials](#)

SCORE Tax & Accounting Articles & Webinars

- [Article: Accounting For Your Business](#)
- [Webinar: Year End Tax Planning for Your Business](#)
- [Webinar: Bookkeeping Basics for Small Business Owners](#)
- [Webinar: Small Business Tax Questions - Ask a CPA](#)

Insurance

SBA Guide: [Get Business Insurance](#)

SCORE Articles on Business Insurance

- [What Insurance Is Best for a Small Business](#)
- [Risk and Insurance: What Every Business Owner Should Know](#)

SCORE Webinar: [Everything you Need to Know About Small Business Insurance](#)

NJSBDC Webinar: [Managing Risk - Business Insurance 101](#)