



Passaic County
Department of
Economic
Development



William Paterson
University
Small Business
Development Center

Business Financing Demystified

**October 16, 2013
8:30 AM – 12 Noon**

**Location:
William Paterson University
1600 Valley Road, Wayne, New Jersey 07470**

Refreshments Courtesy of:  **investorsBank**
Banking in *your* best interest.

Our Distinguished Speakers

Welcome: Ronda Casson Cotroneo, Freeholder, Passaic County, NJ

WPU - Small Business Development Center: Your Business Plan & Financing
Kathleen Muldoon, Director, WPU SBDC

How Your Accountant Can Expedite the Financing Process
Albert Traverso, CPA, Manager, Sax, Macy, Fromm & Co., PC

Securing a Conventional Business Loan
Robert Spitzer, Vice President, Commercial Lending, investorsBank

New Jersey Economic Development Authority: Business Financing
Daniel Johnson, Business Development, NJEDA

US Small Business Administration: Financing Programs for Small Business
Harry Menta, Public Affairs Specialist, US Small Business Administration

US SBA 504 Loan Program
Hector DaCosta, Senior Vice President, NJ Business Finance Corporation

Micro Loan Programs
Paula Star, Financial Programs, UCEDC

**Please RSVP to:
Passaic County Department of Economic Development
973-569-4720 or ecodev@passaiccountynj.org**

Meet Our Invited Lenders

**Atlantic Stewardship Bank • Bank of America • Capital One
Columbia Bank • Heritage Community Bank • Freedom Bank
JP Morgan/Chase • Lakeland Bank • M&T Bank • PNC
• North Jersey Federal Credit Union
TD Bank • The Provident • Spencer Savings Bank
Valley National Bank • Wells Fargo**

Hosted By:

**Passaic County Board of Chosen Freeholders
Passaic County Department of Economic Development
William Paterson University Small Business Development Center
William Paterson University Center for Continuing and Professional
Education
Passaic County Improvement Authority
Passaic Urban Enterprise Zone
Paterson Urban Enterprise Zone
North Jersey Regional Chamber of Commerce
Greater Paterson Chamber of Commerce
Wayne Economic Development Commission
Tri-County Chamber of Commerce**