

HOW NJBAC CAN HELP CANNABIS APPLICANTS & BUSINESS

CUT THROUGH THE RED TAPE

Melanie Willoughby
Executive Director

&
Penni Wild
Deputy Executive Director

New Jersey
Business Action Center

30 PLUS YEARS OF SERVICE TO NJ BUSINESSES

Three Offices Devoted to Business Advocacy:

Office of Business Advocacy – Help with real estate site searches, to find the right location whether growing or consolidating, navigating permitting, energy efficiency grants incentives, financing, and workforce development programs

Office of Small Business Advocacy – From startups to main street, help small businesses access funding, licenses, certifications, tax compliance, business planning and mentoring

Office of Export Promotion – Companies interested in global business activities can tap into a number of resources, like creating an export plan, guidance in identifying global export markets, guiding you through foreign custom procedures and access to federal grants to fund export plans

SO HOW CAN THE NJBAC HELP YOU?

Think of the NJBAC as Your Connector to All Government Departments

Connects you with the technical assistance you need for fiscal stability and business continuity, like writing a business plan

Identifies critical access to capital and local, state and federal grant and loan programs, like the Small Business Administration (SBA), Economic Development Authority (EDA), Community Development Financial Institutions (CDFI's) and local banks

Clarifies State mandated employee benefits, like earned sick leave & paid family leave

Identifies the licensing and certification requirements you need to operate

Helps you expand your business through procurement and exporting

SO HOW CAN THE NJBAC HELP YOU?

Think of the NJBAC as Your Connector to all Government Departments

Our team at the NJBAC knows all of the state departments and agencies and outside organizations that can directly answer your question, solve your problem, and provide you with resources and technical assistance

NJBAC connects you with:

NJ Economic Development Authority

NJ Treasury Department

NJ Department of Transportation

NJ Department of Labor

NJ Consumer Affairs Division

NJ Department of Community Affairs

NJ Small Business Development Centers

Programs available from your County or Municipality

OFFICE OF STATE PLANNING ADVOCACY

Devoted to state planning for future economic growth and sustainability:

Coordinates planning activities and establishes Statewide planning objectives in the following areas: land use, housing, economic development, transportation, natural resource conservation, agriculture and farmland retention, recreation, urban and suburban redevelopment, historic preservation, public facilities and services, and intergovernmental coordination (N.J.S.A. 52:18A-200(f))

Coordinates statewide planning to protect the environment and guide future growth into compact, mixed-use development and redevelopment – warehouse guidance

Provides a vision for the future that will preserve and enhance the quality of life for all residents of New Jersey incorporating climate change and environmental justice into all municipal planning

NJ MOTION PICTURE & TELEVISION COMMISSION

Devoted to the economic development of the film & television industry:

Filming In New Jersey: What You Need To Know:

Provides critical information on permits, regulations and insurance requirements

Helps with the scouting and securing of locations and production services

Maintains comprehensive photo and informational databases to further this effort

Offers guidance on child labor laws, tax laws, theatrical firearms and pyrotechnical laws, and environmental regulations

Assists in the procurement of available financial incentives

Liaises between production companies and all agencies of government and the private sector in order to assure that their experience working in New Jersey is pleasant, productive and cost-efficient

WWW.BUSINESS.NJ.GOV

State Friendly website with live chat feature answered by the business experts at the NJBAC

Website features a Navigator – your personalized service to register your business and find funding

Robust search function providing immediate targeted answers

Plan, Start, Operate, Grow content crafted around where you are in your journey as a business

Business Starter Kits – jump start your development with one of these kits, food trucks, online commerce, cleaning services, restaurants, etc.

Create a Business Plan – Step by step process provided to help craft game plan, hone product, understand customer base and guide decision-making to set up business for success

Filings and Accounting – Find due dates for important license renewals, tax statements, and reporting forms, as well as information on how to file annual reports and access Premier Business Services

Contract with the State – Step by step process for many opportunities for a wide variety of business sectors to do business with the State

SIGN UP FOR STATE BUSINESS E-NEWS

Stay up-to-date with the latest State programs and news likely to affect your business!

Sign up for your weekly update at www.business.nj.gov

Brought to you by:





OFFICE OF SMALL BUSINESS ADVOCACY

You've dreamed of starting your own business or you've started your business only to find yourself struggling to grow. Now what? Sounds like it's time to contact the New Jersey Office of Small Business Advocacy, part of the NJ Business Action Center (NJBAC) under the NJ Department of State. Our advocates are here to offer support, advice and guidance as you develop and grow your business.

THE FACTS

GROW STRONG

New Jersey's small businesses are critical to the economy, with over 937,000 enterprises, the 11th most nations.

WHAT IS THE NJBAC?

We are a business-first resource or contacts, follow-up with regulatory agencies and so much more, all at no cost and strictly confidential.

Whether you are an entrepreneur, own a business on "Main Street," are located on a corporate campus, or are expanding your products and services through export, we're here for you. We are dedicated to solving your problems and maximizing growth opportunities.

SUCCESS STORY

A Latina-owned bakery, she qualified for her cake at Newark Airport.



OFFICE OF PLANNING ADVOCACY

The need for comprehensive state and regional planning in New Jersey has been recognized and undertaken for years. The Office of Planning Advocacy, part of the NJ Business Action Center (NJBAC) under the NJ Department of State, coordinates statewide planning to help guide future growth in New Jersey to protect the environment, promote vitality, and provide for housing opportunities for all residents. The office implements the goals of the State's comprehensive, long-term planning and integrates that planning with programmatic and regulatory land-use levels of government and the private sector.

THE FACTS

OUR TEAM	WORKING TOGETHER	WHAT WE DO
The office staffs the New Jersey State Planning Commission to help guide future growth in the State.	The Office works with local and county governments and state agencies to build cooperation and coordination across their planning activities.	The Office works with integrated planning to improve the efficiency of the process, reduce the costs of development and

WHAT IS THE NJBAC?

We are a business-first resource that can help you get answers from government agencies, direct you to appropriate officials or contacts, follow-up with regulatory agencies and so much more, all at no cost and strictly confidential.

Whether you are an entrepreneur, own a business on "Main Street," are located on a corporate campus, or are expanding your products and services through export, we're here for you. We are dedicated to solving your problems and maximizing growth opportunities.

SUCCESS STORY

Municipalities work with NJBAC's Office of Planning Advocacy to protect their residents and community businesses from hazards and vulnerabilities, such as flooding and other nature-based threats. Working with its state and federal partners, the Office of Planning Advocacy provides workshops, advice, resources and information to assist local governments to identify and mitigate their risks and ensure their communities are resilient for many years to come.



Live Chat with our business experts at www.business.nj.gov or Call 1-800-Jersey-7 Monday-Friday from 8am to 5pm for more information



OFFICE OF BUSINESS ADVOCACY

You've been in business for a few years and most days it is business as usual, but not today. Today you've decided to expand your facility, find a new site, are obtaining a permit, need talent, received a letter from a State Agency and don't understand what it means, or are trying to determine how to comply with new laws. It's time to contact the New Jersey Office of Business Advocacy, part of the NJ Business Action Center (NJBAC) under the NJ Department of State.

THE FACTS

PERSONAL SERVICE

Advocates work one-on-one with businesses of all sizes providing on-site individual support to help you grow.

WHAT IS THE NJBAC?

We are a business-first resource or contacts, follow-up with regulatory agencies and so much more, all at no cost and strictly confidential.

Whether you are an entrepreneur, own a business on "Main Street," are located on a corporate campus, or are expanding your products and services through export, we're here for you. We are dedicated to solving your problems and maximizing growth opportunities.

SUCCESS STORY

A top apparel brand company to help find a location. After months of searching, they found the perfect location, secured energy efficient space, and received an Export Promotion grant known



OFFICE OF EXPORT PROMOTION

You know your product or service has potential customers in countries around the globe. So what do you do next? Instead of wondering what's possible, it's time to contact the New Jersey Office of Export Promotion, part of the NJ Business Action Center (NJBAC) under the NJ Department of State. Staffed by specialists with years of experience, the office works with New Jersey's small and mid-sized companies to help them tap into global markets.

THE FACTS

GOING GLOBAL	TOP PARTNERS	EXPORT EXCELLENCE
Goods from the Garden State were exported across the globe to every continent, valued at more than \$35 billion in 2018.	The state's largest export markets from 2018 were Canada (\$7.0B), Mexico (\$3.0B), U.K. (\$2.4B), China (\$1.6B) and Germany (\$1.5B).	The Office received the President's "E-Star" Award for Export Service, the Nation's highest honor for export excellence.

WHAT IS THE NJBAC?

We are a business-first resource that can help you get answers from government agencies, direct you to appropriate officials or contacts, follow-up with regulatory agencies and so much more, all at no cost and strictly confidential.

Whether you are an entrepreneur, own a business on "Main Street," are located on a corporate campus, or are interested in expanding your products and services through export, we're here for you. We are dedicated to solving your problems and maximizing growth opportunities.

SUCCESS STORY

A certified woman-owned manufacturer in the health and wellness industry decided to expand overseas. To start the process, the firm received a STEP grant through NJBAC's Office of Export Promotion, which allowed it to learn more about exporting and attend a major trade show. At the event, they met representatives from companies around the world, including Ireland, Ecuador, Norway and Africa, opening new doors for growth.



Live Chat with our business experts at www.business.nj.gov or Call 1-800-Jersey-7 Monday-Friday from 8am to 5pm for more information

PUBLICATIONS BY NJ BUSINESS ACTION CENTER

Business Unit Brochures cover:

- Business Advocacy
- Planning Advocacy
- Office of Export Promotion
- Small Business Advocacy (*English*)
- Small Business Advocacy (*Spanish*)

<https://nj.gov/state/bac/publications.shtml>



NJBAC
New Jersey Business Action Center

BUSINESS CHECKLIST

Download your copy of “Starting a New Business Checklist” – available in both English and Spanish and share with your colleagues!



<https://www.nj.gov/state/bac/assets/pdf/nj-new-business-checklist.pdf>

SEE OUR “HOW TO” FAQ’S

- Choose a Location
- Create a Business Plan
- Register a Trade Name
- Start a Franchise



<https://nj.gov/state/bac/publications.shtml>

HOW NJBAC CAN ASSIST CANNABIS APPLICANTS

All items below are required to register on the NJ Cannabis Regulatory Commission portal.

BUSINESS NAME: Your business name reflects your brand and is your first piece of marketing. To check availability for the name you want, visit:

<https://www.njportal.com/DOR/BusinessNameSearch/Search/Availability>

EIN Number: Your EIN # registers your company for federal tax purposes. Once you know your name is available, visit www.IRS.gov

Create Legal Entity/Business Registration to set up your legal structure and all your accounts, including employee withholding and state taxes. Visit:

<https://www.nj.gov/treasury/revenue/gettingregistered.shtml>

After completing the steps above, register as a woman/minority/veteran-owned or small business. Learn about business certification and eligibility at:

<https://www.nj.gov/treasury/revenue/business-cert-program.shtml>

**Any questions, call the NJBAC at 1-800-Jersey7 OR
Chat with the NJBAC online at: www.business.nj.gov**

HOW NJBAC CAN ASSIST CANNABIS APPLICANTS

Before you apply:

Know Your Why: You have a unique value proposition. You have a vision. Who do you want to serve and what is it about that population that drives you to want to provide the best of the best?

License type: What do you want to do – be a cultivator to grow cannabis? Manufacture and produce cannabis goods? Wholesaler to store, buy and/or sell bulk cannabis and products? Be a distributor? Own a retail dispensary selling cannabis products? Start a delivery service?

Conditional or Annual License: Which path? Conditional applicants receive priority; the application process is abbreviated and does not require site control or municipal approval up front. (Although you want to be thinking about where you want to do business and learn about how to work effectively with municipalities – from elected officials to people in the community.

Download the pre-application checklist: “10 Ways to Prepare for Submitting Your Applications” on the CRC Website: <https://www.nj.gov/cannabis/documents/webinars/2021-10-13/10%20Ways%20to%20Prepare%20for%20Submitting%20Applications.pdf>

License Types



The [CREAMM Act](#) established six (6) classes of licenses for recreational use licensed businesses, described below. Applicants will also be able to can apply for a temporary conditional permit, which allows a business to lawfully act as a cannabis cultivator, manufacturer, wholesaler, distributor, retailer, or delivery service while the business works towards meeting the requirements for a full license. The CRC may also develop an option for a testing service license.

Recreational Use Licenses	Authorized Activity
Class 1 Cannabis Cultivator	Grow recreational use cannabis
Class 2 Cannabis Manufacturer	Produce recreational use cannabis
Class 3 Cannabis Wholesaler	Store, sell or otherwise transfer, recreational use cannabis items between cannabis cultivators, wholesalers, or retailers
Class 4 Cannabis Distributor	Transport cannabis items in bulk between cannabis cultivators, manufacturers, or retailers within the state of New Jersey
Class 5 Cannabis Retailer	Purchase recreational use cannabis from licensed cultivators, manufacturers, or wholesalers and sell those items to consumers in a retail store
Class 6 Cannabis Delivery	Transport a consumer's purchases of recreational use cannabis and related supplies from the retailer to that consumer
Conditional license	Begin building out operations for the cultivation, manufacture, dispensing, wholesale, distribution, or delivery of recreational use cannabis while working towards meeting the requirements for a cannabis cultivator, manufacturer, dispensary, wholesaler, distributor, or delivery license

Before you Apply

- Decide what kind of business you want to establish.
 - Cultivator – grow cannabis
 - *Manufacturer – produce cannabis goods
 - *Wholesaler – store, buy and/or sell bulk cannabis and cannabis products
 - *Distributors – transport bulk cannabis and cannabis products
 - Retailer – purchase cannabis and cannabis products from licensed cultivators, manufacturers, and/or wholesalers for sale to consumers in a retail store
 - *Delivery – transport retail purchased cannabis and cannabis products to consumers
 - Diversely-owned business – certified minority-owned, woman-owned, disabled veteran-owned
 - Social Equity business – owned by people who have lived in an [Economically Disadvantaged Area](#)
 - Impact Zone business – located in an [Impact Zone](#), owned by people from an Impact Zone, or employing residents of Impact Zones
 - Conditional License – interim status that gives applicants 120 days to find site, secure municipal approval, and apply for conversion to annual license
 - Microbusiness – 10 employees or less and 2500 square feet or less of operation space
- Look into the municipal regulations regarding cannabis business where you intend to establish your business
- Determine whether you qualify as a [priority applicant](#)
- Check off all the items on the [pre-application check list](#)
- Read through the [Application Guide](#) and review the Application Platform demo video.

<https://www.nj.gov/cannabis/businesses/>

HOW NJBAC CAN ASSIST CANNABIS APPLICANTS

Business Plan: Your application will be easier if you take the time to draft a business plan before you apply. Taking these steps help you determine your market, identify the key team members you want by your side, develop budgets and pricing models and help you determine the financing you need.

Open a Business Bank Account: While commercial banks that are FDIC-backed cannot serve cannabis businesses, there are community banks that do work with the cannabis clients.

Determine whether you qualify as a diversely-owned business, social equity business, impact zone business, conditional license applicant or microbusiness. Requirements you may need include proof of residency; proof of income and in certain cases past cannabis convictions.

Requirements we've covered today are NOT complete and only some are listed here for purposes of discussion.

IMPORTANT WEBSITES & NJBAC HOTLINE

New Jersey Business Action Center: <https://nj.gov/state/bac/>

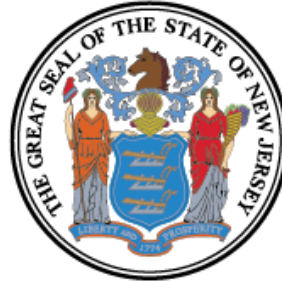
New Jersey Business Action Center
CANNABIS Training Academy Updates – Sign up at: <https://nj.gov/state/bac/cannabis>

New Jersey Business Help Line – Weekdays, 8 a.m. to 5 p.m.: 1-800-Jersey7

Click to speak with our LIVE CHAT business specialists: business.nj.gov

Melanie Willoughby, Executive Director
Melanie.Willoughby@sos.nj.gov

Penni Wild, Deputy Executive Director
Penni.Wild@sos.nj.gov



NJBAC

New Jersey Business Action Center

Business Helpline: 1-800-JERSEY-7



@nj_bac



/company/new-jersey-business-action-center



NJBAC

New Jersey Business Action Center

