

Where business and opportunity meet.

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Register Today!
NOVEMBER 14
Taste of the Region
Crowne Plaza Suffern-Mahwah

Enjoy a taste of some of the region's best food and drink, a fun evening for all!

NOVEMBER 16
WIBI
MRCC Office

Navigate the Holidays with the LGO 7C's.

NOVEMBER 29
Lunch & Learn
ZOOM WEBINAR

Developing an Informed and Lasting Long-Term Care Strategy.

Save the Date!
DECEMBER 2
Holiday Luncheon
Crowne Plaza Suffern-Mahwah

A wonderful way to kick off the holiday season, with networking and shopping in a convivial setting.

 Register at mrcc.biz
JOIN US FOR A DELICIOUS EVENT !


mrcc

TASTE OF THE REGION & Business Showcase

MONDAY
November 14, 2022
 6:00 – 8:00 pm
 Crowne Plaza Suffern-Mahwah

A delicious exploration of the region's best food and drink.

BENEFITTING

 & MRCC

TICKETS & SPONSORSHIPS AVAILABLE ONLINE
mrcc.biz/taste


31ST ANNUAL GOLF OUTING


A beautiful day and evening honoring Sabrina HoSang Jordan, CEO of Caribbean Food Delights and Royal Caribbean Bakery, MRCC's 2022 Humanitarian of the Year.

Photos on pages 5 and 6.

DIRECTOR SPOTLIGHT


Mario Zaki
 Chief Executive Officer
 Mazteck

Mario is the owner of Mazteck IT located in Mahwah NJ. Mazteck IT is a full Managed IT Services firm helping companies with all their technology needs like Cyber Security Protection, IT Helpdesk, and Office Phone Systems. Mazteck IT offers enterprise protection at affordable small business prices and pride themselves on amazing customer services.

Mario currently resides in Paramus and has over 25 years of experience in IT and opened Mazteck IT in June of 2004.

Mario has been a member of MRCC since 2019 and currently also serves as the VP of Technology in addition with helping the chamber with all their IT Needs. Since moving to Mahwah in 2019, the entire Mazteck team has been active in the community and is always trying to support local businesses.



PRESIDENT'S MESSAGE

Dear Friends and Colleagues,

After a relatively hot summer this year, fall is finally here. Time to enjoy the crisp, cooler weather, pumpkin and apple picking, football – whatever your go-to autumn activity happens to be. This is also a time to recognize all we have to be grateful for. The MRCC is extremely thankful for all our members, volunteer and staff who make what we do for North Jersey's business community possible.

The MRCC has been working hard to provide you with interesting opportunities to network. Hopefully many of you were able to attend the Multi Chamber Business After Hours. Be sure to check our website for some more exciting upcoming events, including Taste of the Region on November 14 and the ever-popular Holiday Luncheon on December 2.

As always, our golf committee did an extraordinary job with the annual Golf Outing and Humanitarian Dinner. It was a beautiful day to get outside, play some golf and spend time with so many of our friends and colleagues. This year we honored Sabrina HoSang Jordan, CEO of Caribbean Food Delights and Royal Caribbean Bakery as our 2022 Humanitarian of the year. Proceeds from the event went to support the MRCC and Worldwide Community First Responder.

The holidays will be here before we know it, so I wanted to take this opportunity to wish everyone a wonderful holiday season filled with the joy of family and friends. We hope to see you again very soon, and as always, thank you for your ongoing support and collaboration with the MRCC.



MRCC CORPORATE PARTNERS



MEMBER NEWS BRIEFS

- **Table to Table** has launched the second annual Great Northern NJ Turkey Take with Table to Table I-Rescue App, a holiday initiative allowing residents in Bergen, Essex, Hudson



and Passaic Counties to personally donate and deliver a turkey—or more—to local food pantries and group homes. Now through December 22nd, you can donate by reaching out to

Table to Table (jkinner@tabletotable.org) to start the turkey donation. You can either deliver the turkey to a suggested group home or partner of Table to Table, or if you would like, volunteers will pick up your donation and deliver it for you!

What better way to express your gratefulness this Thanksgiving than to make the holiday special for our hungry neighbors throughout northern NJ? Join us for The Great Northern NJ Turkey Take, and you'll be donating and volunteering at the same time. You can even donate that free turkey you've received from your local grocery store! Happy Holidays from Table to Table!

- **PrimoHoagies** is excited to announce that PrimoCares has officially kicked off! The goal of PrimoCares is to help as many children as possible throughout our communities and to show our love for children and their families in their time of need.



This year, every time you make a purchase at a PrimoHoagies location, you will be asked to "Round it up" to the nearest dollar. Those donations will be collected to provide gifts to the children in our community.

In addition, starting this year PrimoHoagies will be giving away \$1,000 every Friday for eight weeks! Know someone in need this holiday season? Nominations open up on 10/21 at primocares.org.

Visit your local PrimoHoagies and help us help the children in need, because Primo cares.

- Rotary International is dedicated to causes that build international relationships, improve lives, and create a better world to support our peace efforts and end polio forever.

On behalf of the **Bergen Highlands Ramsey Rotary Club**, it is my pleasure to present the Club's support in the amount of \$10,000 to the Mahwah Museum for the restoration of the Erie Caboose. Our Club includes many Mahwah residents who support several local non-profit organizations, including CASA (Court Appointed Special Advocates), CFA (Center for Food Action), Table-to-Table, MEVO (Mahwah Environmental Organization), Bergen Volunteers, backpack and school supplies donations to Mahwah's underprivileged

students, Rebuilding Together, Hackensack River Keepers, Eva's Kitchen, Scholarships to Ramapo College students, Alliance For Smiles, Gift of Life, Family Promise, Ramapo Bergen Animal Refuge, Habitat for Humanity, and West Bergen Mental Healthcare to name a few.

Our club welcomes professional men and women to join us at our weekly meeting on Mondays at 12:15 held at Houlihan's on Rt 17 north in Ramsey NJ.



- On Wednesday, October 12, **Skin & Laser Center of NJ** held their Grand Opening for their new location in Ramsey. Participants were given a stamp card to visit each station explaining their services offered.

Owner, Dr. Joyce Lieb stated "It was a great night welcoming patients and colleagues to our new, modern dermatology office in Ramsey! Thank you for your support!"

MRCC is proud to have them as a member.



- Phillip E. Goldstein, CEO of Goldstein Lieberman & Company LLC, announced today that the firm has retained its leadership position among New Jersey's certified public accounting and business advisory firms. In New Jersey's Top Accounting Firms List, a ranking of the leading 25 CPA Firms in the state. The list was compiled by NJ Biz, the only weekly business journal covering the entire state. The complete listing can be viewed online on the publication's website

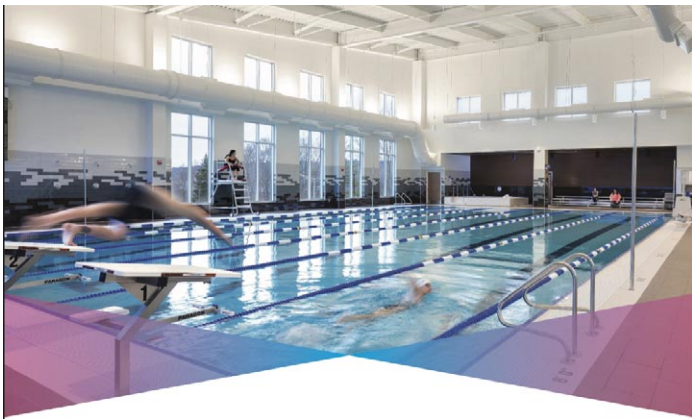
Goldstein Lieberman & Company LLC is the largest firm in New Jersey's Bergen County and the largest firm in New York's Hudson Valley region.





Way to go, YPN!

Every year, members of MRCC's Young Professionals Network Group (YPN) hold a Community Outreach to help out one of our non-profit members. This year they chose Bergen County CASA and were able to donate important baby essential items totaling over \$1000.



Valley Health LifeStyles

AT THE VALLEY CENTER FOR HEALTH AND WELLNESS

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201-389-0839 | ValleyHealthLifeStyles.com

UPCOMING EVENTS

- NOV** 08 Free Member Benefits Overview; Via Zoom
- 08 Lunch & Learn; Presented by TD Bank: Common Fraud Schemes; Via Zoom Webinar
- 14 Taste of the Region; Hosted by Crowne Plaza Hotel Suffern-Mahwah; Sponsored by Bergen Magazine, Eastwick College, Envision Video Service, Family Promise, Good Samaritan Hospital, Inserra Supermarkets, Inc., Konica Minolta Business Solutions U.S.A., Inc., M&T Bank, Spectrum for Living, Valley Health, Visions Federal Credit Union
- 16 Women In Business Initiative (WIBI); Sponsored by TD Bank and Valley Health System; Chamber Office
- 29 Lunch & Learn; Presented by New York Life Insurance Company and Annuity Corporation; Developing an Informed and Lasting Long-Term Care Strategy; Via Zoom Webinar
- DEC** 02 Holiday Luncheon; Crowne Plaza Hotel Suffern-Mahwah; Sponsored by Good Samaritan Hospital
- 06 Young Professionals Networking (YPN) Holiday Networking; Stumpy's Hatchet House of Upper Saddle River; Sponsored by TD Bank
- 14 Women In Business Initiative (WIBI) Holiday Breakfast; Crowne Plaza Suffern-Mahwah; Sponsored by TD Bank and Valley Health System

2023 SIGNATURE EVENTS

- MAR** 24 Annual Luncheon, Sheraton Mahwah
- MAY** 21 5K Run & 3K Walk, NYNJ Trail Conference
- JUN** 07 Scholarship/Recognition Luncheon, Ramsey Golf & Country Club
- JUL** 11 Summer Bash, Crowne Plaza Suffern-Mahwah
- SEP** 12 Golf Outing & Humanitarian Dinner, New York Country Club
- NOV** 13 Taste of the Region, Crowne Plaza Suffern-Mahwah
- DEC** 01 Holiday Luncheon, Crown Plaza Suffern-Mahwah

**Sponsorships still available. Please inquire at the office. All dates and events are subject to change. Please visit mrcc.biz for up-to-date information and to register for all events.*

Reach your customers in a mailbox — not just an inbox.



We'll send your promotional material to about **1,000 local businesses** for only **\$250!**



HITCH-A-RIDE in MRCC's quarterly mailer.



WELCOMES NEW MEMBERS

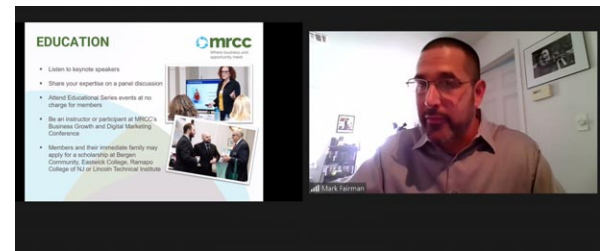
MRCC welcomes these new members and invites you to visit them at mrcc.biz

Here at the MRCC, we are all about helping you make meaningful connections!



- A.R.E. Coaching & Mentoring; Pompton Plains
- Bare Laser MedSpa; Suffern
- Chestnut Ridge Dental Associates; Woodcliff Lake
- Lincoln of Ramsey; Ramsey
- MarieBelle New York; New York
- SESI Consulting Engineers; Parsippany
- Wickes Arborists, a Davey Company; Spring Valley

Effective October 26, 2022



On August 16, Mark Fairman, MRCC VP of Membership, held a Member Benefits Overview for new members, prospective members, and members who wanted a refresher course on all that the MRCC has to offer.

Bergen County's Premier Chamber of Commerce



Westchester Medical Center Health Network

Rockland's Premier Heart Surgery Program



Advancing *Heart* Care. Here. goodsamhosp.org/heart surgery

31ST ANNUAL GOLF OUTING



Grow Your Business

With local service and support from Visions

We're open for small business.



\$100 Bonus for New Visa Business Cash Rewards Cards!*

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- Automatic cash back
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- No annual fees
- ...and more!

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Or, visit visionsfcu.org/locations to find a branch near you.

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800.242.2120

*APR = Annual Percentage Rate. Rates and terms available on new loans only. Certain relationship criteria are required to receive rates – ask for details. Credit union membership required with a \$1 minimum deposit – certain restrictions apply. Check with a Visions Federal Credit Union representative for membership eligibility details. Credit card rates based on creditworthiness; applications subject to standard credit criteria. Rates can change at any time. Bonus reportable for tax purposes. Offer valid on new Visa Business Cash Rewards credit cards opened January 1, 2022 to December 31, 2022. Federally insured by NCUA.

HUMANITARIAN DINNER



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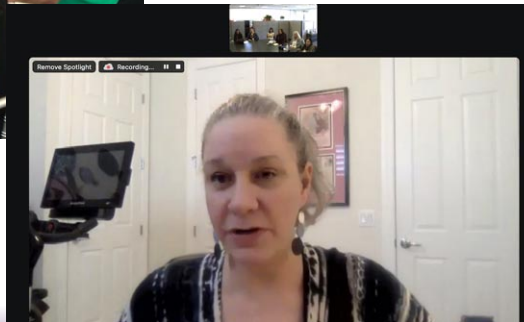
envision
video services

WIBI Group is totally In-Person again!



January 12, 2022

October was Breast Awareness Month. Our WIBI group met at the MRCC office while Karin Del Maestro, Cancer & BRCA2 Thriver, live streamed from Florida. Karin discussed tips to naturally lower your risks of Breast Cancer.



On August 20, our WIBI women had fun networking at the Colour & Whim Studio.



In September, our WIBI group took a road trip to Felina's Restaurant in Ridgewood. They joined members of Ft. Lee, Fair Lawn, Glen Rock, Hackensack, Paramus, and Ridgewood Chambers of Commerce for a "Women Empowering Women Through Networking" event sponsored by ConnctOne Bank.



Recent Area Leases

108,000 SF Industrial | Mahwah, NJ

17,500 SF Industrial | Allendale, NJ

9,500 SF Industrial | Allendale, NJ

Currently Available

36,000 SF | 90-91 Mckee Dr., Mahwah NJ
 20,000 - 63,000 SF | 70-90 McKee Dr., Mahwah, NJ
 2,700 SF on .64 AC | 10 Mountainside Ave., Mahwah, NJ
 15,000 - 32,000 SF | 1 Pearl Court, Allendale, NJ

If you are in the market for real estate or curious about market valuations, give us a call!

Kenneth D. Lundberg, SIOR • 201 488 5800 x138 • klundberg@naihanson.com
 Patrick Lennon • 201 488 5800 x109 • plennon@naihanson.com
 Lorenzo Lambiase, MBA CCIM • 201 488 5800 x178 • llambiase@naihanson.com

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What should a cash flow statement tell you?

Let's take a look at how we use past trends to get an outlook on the future



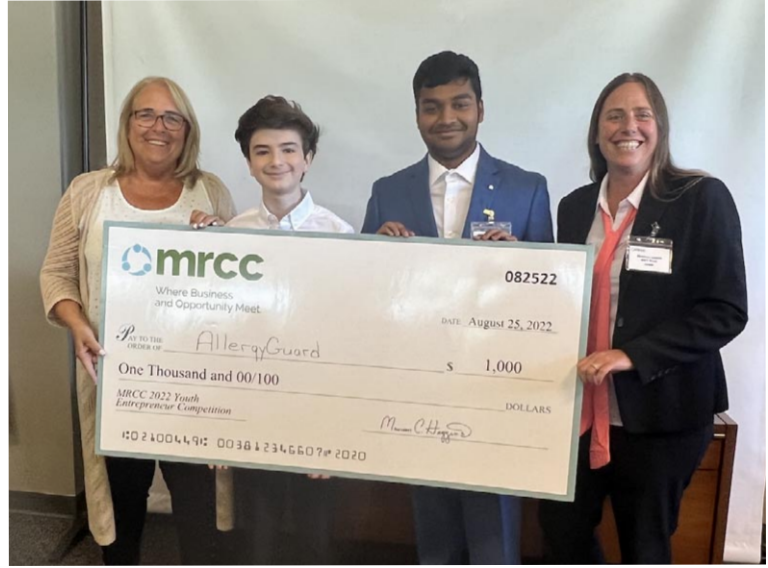
Looking back – compare month over month (MoM) and then year over year (YoY):

- When is there a cash flow surplus?
- What do you do with excess cash when you have it?
- When do you have a cash flow shortfall?
- What happens during a shortfall?
- Start Up: Actuals matching initial business plan? Often start with negative cash flow for a while
- Established: How are current growth plans performing?



Looking ahead – at least 1-5 years:

- Template should breakdown into monthly increments
- Note what upcoming sales seasons look like
- Take into account industry studies or benchmarks
- Consider "What if?" scenarios
- Make detailed notes about the assumptions
- Understand how you came to all calculations
- Honesty is the best policy! This is **your** business.



On August 25th MRCC hosted its first Youth Entrepreneurship Competition. We had some amazing contestants who wowed us with their presentations. The ultimate winner of the \$1,000 prize was Mahwah's very own, 14-year-old Gary Leschinsky.

On September 27, TD Bank presented a Lunch & Learn workshop on "Financial Statements and Your Business" presented by Michael Sullo, Ryan Wensly, and Rich Jacobs.

How Your Business Can Prevent a Cyber Insurance Denial

New Changes in the Cyber Insurance Industry You Must Know Now

October 20th 2:00pm Est

Mario Zaki CEO Maztek
With Guest Presenter
Donna VanDyne
President VanDyne Insurance Agency

All attendees will receive a FREE gift valued at \$497



For Cyber Security Month, MRCC's VP of Technology Mario Zaki, Maztek IT held a webinar "Protecting Your Business From Every Angle" along with Donna VanDyne, President of VanDyne Insurance Agency.



MRCC members enjoyed a Multi Chamber Business Networking Event held at Morton's The Steakhouse on October 11.



Helping businesses thrive is important.

At M&T Bank, we understand that small business is the lifeblood of any thriving community. Which is why we are committed to providing our support and keeping our lending decisions local. See what we can do for your business at your neighborhood branch or mtb.com today.

M&T Bank is proud to support Members of the Mahwah Regional Chamber of Commerce .

Tia Pyo
201-906-8798
hpyo@mtb.com

M&T Bank
Understanding what's important®



Fela and Dennis of One of One Productions enjoyed showing off their studio to Caryn Starr-Gates



On September 29, Visions Federal Credit Union held a Business After Hours with a presentation on "Digital Assets Crypto Currency Bitcoin - 101"

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Goldstein Lieberman & Company, LLC

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Community Relations VP

Kevin Wittman
Visions Federal Credit Union
MRCC Director

Mario Zaki
Mazteck IT
Technology VP

MRCC's Board welcomes Two New Directors

Kevin Wittman
Visions Federal Credit Union

Christine Conklin
Promenade

CELEBRATE the Season!

HOLIDAY
Luncheon

FRIDAY | DECEMBER 2, 2022

11:30 am - 2:00 pm

Crowne Plaza Suffern-Mahwah
3 Executive Blvd. • Suffern, NY

\$50 members \$65 non-members

EVENT SPONSOR



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MRCC Chamber Briefs

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PUBLISHED QUARTERLY BY THE MRCC

One International Blvd., Suite 211, Mahwah, NJ 07495 • 201-529-5566 • info@mahwah.com

EDITOR: Rena Rothman REPORTER: Maureen C. Huggins

LAYOUT EDITOR: Maja Britton VP MARKETING: Aparna Mulchandani

MRCC reserves the right to edit information as needed.

