



Christina Mezza

Donna Miller, president and founder of Above & Beyond Inc., in Montclair, which provides administrative support services and office space to small-business owners and entrepreneurs who need outsourcing.

Banks should remember to do unto others

GARDEN STATE BANK regional vice president **Fay Hamid** went to college in pre-Taliban Afghanistan to become a teacher, then switched careers to work as an airline hostess with Kabul-based **Ariana Afghan Airlines**. Later, she came to the United States and moved into banking.



Martin C. Daks

You could call it career-hopping, but Hamid sees a common thread: customer service.

"By the time I left for the U.S. in 1979, I had flown to countries across Europe and Asia, spending a few days at a time in many cities," she told me.

"Besides being exposed to many cultures, I learned a lot about getting nervous people to feel comfortable."

Feeling relaxed is important when you're above the clouds, with only a thin metal cocoon between you and the elements.

It's also skill that some banks haven't mastered yet, Hamid said.

"Financial products really aren't that different from one bank to the next," Hamid said. "Customer service is what differentiates them. We periodically send 'mystery shoppers' to our branches to see how they are doing when it comes to customer service."

When she first landed in the United States, Hamid enrolled in the American Institute of Banking, then worked her way up from part-time teller to being responsible for the marketing and other efforts of 50-plus Garden State Bank branches across New Jersey.

"It's nice because I'm using some of the skills I acquired more than 30 years ago," she told me. "A banking relationship is about more than just the product. You have to identify with customers, and make them feel like they're a guest at your own house."

I definitely felt the hospitality. Even though she had a looming conference call, Hamid cleared the decks for our chat, and never tried to rush through questions.

The approach also seems to be working for the bank. Parent company **New York Community Bancorp Inc.** reported a \$398.6 million profit in 2009, compared with \$77.9 million in 2008, when many banks took a severe beating.

The takeaway: Remember where your revenue comes from, and act accordingly.

The Daks Takeaway

Martin C. Daks is a longtime **NJBIZ** staff reporter and former accountant who focuses on accounting, banking, finance, insurance and law. To contact him regarding his biweekly column, e-mail mdaks@njbiz.com.

Sharing a room of one's own

Demand for virtual office space surges as recession tightens overheads

BY BETH FITZGERALD

JACK KASSEL HELPS U.S. firms get products manufactured, and he could very easily run his business from home. Instead, he rents a one-person office at **Above & Beyond**, a shared-office facility in Montclair.

The staff of Above & Beyond answers his phone when he's out or tied up, and provides other secretarial support. "I like the fact that I'm not alone," said Kassel, whose company, **Lake Crescent Inc.**, has two part-time employees who work from home.

Above & Beyond President **Donna Miller** has watched her business surge during the recession, and her clients include full-time office tenants like Kassel. But most of her growth comes from the virtual tenants who rent out her offices and conference rooms, as needed, on a per-diem basis, like a hotel. They have their mail delivered to Montclair, and they rely on Miller's staff — four full-time and six part-time workers — to project a professional image.

Miller now has 20 virtual tenants, double from a year ago, and mostly include downsized corporate executives looking to keep a lid on office overhead while building a new career.

"For \$65 a month, they have their name on our directory, they get their mail here and they look like they live here," Miller said. "We are capturing so many startups right now, because our goal is to help small businesses and entrepreneurs keep their fixed overhead as low as possible for as long as possible."

Her staff works together in a big open space at the center of the office; the tenants occupy the private offices and conference rooms, with windows that line the perimeter.

"We are working for small businesses and solopreneurs," Miller said. "We are their entire staff, or we handle their overflow, and they can purchase what they need us to do." Besides answering phones, her staff works the reception desk, greeting clients who come to Montclair to meet with the tenants. The staff provides bookkeeping and marketing services, and Miller offers seminars and one-on-one coaching to entrepreneurs looking for help growing their business.

"Here's what I think is so great about this economy: We're not going to see more corporate jobs. Our recovery is going to come from small business, and it's going to come from good old-fashioned creativity," Miller said.

Attorneys **Bonnie Jerbasi** and **Mark Weissmann** launched their law partnership, **House**

Call Attorneys, in September. They are on the road most of the time, traveling to their clients' homes, but they rent an office at Above & Beyond on Tuesdays to meet clients who'd rather come to an office, and also to meet with one another and manage their business.

Jerbasi and Weissmann have 50 years of legal experience between them. Jerbasi has worked in midsize and large firms, and "got tired of the billable-hours issue. I was a litigator, and every minute of my life had to be accounted for."

Miller founded Above & Beyond in 1994, and before that spent seven years working as a manager for a shared-office facility, and has worked with scores of small businesses throughout the years. "The companies that are doing well now are the ones that never took it for granted," she said. "You have to have a sustained marketing plan, as a small-business owner, to get you through the peaks and valleys." ♦

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Making It

"Making It" explores how businesses and nonprofits are meeting the economy's challenges and opportunities. Contact Beth Fitzgerald at bfitzgerald@njbiz.com

Small-Business Opportunities

PROGRAM:

Procurement Technical Assistance Centers are federally funded programs that provide advice to small businesses that want to sell products and services to government agencies.

DESCRIPTION:

Centers provide workshops and individual

counseling, and teach businesses how to register with the online government procurement system, track down contract opportunities and bid on government work.

CONTACT:

At the PTAC at the New Jersey Institute of Technology, contact director Dolcey Chaplin

at (973) 596-3105, and at the UCEDC, contact director Maryann Williams at (908) 527-1166.

ELIGIBILITY:

PTAC works with established businesses and entrepreneurs looking to take advantage of government contracts.

DEADLINES:

Counseling is offered by appointment, and workshops are offered several times a year.