



May 21, 2012

Striking the right tone

N.J.'s SBA director is in tune with the challenges faced by business

By Cheryl Sarfaty



How is it that a trained vocalist who launched his career in the music and recording industry ended up heading the largest small-business agency in the state?

If you're Al Titone, it makes perfect sense.

“When I realized I wasn't going to be a superstar, or do recording for Billy Joel or Elton John, I went and got my MBA at St. John's University, in Queens,” said Titone, now the district director of the U.S. Small Business Administration's New Jersey district office, in Newark.

Though Titone was half kidding about his dreams of being the next king of rock 'n' roll, after working for five years in the entertainment industry, he realized it's a “tough field, but a great educator.” So with that, he completed his master's degree in 1988, put big business behind him and ventured out on his own.

Since then, the now-54-year-old Long Island, N.Y., native has run a variety of small businesses, including a couple of his own — a marketing shop aimed at assisting entrepreneurs, and another business where he designed a proposal to help employees of

the Port Authority of New York & New Jersey keep their jobs.

All the while, Titone kept up with his singing and listening to classic rock stations, enjoying songs by his beloved Beatles, Rolling Stones and the Grateful Dead. He also spent his off time tinkering with cars and rebuilding his boat.

Then, a little more than a decade ago, Titone's career took another turn when he was appointed regional director for the York College Small Business Development Center, in Queens, N.Y. In 2008, he joined the SBA, serving as branch manager of the agency's Long Island office. In 2009, he performed a seven-month gig as the acting district director of the SBA's New York office and, in January 2010, was named deputy director of the SBA's New York district.

By the time Titone took over the SBA in New Jersey in March 2011, he had been an SBA employee for three years — a short while, considering he was about to fill the shoes of Jim Kocsi, who was retiring after 35 years at the helm.

By all accounts, it was a smooth transition.

“Jim is a great guy,” Titone said. “He was always helpful, always there if you had questions.”

Speaking from his new home in North Carolina, Kocsi said he has confidence in Titone.

“Al has already established himself as a capable, reasonable manager with his staff,” Kocsi said. “He takes this job very seriously. He's going to do the right thing by small business in New Jersey.”

One year in, Titone said he has focused on immersing himself in the state's small-business community.

“In my job, probably the single biggest challenge is getting the word out to folks what we do and how we can assist them,” said Titone, who commutes to Newark from his Long Island home. “People need to realize that we do many, many things other than guarantee loans. That's what we're most known for, but we're a very tiny agency with a very big responsibility for small business.”

One of Titone's biggest assists has come from his former supervisor, Pravina Raghavan, the district director for the SBA's New York district office. She also happens to be a New Jersey native.

“Al's from Long Island coming into New Jersey, and I'm from New Jersey coming into New York,” she said. While it sounds like something right out of “Trading Places,” it works. “We talk once a week about things going on with the SBA, and if he needs help, I'm always there because I know the (New Jersey) congressmen.”

Raghavan said she advocated for Titone to get the job, but was upset to lose him.

“He was a great asset in New York, but I couldn't think of anyone else who would be better suited for that position,” she said. “I know that Jim was an institution there, so it's good to have someone who could walk in and take over the reins without missing a beat.”

Raghavan, who said she doesn't like to sing, talked about how she joined her staff one night at a karaoke bar, where she was in for a big surprise, courtesy of Titone.

“He is a phenomenal singer,” she said. It didn't take her long to connect the dots.

“He is very creative and entrepreneurial,” Raghavan said. “I think the combination is good — and being from New Jersey, I only want the best for New Jersey.”